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
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1992

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)
AFFORDABLE RENT-TO-OWN, LLC

3118 WEST PINHOOK
LAFAYETTE, LA 70508

2b Employer Identification Number (EIN)
72-1147185

2c Plan Sponsor's telephone number
337-264-0407

2d Business code (see instructions)
532210

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.	10/08/2026	CHRISTOPHER OVERTON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2026	CHRISTOPHER OVERTON
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	295
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)**	192
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	167
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	110
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	277
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	277
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)**	265
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)**	277
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	46
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AFFORDABLE RENT-TO-OWN, LLC

D Employer Identification Number (EIN)
72-1147185

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

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	81F883	194	01/01/2025	12/31/2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING

b	Balance at the end of the previous year			7b	382165
c	Additions: (1) Contributions deposited during the year	7c(1)	45498		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	7289		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	1349		
	▶ TRANSFER FROM ONE VOYA CONTRACT TO ANOTHER				
	(6)Total additions			7c(6)	54136
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	436301
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	251719		
	(2) Administration charge made by carrier	7e(2)	3450		
	(3) Transferred to separate account	7e(3)	2313		
	(4) Other (specify below)	7e(4)	1995		
	▶ TRANSFER FROM ONE VOYA CONTRCT TO ANOTHER				
	(5) Total deductions			7e(5)	259477
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	176824

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AFFORDABLE RENT-TO-OWN, LLC

D Employer Identification Number (EIN)
72-1147185

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

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

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

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

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

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

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

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

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

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

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

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

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

RAYMOND JAMES FINANCIAL SERVICES

1220 CAMELLIA BLVD
LAFAYETTE, LA 70508

59-2932788

(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?
99 99	SERVICE PROVIDER	75723	Yes [X] No [ ]	Yes [ ] No [X]	45111	Yes [ ] No [X]

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

BROUSSARD POCHE', LLP

4112 WEST CONGRESS STREET
LAFAYETTE, LA 70506

72-0538016

(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?
99	SERVICE PROVIDER	2970	Yes [X] No [ ]	Yes [ ] No [X]		Yes [ ] No [X]

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
		31130	Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name: PELEDORE & COMPANY LLP
b EIN: 72-0535866
c Position: INDEPENDENT AUDITORS
d Address: 1010 COMMON STREET SUITE 2100
NEW ORLEANS, LA 70112
e Telephone:

Explanation: NO LONGER PERFORMING 401(K) AUDITS

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
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
AFFORDABLE RENT-TO-OWN, LLC

D Employer Identification Number (EIN)
72-1147185

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: MAP CONTRACT SEPARATE ACCOUNT D

b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE & ANNUITY CO

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)
71-0294708-000	P	13881013

a Name of MTIA, CCT, PSA, or 103-12 IE: MAP CONTRACT SEPARATE ACCOUNT D

b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE & ANNUITY CO

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)
71-0294708-000	C	5454522

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AFFORDABLE RENT-TO-OWN, LLC

D Employer Identification Number (EIN)
72-1147185

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		923
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	190833	185
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	1173	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	355495	353798
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	7960485	8435323
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	16520732	19335535
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	382166	176824
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	25410884	28302588
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	25410884	28302588

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)	537651	
(B) Participants	2a(1)(B)	573838	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1111489
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4313	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		4313
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	167981	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		167981
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	557860	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		557860

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		2730916
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		1869
d Total income. Add all **income** amounts in column (b) and enter total	2d		4574428
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1572724	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1572724
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	108773	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	1227	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		110000
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1682724
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2891704
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CARON & BLETZER, PLLC **(2)** EIN: 04-3499945

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
AFFORDABLE RENT-TO-OWN, LLC

D Employer Identification Number (EIN)
72-1147185

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): 71-0294708 72-1246171

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 Q703007A .

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS

December 31, 2025 and 2024 and
For the Year Ended December 31, 2025

CARON BLETZER

Employee Benefit Plan Audit Specialists

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
CONTENTS

	Page(s)
Independent Auditor's Report	1-4
Financial Statements:	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7-15
Supplemental Schedule:	
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)	16 - 24

Certain supplemental schedules have been omitted because they are either not required or not applicable.

CARON BLETZER

1 Library Lane
Kingston, NH 03848
Tel: 603-658-8000
Fax: 603-658-8070

Employee Benefit Plan Audit Specialists

Independent Auditor's Report

To the Plan Administrator of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan:

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

We have performed an audit of the financial statements of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan ("the Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 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 ("DOL") 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2025, stating that the certified investment information, as described in Note G 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 of our report:

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

- the information in the accompanying financial statements related to assets which provide benefits under the plan and certified to by a qualified institution and 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 ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our 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 GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

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

Our 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 GAAP.

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 GAAP.

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

Other Matters

Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- the certified information in the supplemental schedule related to assets which provide benefits under the plan and certified to by a qualified institution and 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).

Auditor's Report on the 2024 Financial Statements

Predecessor auditors performed an audit of the 2024 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 8, 2025 indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2024 supplemental schedule, other than the information in the 2024 supplemental schedule that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).



Kingston, NH
October 8, 2026

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	2025			2024		
	Participant Directed	Nonparticipant Directed	Total	Participant Directed	Nonparticipant Directed	Total
Cash	$ -	$ 923	$ 923	$ -	$ -	$ -
Investments at fair value:						
Interest bearing cash	-	353,798	353,798	-	255,479	255,479
Certificate of deposit	-	-	-	-	100,016	100,016
Common collective trusts	5,454,522	-	5,454,522	4,794,083	-	4,794,083
Pooled separate accounts	13,881,013	-	13,881,013	11,726,648	-	11,726,648
Common stocks	-	4,591,361	4,591,361	-	4,176,826	4,176,826
REITs/tangibles	-	106,007	106,007	-	117,601	117,601
Exchange traded funds	-	3,737,955	3,737,955	-	3,666,059	3,666,059
Total investments at fair value	19,335,535	8,789,121	28,124,656	16,520,731	8,315,981	24,836,712
Investments at contract:						
Guaranteed investment contract	176,824	-	176,824	382,166	-	382,166
Total investments	19,512,359	8,789,121	28,301,480	16,902,897	8,315,981	25,218,878
Receivables:						
Employer contributions	185	-	185	316	190,517	190,833
Other	-	-	-	1,173	-	1,173
Total receivables	185	-	185	1,489	190,517	192,006
Net assets available for benefits	$ 19,512,544	$ 8,790,044	$ 28,302,588	$ 16,904,386	$ 8,506,498	$ 25,410,884

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

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the year ended December 31, 2025

	2025		
	Participant Directed	Nonparticipant Directed	Total
Additions:			
Contributions:			
Participant contributions	$ 573,838	$ -	$ 573,838
Employer contributions	336,551	201,100	537,651
	910,389	201,100	1,111,489
Investment income:			
Net appreciation in fair value of investments	2,724,935	557,256	3,282,191
Dividend and interest income	7,851	172,897	180,748
	2,732,786	730,153	3,462,939
Total additions	3,643,175	931,253	4,574,428
Deductions:			
Distributions to participants	1,000,917	571,807	1,572,724
Administrative expenses	34,100	75,900	110,000
Total deductions	1,035,017	647,707	1,682,724
Net increase	2,608,158	283,546	2,891,704
Net assets available for benefits:			
Beginning of year	16,904,386	8,506,498	25,410,884
End of year	$ 19,512,544	$ 8,790,044	$ 28,302,588

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

CB CARON BLETZER

A. DESCRIPTION OF PLAN:

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the plan document for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Affordable Rent-To-Own, LLC (the "Company") who have attained age 21 and completed one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions

Upon meeting eligibility requirements participants may contribute up to 100% of their plan compensation on a pre-tax basis, subject to Internal Revenue Code ("IRC") limitations. Participants who are at least 50 may make an additional "catch up" contribution subject to IRC limitations. Participants may also contribute funds from another qualified plan ("rollover contributions"), subject to certain requirements.

Participant contributions may be matched by the Company at a percentage of the participants' contributions, as determined by the Company. For the plan year ended December 31, 2025 the Company matched 75% of each participant's deferral contributions up to 7% of the participant's compensation, for a maximum match of 5.25% of compensation. The Company may also elect to make a discretionary non-elective contribution. Employees must have completed a year of service during the plan year to be eligible for non-elective contributions. The Company made a non-elective contribution of $201,100 for the 2025 plan year.

Participant Accounts

Each participant's account is credited or charged with contributions, investment income, and administrative expenses. Investment income, including realized and unrealized gains and losses, and expenses are allocated to participants' accounts based on each participant's account balance within each fund. Participants determine the percentage in which contributions are to be invested in each fund, with the exception of non-elective contributions, which are non-participant directed. Participants may change their investment options as set forth in the plan document. The benefit to which a participant is entitled is equal to the value of the participant's vested interest in their account.

Vesting

Participants are fully vested in that portion of their account which represents their contributions and the income earned thereon. Participants become 100% vested in the Company's contributions and earnings thereon upon death, total and permanent disability, or attainment of normal retirement age. Otherwise, a participant's interest in the Company's contributions and earnings thereon vests according to the following schedule:

Completed Years of Service	Percent Vested
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Forfeitures

When certain terminations of participation in the Plan occur, the nonvested portion of the participant's account represents a forfeiture, as defined by the Plan. Forfeited balances are first used to restore re-employed participants' accounts. Any remaining forfeitures may be used to pay plan expenses, to reduce company contributions, or can be allocated to participants. During 2025, $11,026 of forfeitures were used to reduce company contributions and $24,730 of forfeitures were used to pay plan expenses. Unallocated forfeitures at December 31, 2025 and 2024 were $16,304 and $13,267, respectively.

Unallocated Assets

The Plan holds assets in an unallocated account which receives deposits as a result of a revenue sharing agreement with Voya Retirement Insurance and Annuity Company. Deposits to the account are included in net appreciation (depreciation) in fair value of investments in the statement of changes in net assets available for benefits. Funds in the account are used to pay qualified plan expenses or can be allocated to participants.

Distribution of Benefits

Benefits may be distributed to participants upon termination of employment by reason of retirement, disability, death or other separation from service. Distributions under the Plan may be made in lump sums or installment payments.

A participant may also request a withdrawal upon attainment of age 59 1/2 or upon demonstration by the participant to the plan administrator that the participant is suffering from "hardship", as defined in the plan document. A participant may also request a withdrawal of rollover funds at any time.

Notes Receivable from Participants

Loans are not allowed.

B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of Accounting

The accompanying financial statements have been prepared using the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date. See Note C for discussion of fair value measurements.

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

Contributions

Contributions from plan participants and company contributions are recorded in the year in which the participant contributions are withheld from compensation.

Expenses of the Plan

Participant transaction fees, investment expenses, and some administrative and advisor fees incurred by the Plan are paid by participants. Investment related expenses are included in net appreciation (depreciation) in fair value of investments. Any remaining fees not paid from plan assets are paid by the Company. Expenses that are paid by the Company are excluded from these financial statements.

Payment of Benefits

Benefits are recorded when paid.

Reclassification

Certain 2024 amounts have been reclassified to conform with the presentation in the 2025 financial statements.

C. 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 that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used by the Plan. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Common collective trusts – Valued at the net asset value of units of a collective trust. The net asset value, as provided by the fund manager, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

Pooled separate accounts - Valued at the net asset value of units of a pooled separate account. The net asset value, as provided by the contract issuer, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

Common stocks, exchange traded funds, REITs/tangibles – Valued at the closing price reported on the active market on which the individual securities are traded.

Certificates of deposit – Valued based on the amount on deposit in interest-bearing accounts at financial institutions and on yields currently available on comparable securities of issuers with similar credit ratings and maturities.

Interest bearing cash – Valued at cost plus accrued interest, which approximates fair value.

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

	2025			
Description	Total	Level 1	Level 2	Level 3
*Common stocks	$ 4,591,361	$ 4,591,361	$ -	$ -
*Exchange traded funds	3,737,955	3,737,955	-	-
*REITs/tangibles	106,007	106,007	-	-
*Interest bearing cash	353,798	353,798	-	-
Total investments in the fair value hierarchy	8,789,121	$ 8,789,121	$ -	$ -
Investments measured at net asset value(1):				
Pooled separate accounts	13,881,013			
Common collective trusts	5,454,522			
Total investments at fair value	$ 28,124,656			

* Non-participant directed investments.

	2024			
Description	Total	Level 1	Level 2	Level 3
*Common stock	$ 4,176,826	$ 4,176,826	$ -	$ -
*Exchange traded funds	3,666,059	3,666,059	-	-
*REITs/Tangibles	117,601	117,601	-	-
*Certificate of deposit	100,016	-	100,016	-
*Interest bearing cash	255,479	255,479	-	-
Total investments in the fair value hierarchy	8,315,981	$ 8,215,965	$ 100,016	$ -
Investments measured at net asset value(1):				
Pooled separate account	11,726,648			
Common collective trust	4,794,083			
Total investments at fair value	$ 24,836,712			

* Non-participant directed investments.

(1) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

CARON BLETZER

Accounting standards require disclosure of investment strategies for investments valued using net asset value as a practical expedient to estimate fair value if the investment does not file a Form 5500 with the Department of Labor ("DOL") as direct filing entity ("DFE"). The following table discloses investment strategies for such investments:

	2025	2024
Investments measured at net asset value (non-DFE's):		
Variable annuity contracts:		
Small/Mid/Specialty (a)	$ 1,210,080	$ 1,068,056
Global / International (b)	3,398,729	2,696,362
Large Cap Value (c)	3,082,649	2,625,885
Large Cap Value/Blend (d)	3,131,196	2,663,652
Balanced (e)	1,124,630	959,803
Bonds (f)	647,803	592,020
Asset Allocation (g)	1,285,926	1,120,870
Total variable annuity contracts	$ 13,881,013	$ 11,726,648

(a) Small/Mid/Specialty pooled separate accounts seek capital appreciation by investing in stocks of small and medium sized companies.
(b) Global / International pooled separate accounts invest in stocks of companies in the United States and developed countries outside of the United States.
(c) Large Cap Value pooled separate accounts seek long-term growth of capital or a combination of growth and income by investing in stocks of larger more mature companies.
(d) Large Cap Value/Blend pooled separate accounts seeks long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies.
(e) Balanced pooled separate accounts seeks to "balance" growth of principal and current income by investing in a combination of stocks and bonds
(f) Bond pooled separate accounts seek income and growth of income with less emphasis on capital appreciation.
(g) Asset allocation pooled separate accounts seek the best risk adjusted performance based on the stated objectives and "target" allocations of the particular fund.

Pooled separate accounts can be redeemed daily with 30 days notice from the participant; however the Plan is subject to 90 days notice. There are no unfunded commitments.

Redemptions of the common collective trusts held by the Plan are allowed daily for participants and the Plan. There are no unfunded commitments.

D. INVESTMENT CONTRACT WITH INSURANCE COMPANY:

The Plan holds a traditional investment contract issued by Voya Retirement Insurance and Annuity Company ("the contract issuer"). The contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the Plan. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses.

With traditional investment contracts, the Plan owns only the contract itself. These contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The traditional investment contract held by the Plan is a guaranteed investment contract. The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than one percent. The contract does not have a maturity date.

The Plan must provide 90 day notice to the contract issuer to redeem its interest in this investment at contract value.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuer and that would also limit the ability of the Plan to transact at contract value with the participants.

E. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS:

Section 3(14) of ERISA defines a party in interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, the management of investments held by the trustee are considered party in interest transactions.

F. TAX STATUS:

The Company adopted a pre-approved plan document of FIS Business Systems LLC, and the Internal Revenue Service ("IRS") has determined and informed the sponsor of the pre-approved plan document by a letter dated June 30, 2020 that the pre-approved plan document is designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified, and the related trust is tax-exempt.

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

G. CERTIFIED INVESTMENTS:

The following information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule held at December 31, 2025 and 2024, and for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Voya Retirement Insurance and Annuity Company, the trustee of the Plan.

Statement of Net Assets Available for Benefits at December 31:

	2025	2024
Common collective trusts	$ 5,454,522	$ 4,794,083
Pooled separate accounts	13,881,013	11,726,648
Guaranteed investment contract	176,824	382,166

Statement of Changes in Net Assets Available for Benefits - Year Ended December 31, 2025:

Net appreciation (depreciation) in fair value of investments	$ 2,724,935
Dividends and interest income	7,851

H. PLAN TERMINATION:

Although the Plan was established with the intention that it will continue indefinitely, the Company retains the right to discontinue its contributions at any time or to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, all participants will become 100% vested in their accounts.

I. SUBSEQUENT EVENTS:

The Plan has evaluated subsequent events through October 8, 2026, the date these financial statements were available for issuance.

K. RISKS AND UNCERTAINTIES:

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

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Non-Participant Directed Investments:			
	Investments at fair value:			
	AT&T Inc.	Common Stock	$ 58,523	$ 52,909
	Allstate Corporation	"	32,438	33,512
	Altria Group, Inc.	"	40,879	39,901
	American Electric Power Company, Inc.	"	38,508	43,702
	American International Group, Inc.	"	37,960	42,347
	American Water Works Company, Inc.	"	31,467	30,276
	Anheuser-Busch InBev SA/NV	"	10,054	10,374
	Atmos Energy Corporation	"	9,360	10,393
	Berkshire Hathaway Inc.	"	29,458	29,656
	The Cigna Group	"	50,805	45,963
	CME Group Inc.	"	20,993	21,300
	CenterPoint Energy, Inc.	"	18,623	20,052
	Chevron Corporation	"	20,120	19,508
	Cincinnati Financial Corporation	"	23,092	26,131
	The Coca-Cola Company	"	25,288	25,238
	Duke Energy Corporation	"	24,060	24,614
	Enbridge Inc.	"	19,978	21,332
	Exelon Corporation	"	24,744	25,457
	Exxon Mobil Corporation	"	36,776	38,870
	Johnson & Johnson	"	36,435	43,460
	The Kroger Co.	"	29,933	27,804
	NextEra Energy, Inc.	"	23,888	26,733
	Novartis AG	"	32,136	36,260
	Old Republic International Corporation	"	14,502	14,879
	PPL Corporation	"	13,967	14,638
	Philip Morris International Inc.	"	84,386	74,586
	The Progressive Corporation	"	66,885	61,029
	Verizon Communications Inc.	"	46,210	44,925
	Xcel Energy Inc.	"	18,796	21,124
	Accenture plc	"	20,494	21,464
	RenaissanceRe Holdings Ltd.	"	10,031	10,684
	AAON, Inc.	"	6,166	4,575
	ADT Inc.	"	5,880	5,730
	AGCO Corporation	"	12,376	14,083
	AIA Group Limited	"	3,626	3,819
	Abbott Laboratories	"	34,266	38,339
	Adobe Inc.	"	17,080	17,500
	Advance Auto Parts, Inc.	"	9,181	7,506
	Adyen N.V.	"	4,160	3,698
	Agnico Eagle Mines Limited	"	6,499	7,290
	Airbnb, Inc.	"	17,994	18,186
	Airbus SE	"	16,478	20,971
	Akzo Nobel N.V.	"	4,853	2,943
	Alamo Group Inc.	"	7,741	6,211
	Alliant Energy Corporation	"	2,786	3,055
	Allison Transmission Holdings, Inc.	"	9,202	9,888
	Ally Financial Inc.	"	12,777	15,897

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Alphabet Inc.	"	16,089	30,048
	Amadeus IT Group, S.A.	"	6,105	7,528
	Amazon.com, Inc.	"	48,225	94,636
	U-Haul Holding Company	"	10,995	8,553
	American International Group, Inc.	"	27,194	47,480
	AMETEK, Inc.	"	2,847	3,696
	Apple Inc.	"	37,359	58,722
	Aramark	"	4,938	5,382
	argenx SE	"	2,851	5,046
	Arista Networks, Inc.	"	3,060	3,014
	Arlo Technologies, Inc.	"	6,098	5,652
	Artisan Partners Asset Management Inc.	"	6,962	6,804
	AstraZeneca PLC	"	7,686	9,745
	Atlas Copco AB	"	3,597	3,873
	Atmos Energy Corporation	"	2,365	3,017
	AXA SA	"	4,740	4,859
	Axos Financial, Inc.	"	3,906	5,170
	BAE Systems plc	"	5,021	4,703
	BNP Paribas SA	"	4,229	7,354
	BYD Company Limited	"	3,816	2,536
	Balchem Corporation	"	7,852	9,508
	Banco Bradesco S.A.	"	1,739	2,128
	Banco Santander, S.A.	"	5,477	7,308
	Bank of America Corporation	"	15,061	25,960
	Bank OZK	"	9,271	9,342
	Barclays PLC	"	6,695	11,987
	Beiersdorf AG	"	707	704
	Bel Fuse Inc.	"	4,052	4,071
	BellRing Brands, Inc.	"	4,967	3,315
	Berkshire Hathaway Inc.	"	42,417	51,270
	Bio-Techne Corporation	"	5,180	4,587
	Brambles Limited	"	3,148	5,359
	Bright Horizons Family Solutions Inc.	"	9,539	7,706
	British American Tobacco p.l.c.	"	4,218	6,511
	Broadcom Inc.	"	12,819	22,150
	Builders FirstSource, Inc.	"	11,237	7,305
	CCC Intelligent Solutions Holdings Inc.	"	8,446	6,479
	CMS Energy Corporation	"	1,903	2,028
	CSL Limited	"	4,162	2,706
	CSW Industrials, Inc.	"	17,220	18,199
	CTS Corporation	"	9,578	9,003
	Cactus, Inc.	"	3,042	3,654
	Capital One Financial Corporation	"	28,748	36,839
	CarMax, Inc.	"	26,804	15,611
	Casella Waste Systems, Inc.	"	11,815	18,119
	Celanese Corporation	"	12,749	7,526
	Celestica Inc.	"	2,913	4,139
	Centene Corporation	"	2,329	1,276
	CenterPoint Energy, Inc.	"	2,447	3,527
	Certara, Inc.	"	4,797	3,542

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Cheniere Energy, Inc.	"	3,977	4,277
	Chipotle Mexican Grill, Inc.	"	15,001	14,911
	Citizens Financial Group, Inc.	"	2,595	3,797
	Clearwater Analytics Holdings, Inc.	"	4,958	7,381
	CLP Holdings Limited	"	2,148	1,887
	Cohen & Steers, Inc.	"	5,164	4,269
	Colgate-Palmolive Company	"	44,435	39,747
	Compagnie Financière Richemont SA	"	9,787	12,096
	Concentrix Corporation	"	7,242	5,821
	CONMED Corporation	"	3,276	2,477
	ConocoPhillips	"	36,800	33,419
	Construction Partners, Inc.	"	3,343	12,917
	The Cooper Companies, Inc.	"	12,044	13,933
	Coupang, Inc.	"	1,300	1,062
	DXP Enterprises, Inc.	"	7,291	6,697
	Daikin Industries, Ltd.	"	5,697	4,369
	Daiichi Sankyo Company, Limited	"	4,879	3,802
	Danone SA	"	6,356	7,845
	Datadog, Inc.	"	5,115	5,304
	Deere & Company	"	14,631	16,761
	Dentsply Sirona Inc.	"	17,562	10,698
	The Descartes Systems Group Inc.	"	7,035	11,133
	Devon Energy Corporation	"	13,295	12,491
	Diamondback Energy, Inc.	"	24,434	23,151
	The Walt Disney Company	"	16,328	19,113
	Dollar General Corporation	"	12,600	17,260
	Dollar Tree, Inc.	"	6,849	12,055
	Dover Corporation	"	7,270	7,810
	Dow Inc.	"	13,426	9,399
	Eni S.p.A.	"	5,157	7,019
	E.ON SE	"	6,880	7,310
	EQT Corporation	"	7,576	7,504
	EVI Industries, Inc.	"	3,649	5,692
	Edison International	"	2,287	1,681
	Enpro Inc.	"	6,413	7,066
	The Ensign Group, Inc.	"	5,923	8,362
	Equitable Holdings, Inc.	"	12,774	12,008
	Erste Group Bank AG	"	2,067	2,719
	EssilorLuxottica SA	"	4,476	3,962
	Euronet Worldwide, Inc.	"	7,549	5,632
	Exponent, Inc.	"	11,480	9,099
	Meta Platforms, Inc.	"	25,621	69,309
	FedEx Corporation	"	11,911	15,021
	Ferguson Enterprises Inc.	"	10,992	13,803
	Fidelity National Information Services, Inc.	"	21,623	19,008
	First Citizens BancShares, Inc.	"	5,626	6,439
	FirstService Corporation	"	8,856	11,509
	Flowers Foods, Inc.	"	9,494	5,668
	Freshpet, Inc.	"	4,817	3,839
	Frontdoor, Inc.	"	5,512	6,807

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Fujitsu Limited	"	4,237	8,009
	Galderma Group AG	"	1,072	1,078
	General Mills, Inc.	"	26,057	21,669
	General Motors Company	"	6,497	12,442
	Givaudan SA	"	2,272	2,303
	Glencore plc	"	4,755	5,119
	Global Payments Inc.	"	23,573	19,737
	Globe Life Inc.	"	3,666	5,315
	Graco Inc.	"	6,349	9,099
	W.W. Grainger, Inc.	"	13,733	20,181
	Grand Canyon Education, Inc.	"	8,490	8,482
	Granite Construction Incorporated	"	4,399	6,344
	Graphic Packaging Holding Company	"	33,182	23,463
	Guidewire Software, Inc.	"	4,510	11,458
	HDFC Bank Limited	"	7,810	9,281
	HSBC Holdings plc	"	6,795	7,788
	Haleon plc	"	4,589	4,681
	Hamilton Lane Incorporated	"	4,192	4,969
	Hancock Whitney Corporation	"	1,955	3,311
	Hawkins, Inc.	"	7,980	8,239
	HealthEquity, Inc.	"	7,492	7,878
	HEICO Corporation	"	4,419	10,602
	Helios Technologies, Inc.	"	2,953	3,316
	Jack Henry & Associates, Inc.	"	8,287	8,759
	Hermès International SCA	"	5,048	4,984
	Hitachi, Ltd.	"	3,492	10,164
	Hoya Corporation	"	3,414	4,382
	ICF International, Inc.	"	9,958	6,909
	Industria de Diseño Textil, S.A.	"	3,707	7,742
	ING Groep N.V.	"	1,248	1,960
	Ingredion Incorporated	"	5,222	4,521
	InterContinental Hotels Group PLC	"	1,365	2,112
	International Paper Company	"	13,662	12,211
	Intesa Sanpaolo S.p.A.	"	3,333	7,928
	Intuit Inc.	"	18,917	22,522
	Intuitive Surgical, Inc.	"	15,355	27,185
	JBT Marel Corporation	"	4,272	6,328
	Kadant Inc.	"	13,112	11,971
	Karman Holdings, Inc.	"	2,092	2,341
	KDDI Corporation	"	6,226	6,463
	Kemper Corporation	"	9,741	8,189
	KeyCorp	"	19,347	27,720
	LKQ Corporation	"	9,262	7,580
	LCI Industries	"	4,556	4,732
	L'Oréal S.A.	"	4,836	5,339
	L3Harris Technologies, Inc.	"	8,324	12,330
	LVMH Moët Hennessy Louis Vuitton SE	"	7,524	8,030
	Laboratory Corporation of America Holdings	"	15,451	17,060
	Legrand SA	"	2,568	2,541
	Lenovo Group Limited	"	2,443	1,856

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	London Stock Exchange Group plc	"	7,536	9,512
	M&T Bank Corporation	"	3,570	4,433
	MSA Safety Incorporated	"	6,462	6,085
	Markel Group Inc.	"	7,587	10,748
	Marsh & McLennan Companies, Inc.	"	14,700	15,769
	Martin Marietta Materials, Inc.	"	13,149	17,434
	Marvell Technology, Inc.	"	6,541	7,308
	Matador Resources Company	"	3,281	3,183
	Medpace Holdings, Inc.	"	4,792	7,863
	Mercury Systems, Inc.	"	7,389	10,513
	Merit Medical Systems, Inc.	"	7,131	10,312
	MetLife, Inc.	"	21,973	20,130
	Compagnie Générale des Établissements Michelin SCA	"	2,853	3,059
	Microsoft Corporation	"	42,566	75,445
	Mitsubishi Electric Corporation	"	3,632	5,382
	Mitsubishi Heavy Industries, Ltd.	"	1,741	2,229
	Mitsubishi UFJ Financial Group, Inc.	"	5,556	6,788
	Mizuho Financial Group, Inc.	"	5,931	6,193
	Moelis & Company	"	6,700	8,043
	Monster Beverage Corporation	"	8,940	12,804
	MTU Aero Engines AG	"	1,703	1,669
	NCR Voyix Corporation	"	1,170	1,061
	NVR, Inc.	"	9,433	14,586
	NCR Atleos Corporation	"	1,567	1,982
	National Grid plc	"	6,869	7,348
	NatWest Group plc	"	12,096	21,140
	nCino, Inc.	"	4,515	3,769
	Nestlé S.A.	"	5,201	4,643
	Netflix, Inc.	"	16,604	36,098
	Nomura Research Institute, Ltd.	"	2,463	2,996
	Novanta Inc.	"	7,653	6,544
	Novo Nordisk A/S	"	4,890	3,358
	Novonesis A/S	"	3,901	3,719
	Nucor Corporation	"	15,112	18,595
	NVIDIA Corporation	"	26,358	132,975
	Old National Bancorp	"	2,006	2,476
	Olin Corporation	"	9,765	6,457
	Ollie's Bargain Outlet Holdings, Inc.	"	5,851	6,796
	Oracle Corporation	"	29,256	22,999
	Oshkosh Corporation	"	6,097	5,905
	Palo Alto Networks, Inc.	"	13,977	23,209
	Paylocity Holding Corporation	"	6,461	5,033
	PayPal Holdings, Inc.	"	7,799	6,130
	Pernod Ricard SA	"	4,638	3,760
	Pfizer Inc.	"	17,449	15,363
	Pinnacle West Capital Corporation	"	2,414	2,484
	Pool Corporation	"	8,807	6,863
	Primo Brands Corporation	"	8,706	7,685
	Procore Technologies, Inc.	"	6,498	6,037
	Prysmian S.p.A.	"	4,695	6,341

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Q2 Holdings, Inc.	"	9,101	8,298
	RLI Corp.	"	4,362	4,223
	RTX Corporation	"	8,155	15,589
	RBC Bearings Incorporated	"	5,960	16,143
	Regal Rexnord Corporation	"	12,379	14,172
	RELX PLC	"	3,945	4,527
	Repligen Corporation	"	10,267	11,634
	Republic Services, Inc.	"	6,516	6,570
	Rio Tinto plc	"	4,704	5,202
	Roche Holding AG	"	13,661	16,156
	Rollins, Inc.	"	7,474	14,525
	Roper Technologies, Inc.	"	6,167	5,787
	Koninklijke KPN N.V.	"	2,644	2,643
	Ryanair Holdings plc	"	5,266	7,147
	S&P Global Inc.	"	8,562	13,065
	SPS Commerce, Inc.	"	3,502	3,209
	SS&C Technologies Holdings, Inc.	"	8,118	12,414
	SPX Technologies, Inc.	"	5,977	8,002
	Safran SA	"	3,830	7,073
	Saia, Inc.	"	5,171	5,224
	Salesforce, Inc.	"	36,612	34,703
	Sally Beauty Holdings, Inc.	"	5,933	5,804
	Sanofi SA	"	6,623	6,445
	SAP SE	"	7,408	10,931
	ScanSource, Inc.	"	4,679	4,297
	Henry Schein, Inc.	"	3,206	3,326
	Schneider Electric SE	"	12,567	17,380
	Science Applications International Corporation	"	3,818	4,127
	Sea Limited	"	5,670	7,271
	ServiceNow, Inc.	"	8,913	8,732
	ServisFirst Bancshares, Inc.	"	4,030	3,661
	Seven & I Holdings Co., Ltd.	"	2,019	2,082
	The Sherwin-Williams Company	"	14,436	17,822
	Shift4 Payments, Inc.	"	5,995	5,164
	Shin-Etsu Chemical Co., Ltd.	"	3,003	2,580
	Shopify Inc.	"	1,423	3,058
	Siemens Energy AG	"	4,369	9,050
	Sika AG	"	1,463	1,129
	Simpson Manufacturing Co., Inc.	"	3,914	6,620
	SiteOne Landscape Supply, Inc.	"	6,491	6,726
	Champion Homes, Inc.	"	5,637	6,084
	SoftBank Group Corp.	"	3,193	3,175
	Solventum Corporation	"	6,187	6,022
	Sonoco Products Company	"	3,606	3,928
	Sony Group Corporation	"	11,792	14,643
	Standex International Corporation	"	5,611	6,736
	Starbucks Corporation	"	14,498	13,558
	Stryker Corporation	"	10,651	13,356
	Suzuki Motor Corporation	"	1,339	1,787
	Symrise AG	"	6,848	4,368

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Synopsys, Inc.	"	18,561	16,910
	Synchrony Financial	"	3,349	6,090
	Sysco Corporation	"	24,098	23,212
	Taiwan Semiconductor Manufacturing Company Limited	"	25,615	41,025
	Techtronic Industries Company Limited	"	4,632	3,350
	Tencent Holdings Limited	"	6,503	7,234
	Terumo Corporation	"	4,982	3,939
	Tesco PLC	"	6,124	7,719
	Tesla, Inc.	"	12,176	22,486
	Texas Instruments Incorporated	"	35,171	35,392
	Thales S.A.	"	1,902	1,727
	Thermo Fisher Scientific Inc.	"	32,545	38,823
	3i Group plc	"	2,907	3,676
	Tokyo Electron Limited	"	7,092	8,101
	The Toronto-Dominion Bank	"	5,787	6,311
	Toyota Motor Corporation	"	3,519	3,639
	TransUnion	"	7,911	8,232
	Tyler Technologies, Inc.	"	7,379	9,533
	UFP Technologies, Inc.	"	7,870	7,327
	UFP Industries, Inc.	"	8,018	6,373
	UCB SA	"	4,107	5,745
	Uber Technologies, Inc.	"	6,361	13,972
	Unilever PLC	"	6,894	7,390
	Union Pacific Corporation	"	23,106	23,132
	Universal Technical Institute, Inc.	"	3,837	3,763
	Valvoline Inc.	"	7,208	5,318
	Verisk Analytics, Inc.	"	2,632	2,237
	Vertex Pharmaceuticals Incorporated	"	16,800	19,041
	Visa Inc.	"	35,643	54,009
	The Vita Coco Company, Inc.	"	4,296	6,414
	Waste Management, Inc.	"	26,406	31,858
	Watsco, Inc.	"	5,007	8,424
	West Pharmaceutical Services, Inc.	"	6,585	7,154
	Wolters Kluwer N.V.	"	2,340	1,349
	Workiva Inc.	"	4,688	4,485
	YETI Holdings, Inc.	"	3,449	3,975
	Zai Lab Limited	"	2,115	1,058
	Zoetis Inc.	"	22,359	18,999
	TotalEnergies SE	"	6,474	7,327
	Amcor plc	"	19,276	19,591
	Amdocs Limited	"	2,816	2,737
	Aon plc	"	38,344	38,111
	Accenture plc	"	17,070	13,683
	Eaton Corporation plc	"	12,655	21,022
	Everest Group, Ltd.	"	18,065	17,646
	Fabrinet	"	4,119	6,374
	Fresh Del Monte Produce Inc.	"	6,530	6,841
	James Hardie Industries plc	"	2,722	2,241
	Linde plc	"	22,510	22,599
	Medtronic plc	"	13,350	13,641

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Smurfit Westrock plc	"	7,434	7,231
	Perrigo Company plc	"	4,755	3,410
	Alcon AG	"	4,898	4,413
	UBS Group AG	"	5,182	9,864
	Camtek Ltd.	"	5,002	6,381
	Check Point Software Technologies Ltd.	"	4,480	4,082
	Nova Ltd.	"	4,218	6,568
	Wix.com Ltd.	"	7,903	7,480
	ASML Holding N.V.	"	20,564	33,166
	Ferrari N.V.	"	3,867	3,696
	LyondellBasell Industries N.V.	"	8,528	5,369
	QIAGEN N.V.	"	2,893	2,653
	Copa Holdings, S.A.	"	5,236	5,789
	Stevanato Group S.p.A.	"	8,632	7,404
	DHT Holdings, Inc.	"	2,463	2,747
	Total common stock		3,954,168	4,591,361
	iShares Core U.S. Aggregate Bond ETF	Exchange traded fund	1,015,685	1,024,369
	iShares 7-10 Year Treasury Bond ETF	"	444,484	436,182
	iShares Core MSCI EAFE ETF	"	150,296	149,577
	iShares, Inc.	"	238,063	320,438
	Vanguard Index Funds	"	1,154,457	1,807,389
	Total exchange traded funds		3,002,985	3,737,955
	American Tower Corporation	REITs / Tangibles	11,259	9,481
	Americold Realty Trust, Inc.	"	17,257	15,715
	Arbor Realty Trust, Inc.	"	4,190	2,786
	Equinix, Inc.	"	14,688	15,323
	Extra Space Storage Inc.	"	15,502	15,106
	Healthpeak Properties, Inc.	"	20,425	16,337
	National Storage Affiliates Trust	"	3,804	2,877
	Public Storage	"	3,396	2,854
	SBA Communications Corporation	"	23,834	22,825
	W. P. Carey Inc.	"	2,383	2,703
	Total REIT's/Tangibles		116,738	106,007
*	Raymond James Bank Deposit Program	Interest bearing cash	353,798	353,798
	Total non-participant directed investments		7,427,689	8,789,121
	Participant Directed Investments:			
*	Voya Government Money Market Fund Class A	Pooled separate account	**	16,229
	Carillon Eagle Mid Cap Growth Fund Class R6	"	**	353,620
	American Funds EUPAC Fund Class R6	"	**	523,795
	American Funds Growth Fund of America Class R6	"	**	3,082,649
	American Funds New Perspective Fund Class R6	"	**	2,744,631
	American Funds American Mutual Fund Class R6	"	**	2,470,346
	American Funds Capital Income Builder Class R6	"	**	87,586

CARON BLETZER

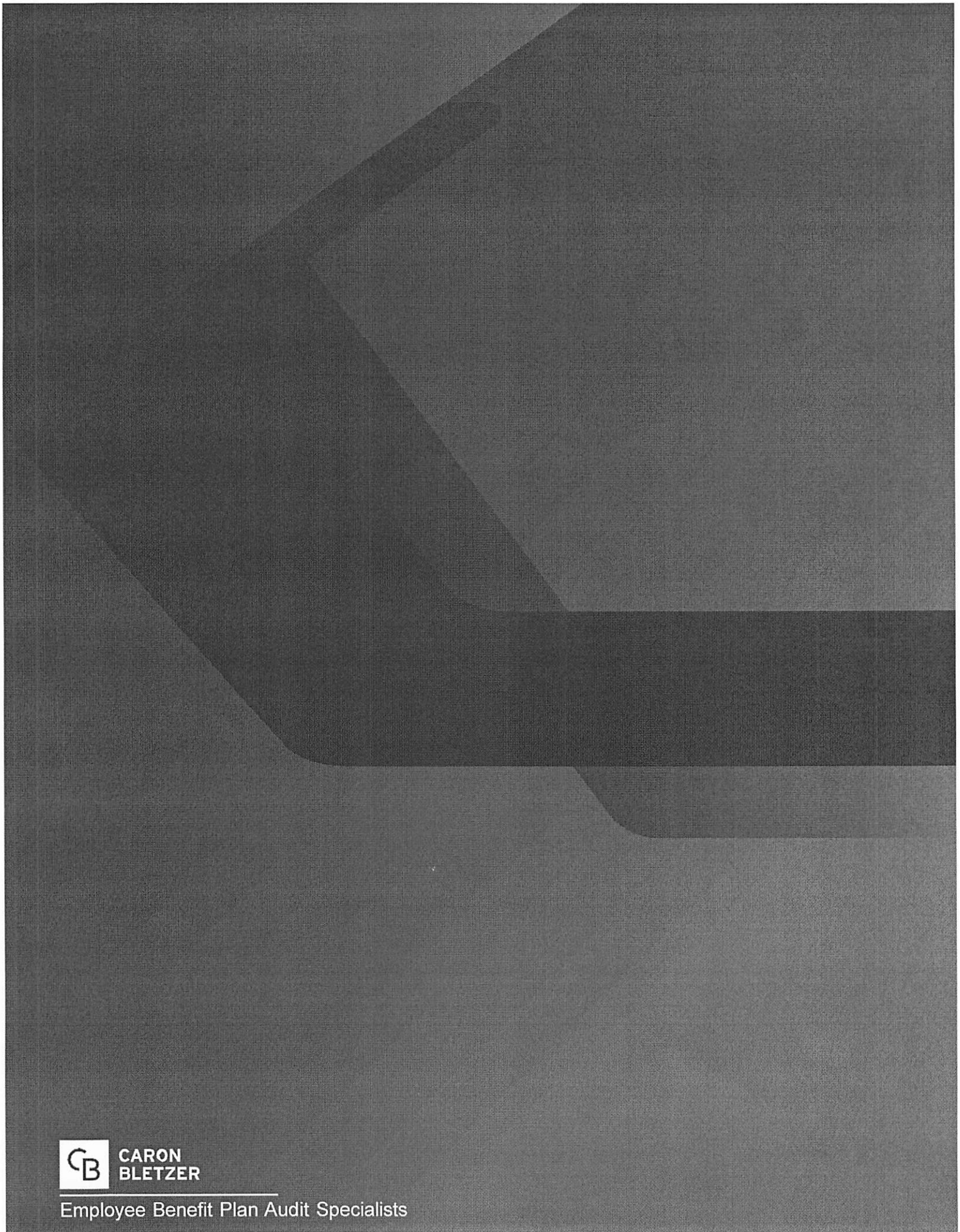
AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	American Funds Capital World Bond Fund	"	**	12,421
	American Funds The Income Fund of America Class R6	"	**	635,816
	American Funds Washington Mutual Investors Fund Class	"	**	208,429
	Vanguard Life Strategy Conservative Growth Fund	"	**	73,185
	Vanguard Life Strategy Growth Fund Investor Shares	"	**	1,040,118
	Vanguard Life Strategy Income Fund Investor Shares	"	**	39,540
	Vanguard Life Strategy Moderate Growth Fund Investor S	"	**	133,083
	JPMorgan U.S. Equity Fund Class R6	"	**	435,181
	DFA Inflation-Protected Securities Portfolio Institutional Cl	"	**	79,463
	PIMCO Income Fund Institutional Class	"	**	172,285
	American Century Mid Cap Value Fund Class R6	"	**	447,883
*	Voya Intermediate Bond Fund R6	"	**	253,727
	PGIM High Yield Fund Class R6	"	**	113,678
	Franklin Small Cap Growth Fund Class R6	"	**	274,411
	VY JPMorgan Small Cap Core Equity Portfolio Class R6	"	**	134,166
	VY T. Rowe Price Capital Appreciation Portfolio Class R6	"	**	401,228
	American Beacon International Equity Fund Class R6	"	**	130,303
	Fidelity 500 Index Fund	"	**	17,240
	Total pooled separate account			13,881,013
*	Voya Large Cap Growth Fund Class 8	Common collective trust	**	4,982,927
*	Voya Target Solution Trust 2030 Fund Class 8	"	**	106,706
*	Voya Target Solution 2035 Trust Fund Class 8	"	**	64,082
*	Voya Target Solution Trust 2040 Fund Class 8	"	**	124,115
*	Voya Target Solution 2045 Trust Fund Class 8	"	**	31,640
*	Voya Target Solution 2050 Trust Fund Class 8	"	**	112,524
*	Voya Target Solution 2055 Trust Fund Class 8	"	**	20,019
*	Voya Target Solution Income Trust Fund Class 8	"	**	4,350
*	Voya Target Solution 2060 Trust Fund Class 8	"	**	2,999
*	Voya Target Solution 2065 Trust Fund Class 8	"	**	5,160
	Total common collective trust			5,454,522
	Total investments at fair value			28,124,656
	Investments at contract value:			
*	Voya Fixed Account	Guaranteed account	**	176,824
	Total participant directed investments			19,512,359
	Total investments on the Form 5500			$ 28,301,480

** Cost omitted for participant directed investments.
* Indicates party-in-interest to the Plan.

CARON BLETZER


CARON
BLETZER
Employee Benefit Plan Audit Specialists

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information --- enter all requested information

1a Name of plan
Affordable Rent-to-Own, LLC 401(K) Profit Sharing Plan

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1992

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)

Affordable Rent-to-Own, LLC

3118 West Pinhook

US Lafayette LA 70508

2b Employer Identification Number (EIN)
72-1147185

2c Plan Sponsor's telephone number
(337) 264-0407

2d Business code (see instructions)
532210

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	✓ Chris Overton	10-8-26	Christopher Overton
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	✓ Chris Overton	10-8-26	Christopher Overton
	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 and 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**	295
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)**	192
a(2) Total number of active participants at the end of the plan year	**6a(2)**	167
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	110
d Subtotal. Add lines **6a(2), 6b,** and **6c**	**6d**	277
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	277
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)**	265
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)**	277
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	46
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

(1) [X] **R** (Retirement Plan Information)

(2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4) [ ] **DCG** (Individual Plan Information) - Number Attached ____

(5) [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

(1) [X] **H** (Financial Information)

(2) [ ] **I** (Financial Information - Small Plan)

(3) [X] **A** (Insurance Information) - Number Attached 1

(4) [X] **C** (Service Provider Information)

(5) [X] **D** (DFE/Participating Plan Information)

(6) [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2025 and 2024

	2025			2024		
	Participant Directed	Nonparticipant Directed	Total	Participant Directed	Nonparticipant Directed	Total
Cash	$ -	$ 923	$ 923	$ -	$ -	$ -
Investments at fair value:						
Interest bearing cash	-	353,798	353,798	-	255,479	255,479
Certificate of deposit	-	-	-	-	100,016	100,016
Common collective trusts	5,454,522	-	5,454,522	4,794,083	-	4,794,083
Pooled separate accounts	13,881,013	-	13,881,013	11,726,648	-	11,726,648
Common stocks	-	4,591,361	4,591,361	-	4,176,826	4,176,826
REITs/tangibles	-	106,007	106,007	-	117,601	117,601
Exchange traded funds	-	3,737,955	3,737,955	-	3,666,059	3,666,059
Total investments at fair value	19,335,535	8,789,121	28,124,656	16,520,731	8,315,981	24,836,712
Investments at contract:						
Guaranteed investment contract	176,824	-	176,824	382,166	-	382,166
Total investments	19,512,359	8,789,121	28,301,480	16,902,897	8,315,981	25,218,878
Receivables:						
Employer contributions	185	-	185	316	190,517	190,833
Other	-	-	-	1,173	-	1,173
Total receivables	185	-	185	1,489	190,517	192,006
Net assets available for benefits	$ 19,512,544	$ 8,790,044	$ 28,302,588	$ 16,904,386	$ 8,506,498	$ 25,410,884

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

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the year ended December 31, 2025

	2025		
	Participant Directed	Nonparticipant Directed	Total
Additions:			
Contributions:			
Participant contributions	$ 573,838	$ -	$ 573,838
Employer contributions	336,551	201,100	537,651
	910,389	201,100	1,111,489
Investment income:			
Net appreciation in fair value of investments	2,724,935	557,256	3,282,191
Dividend and interest income	7,851	172,897	180,748
	2,732,786	730,153	3,462,939
Total additions	3,643,175	931,253	4,574,428
Deductions:			
Distributions to participants	1,000,917	571,807	1,572,724
Administrative expenses	34,100	75,900	110,000
Total deductions	1,035,017	647,707	1,682,724
Net increase	2,608,158	283,546	2,891,704
Net assets available for benefits:			
Beginning of year	16,904,386	8,506,498	25,410,884
End of year	$ 19,512,544	$ 8,790,044	$ 28,302,588

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

CARON BLETZER

A. DESCRIPTION OF PLAN:

The following description of the Affordable Rent-To-Own, LLC 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the plan document for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Affordable Rent-To-Own, LLC (the "Company") who have attained age 21 and completed one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Contributions

Upon meeting eligibility requirements participants may contribute up to 100% of their plan compensation on a pre-tax basis, subject to Internal Revenue Code ("IRC") limitations. Participants who are at least 50 may make an additional "catch up" contribution subject to IRC limitations. Participants may also contribute funds from another qualified plan ("rollover contributions"), subject to certain requirements.

Participant contributions may be matched by the Company at a percentage of the participants' contributions, as determined by the Company. For the plan year ended December 31, 2025 the Company matched 75% of each participant's deferral contributions up to 7% of the participant's compensation, for a maximum match of 5.25% of compensation. The Company may also elect to make a discretionary non-elective contribution. Employees must have completed a year of service during the plan year to be eligible for non-elective contributions. The Company made a non-elective contribution of $201,100 for the 2025 plan year.

Participant Accounts

Each participant's account is credited or charged with contributions, investment income, and administrative expenses. Investment income, including realized and unrealized gains and losses, and expenses are allocated to participants' accounts based on each participant's account balance within each fund. Participants determine the percentage in which contributions are to be invested in each fund, with the exception of non-elective contributions, which are non-participant directed. Participants may change their investment options as set forth in the plan document. The benefit to which a participant is entitled is equal to the value of the participant's vested interest in their account.

Vesting

Participants are fully vested in that portion of their account which represents their contributions and the income earned thereon. Participants become 100% vested in the Company's contributions and earnings thereon upon death, total and permanent disability, or attainment of normal retirement age. Otherwise, a participant's interest in the Company's contributions and earnings thereon vests according to the following schedule:

Completed Years of Service	Percent Vested
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 years	100%

Forfeitures

When certain terminations of participation in the Plan occur, the nonvested portion of the participant's account represents a forfeiture, as defined by the Plan. Forfeited balances are first used to restore re-employed participants' accounts. Any remaining forfeitures may be used to pay plan expenses, to reduce company contributions, or can be allocated to participants. During 2025, $11,026 of forfeitures were used to reduce company contributions and $24,730 of forfeitures were used to pay plan expenses. Unallocated forfeitures at December 31, 2025 and 2024 were $16,304 and $13,267, respectively.

Unallocated Assets

The Plan holds assets in an unallocated account which receives deposits as a result of a revenue sharing agreement with Voya Retirement Insurance and Annuity Company. Deposits to the account are included in net appreciation (depreciation) in fair value of investments in the statement of changes in net assets available for benefits. Funds in the account are used to pay qualified plan expenses or can be allocated to participants.

Distribution of Benefits

Benefits may be distributed to participants upon termination of employment by reason of retirement, disability, death or other separation from service. Distributions under the Plan may be made in lump sums or installment payments.

A participant may also request a withdrawal upon attainment of age 59 1/2 or upon demonstration by the participant to the plan administrator that the participant is suffering from "hardship", as defined in the plan document. A participant may also request a withdrawal of rollover funds at any time.

Notes Receivable from Participants

Loans are not allowed.

B. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of Accounting

The accompanying financial statements have been prepared using the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants on the measurement date. See Note C for discussion of fair value measurements.

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

Contributions

Contributions from plan participants and company contributions are recorded in the year in which the participant contributions are withheld from compensation.

Expenses of the Plan

Participant transaction fees, investment expenses, and some administrative and advisor fees incurred by the Plan are paid by participants. Investment related expenses are included in net appreciation (depreciation) in fair value of investments. Any remaining fees not paid from plan assets are paid by the Company. Expenses that are paid by the Company are excluded from these financial statements.

Payment of Benefits

Benefits are recorded when paid.

Reclassification

Certain 2024 amounts have been reclassified to conform with the presentation in the 2025 financial statements.

C. 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 that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

Following is a description of the valuation methodologies used by the Plan. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Common collective trusts – Valued at the net asset value of units of a collective trust. The net asset value, as provided by the fund manager, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

Pooled separate accounts - Valued at the net asset value of units of a pooled separate account. The net asset value, as provided by the contract issuer, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported net asset value.

Common stocks, exchange traded funds, REITs/tangibles – Valued at the closing price reported on the active market on which the individual securities are traded.

Certificates of deposit – Valued based on the amount on deposit in interest-bearing accounts at financial institutions and on yields currently available on comparable securities of issuers with similar credit ratings and maturities.

Interest bearing cash – Valued at cost plus accrued interest, which approximates fair value.

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

	2025			
Description	Total	Level 1	Level 2	Level 3
*Common stocks	$ 4,591,361	$ 4,591,361	$ -	$ -
*Exchange traded funds	3,737,955	3,737,955	-	-
*REITs/tangibles	106,007	106,007	-	-
*Interest bearing cash	353,798	353,798	-	-
Total investments in the fair value hierarchy	8,789,121	$ 8,789,121	$ -	$ -
Investments measured at net asset value(1):				
Pooled separate accounts	13,881,013			
Common collective trusts	5,454,522			
Total investments at fair value	$ 28,124,656			

* Non-participant directed investments.

	2024			
Description	Total	Level 1	Level 2	Level 3
*Common stock	$ 4,176,826	$ 4,176,826	$ -	$ -
*Exchange traded funds	3,666,059	3,666,059	-	-
*REITs/Tangibles	117,601	117,601	-	-
*Certificate of deposit	100,016	-	100,016	-
*Interest bearing cash	255,479	255,479	-	-
Total investments in the fair value hierarchy	8,315,981	$ 8,215,965	$ 100,016	$ -
Investments measured at net asset value(1):				
Pooled separate account	11,726,648			
Common collective trust	4,794,083			
Total investments at fair value	$ 24,836,712			

* Non-participant directed investments.

(1) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Accounting standards require disclosure of investment strategies for investments valued using net asset value as a practical expedient to estimate fair value if the investment does not file a Form 5500 with the Department of Labor ("DOL") as direct filing entity ("DFE"). The following table discloses investment strategies for such investments:

	2025	2024
Investments measured at net asset value (non-DFE's):		
Variable annuity contracts:		
Small/Mid/Specialty (a)	$ 1,210,080	$ 1,068,056
Global / International (b)	3,398,729	2,696,362
Large Cap Value (c)	3,082,649	2,625,885
Large Cap Value/Blend (d)	3,131,196	2,663,652
Balanced (e)	1,124,630	959,803
Bonds (f)	647,803	592,020
Asset Allocation (g)	1,285,926	1,120,870
Total variable annuity contracts	$ 13,881,013	$ 11,726,648

(a) Small/Mid/Specialty pooled separate accounts seek capital appreciation by investing in stocks of small and medium sized companies.
(b) Global / International pooled separate accounts invest in stocks of companies in the United States and developed countries outside of the United States.
(c) Large Cap Value pooled separate accounts seek long-term growth of capital or a combination of growth and income by investing in stocks of larger more mature companies.
(d) Large Cap Value/Blend pooled separate accounts seeks long-term growth of capital or a combination of growth and income by investing primarily in stocks of larger, mature companies.
(e) Balanced pooled separate accounts seeks to "balance" growth of principal and current income by investing in a combination of stocks and bonds
(f) Bond pooled separate accounts seek income and growth of income with less emphasis on capital appreciation.
(g) Asset allocation pooled separate accounts seek the best risk adjusted performance based on the stated objectives and "target" allocations of the particular fund.

Pooled separate accounts can be redeemed daily with 30 days notice from the participant; however the Plan is subject to 90 days notice. There are no unfunded commitments.

Redemptions of the common collective trusts held by the Plan are allowed daily for participants and the Plan. There are no unfunded commitments.

D. INVESTMENT CONTRACT WITH INSURANCE COMPANY:

The Plan holds a traditional investment contract issued by Voya Retirement Insurance and Annuity Company ("the contract issuer"). The contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the Plan. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses.

With traditional investment contracts, the Plan owns only the contract itself. These contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The traditional investment contract held by the Plan is a guaranteed investment contract. The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than one percent. The contract does not have a maturity date.

The Plan must provide 90 day notice to the contract issuer to redeem its interest in this investment at contract value.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA.

No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuer and that would also limit the ability of the Plan to transact at contract value with the participants.

E. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS:

Section 3(14) of ERISA defines a party in interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, the management of investments held by the trustee are considered party in interest transactions.

F. TAX STATUS:

The Company adopted a pre-approved plan document of FIS Business Systems LLC, and the Internal Revenue Service ("IRS") has determined and informed the sponsor of the pre-approved plan document by a letter dated June 30, 2020 that the pre-approved plan document is designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified, and the related trust is tax-exempt.

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

G. CERTIFIED INVESTMENTS:

The following information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule held at December 31, 2025 and 2024, and for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Voya Retirement Insurance and Annuity Company, the trustee of the Plan.

Statement of Net Assets Available for Benefits at December 31:

	2025	2024
Common collective trusts	$ 5,454,522	$ 4,794,083
Pooled separate accounts	13,881,013	11,726,648
Guaranteed investment contract	176,824	382,166

Statement of Changes in Net Assets Available for Benefits - Year Ended December 31, 2025:

Net appreciation (depreciation) in fair value of investments	$ 2,724,935
Dividends and interest income	7,851

H. PLAN TERMINATION:

Although the Plan was established with the intention that it will continue indefinitely, the Company retains the right to discontinue its contributions at any time or to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, all participants will become 100% vested in their accounts.

I. SUBSEQUENT EVENTS:

The Plan has evaluated subsequent events through October 8, 2026, the date these financial statements were available for issuance.

K. RISKS AND UNCERTAINTIES:

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

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Non-Participant Directed Investments:			
	Investments at fair value:			
	AT&T Inc.	Common Stock	$ 58,523	$ 52,909
	Allstate Corporation	"	32,438	33,512
	Altria Group, Inc.	"	40,879	39,901
	American Electric Power Company, Inc.	"	38,508	43,702
	American International Group, Inc.	"	37,960	42,347
	American Water Works Company, Inc.	"	31,467	30,276
	Anheuser-Busch InBev SA/NV	"	10,054	10,374
	Atmos Energy Corporation	"	9,360	10,393
	Berkshire Hathaway Inc.	"	29,458	29,656
	The Cigna Group	"	50,805	45,963
	CME Group Inc.	"	20,993	21,300
	CenterPoint Energy, Inc.	"	18,623	20,052
	Chevron Corporation	"	20,120	19,508
	Cincinnati Financial Corporation	"	23,092	26,131
	The Coca-Cola Company	"	25,288	25,238
	Duke Energy Corporation	"	24,060	24,614
	Enbridge Inc.	"	19,978	21,332
	Exelon Corporation	"	24,744	25,457
	Exxon Mobil Corporation	"	36,776	38,870
	Johnson & Johnson	"	36,435	43,460
	The Kroger Co.	"	29,933	27,804
	NextEra Energy, Inc.	"	23,888	26,733
	Novartis AG	"	32,136	36,260
	Old Republic International Corporation	"	14,502	14,879
	PPL Corporation	"	13,967	14,638
	Philip Morris International Inc.	"	84,386	74,586
	The Progressive Corporation	"	66,885	61,029
	Verizon Communications Inc.	"	46,210	44,925
	Xcel Energy Inc.	"	18,796	21,124
	Accenture plc	"	20,494	21,464
	RenaissanceRe Holdings Ltd.	"	10,031	10,684
	AAON, Inc.	"	6,166	4,575
	ADT Inc.	"	5,880	5,730
	AGCO Corporation	"	12,376	14,083
	AIA Group Limited	"	3,626	3,819
	Abbott Laboratories	"	34,266	38,339
	Adobe Inc.	"	17,080	17,500
	Advance Auto Parts, Inc.	"	9,181	7,506
	Adyen N.V.	"	4,160	3,698
	Agnico Eagle Mines Limited	"	6,499	7,290
	Airbnb, Inc.	"	17,994	18,186
	Airbus SE	"	16,478	20,971
	Akzo Nobel N.V.	"	4,853	2,943
	Alamo Group Inc.	"	7,741	6,211
	Alliant Energy Corporation	"	2,786	3,055
	Allison Transmission Holdings, Inc.	"	9,202	9,888
	Ally Financial Inc.	"	12,777	15,897

CB CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Alphabet Inc.	"	16,089	30,048
	Amadeus IT Group, S.A.	"	6,105	7,528
	Amazon.com, Inc.	"	48,225	94,636
	U-Haul Holding Company	"	10,995	8,553
	American International Group, Inc.	"	27,194	47,480
	AMETEK, Inc.	"	2,847	3,696
	Apple Inc.	"	37,359	58,722
	Aramark	"	4,938	5,382
	argenx SE	"	2,851	5,046
	Arista Networks, Inc.	"	3,060	3,014
	Arlo Technologies, Inc.	"	6,098	5,652
	Artisan Partners Asset Management Inc.	"	6,962	6,804
	AstraZeneca PLC	"	7,686	9,745
	Atlas Copco AB	"	3,597	3,873
	Atmos Energy Corporation	"	2,365	3,017
	AXA SA	"	4,740	4,859
	Axos Financial, Inc.	"	3,906	5,170
	BAE Systems plc	"	5,021	4,703
	BNP Paribas SA	"	4,229	7,354
	BYD Company Limited	"	3,816	2,536
	Balchem Corporation	"	7,852	9,508
	Banco Bradesco S.A.	"	1,739	2,128
	Banco Santander, S.A.	"	5,477	7,308
	Bank of America Corporation	"	15,061	25,960
	Bank OZK	"	9,271	9,342
	Barclays PLC	"	6,695	11,987
	Beiersdorf AG	"	707	704
	Bel Fuse Inc.	"	4,052	4,071
	BellRing Brands, Inc.	"	4,967	3,315
	Berkshire Hathaway Inc.	"	42,417	51,270
	Bio-Techne Corporation	"	5,180	4,587
	Brambles Limited	"	3,148	5,359
	Bright Horizons Family Solutions Inc.	"	9,539	7,706
	British American Tobacco p.l.c.	"	4,218	6,511
	Broadcom Inc.	"	12,819	22,150
	Builders FirstSource, Inc.	"	11,237	7,305
	CCC Intelligent Solutions Holdings Inc.	"	8,446	6,479
	CMS Energy Corporation	"	1,903	2,028
	CSL Limited	"	4,162	2,706
	CSW Industrials, Inc.	"	17,220	18,199
	CTS Corporation	"	9,578	9,003
	Cactus, Inc.	"	3,042	3,654
	Capital One Financial Corporation	"	28,748	36,839
	CarMax, Inc.	"	26,804	15,611
	Casella Waste Systems, Inc.	"	11,815	18,119
	Celanese Corporation	"	12,749	7,526
	Celestica Inc.	"	2,913	4,139
	Centene Corporation	"	2,329	1,276
	CenterPoint Energy, Inc.	"	2,447	3,527
	Certara, Inc.	"	4,797	3,542

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Cheniere Energy, Inc.	"	3,977	4,277
	Chipotle Mexican Grill, Inc.	"	15,001	14,911
	Citizens Financial Group, Inc.	"	2,595	3,797
	Clearwater Analytics Holdings, Inc.	"	4,958	7,381
	CLP Holdings Limited	"	2,148	1,887
	Cohen & Steers, Inc.	"	5,164	4,269
	Colgate-Palmolive Company	"	44,435	39,747
	Compagnie Financière Richemont SA	"	9,787	12,096
	Concentrix Corporation	"	7,242	5,821
	CONMED Corporation	"	3,276	2,477
	ConocoPhillips	"	36,800	33,419
	Construction Partners, Inc.	"	3,343	12,917
	The Cooper Companies, Inc.	"	12,044	13,933
	Coupang, Inc.	"	1,300	1,062
	DXP Enterprises, Inc.	"	7,291	6,697
	Daikin Industries, Ltd.	"	5,697	4,369
	Daiichi Sankyo Company, Limited	"	4,879	3,802
	Danone SA	"	6,356	7,845
	Datadog, Inc.	"	5,115	5,304
	Deere & Company	"	14,631	16,761
	Dentsply Sirona Inc.	"	17,562	10,698
	The Descartes Systems Group Inc.	"	7,035	11,133
	Devon Energy Corporation	"	13,295	12,491
	Diamondback Energy, Inc.	"	24,434	23,151
	The Walt Disney Company	"	16,328	19,113
	Dollar General Corporation	"	12,600	17,260
	Dollar Tree, Inc.	"	6,849	12,055
	Dover Corporation	"	7,270	7,810
	Dow Inc.	"	13,426	9,399
	Eni S.p.A.	"	5,157	7,019
	E.ON SE	"	6,880	7,310
	EQT Corporation	"	7,576	7,504
	EVI Industries, Inc.	"	3,649	5,692
	Edison International	"	2,287	1,681
	Enpro Inc.	"	6,413	7,066
	The Ensign Group, Inc.	"	5,923	8,362
	Equitable Holdings, Inc.	"	12,774	12,008
	Erste Group Bank AG	"	2,067	2,719
	EssilorLuxottica SA	"	4,476	3,962
	Euronet Worldwide, Inc.	"	7,549	5,632
	Exponent, Inc.	"	11,480	9,099
	Meta Platforms, Inc.	"	25,621	69,309
	FedEx Corporation	"	11,911	15,021
	Ferguson Enterprises Inc.	"	10,992	13,803
	Fidelity National Information Services, Inc.	"	21,623	19,008
	First Citizens BancShares, Inc.	"	5,626	6,439
	FirstService Corporation	"	8,856	11,509
	Flowers Foods, Inc.	"	9,494	5,668
	Freshpet, Inc.	"	4,817	3,839
	Frontdoor, Inc.	"	5,512	6,807

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Fujitsu Limited	"	4,237	8,009
	Galderma Group AG	"	1,072	1,078
	General Mills, Inc.	"	26,057	21,669
	General Motors Company	"	6,497	12,442
	Givaudan SA	"	2,272	2,303
	Glencore plc	"	4,755	5,119
	Global Payments Inc.	"	23,573	19,737
	Globe Life Inc.	"	3,666	5,315
	Graco Inc.	"	6,349	9,099
	W.W. Grainger, Inc.	"	13,733	20,181
	Grand Canyon Education, Inc.	"	8,490	8,482
	Granite Construction Incorporated	"	4,399	6,344
	Graphic Packaging Holding Company	"	33,182	23,463
	Guidewire Software, Inc.	"	4,510	11,458
	HDFC Bank Limited	"	7,810	9,281
	HSBC Holdings plc	"	6,795	7,788
	Haleon plc	"	4,589	4,681
	Hamilton Lane Incorporated	"	4,192	4,969
	Hancock Whitney Corporation	"	1,955	3,311
	Hawkins, Inc.	"	7,980	8,239
	HealthEquity, Inc.	"	7,492	7,878
	HEICO Corporation	"	4,419	10,602
	Helios Technologies, Inc.	"	2,953	3,316
	Jack Henry & Associates, Inc.	"	8,287	8,759
	Hermès International SCA	"	5,048	4,984
	Hitachi, Ltd.	"	3,492	10,164
	Hoya Corporation	"	3,414	4,382
	ICF International, Inc.	"	9,958	6,909
	Industria de Diseño Textil, S.A.	"	3,707	7,742
	ING Groep N.V.	"	1,248	1,960
	Ingredion Incorporated	"	5,222	4,521
	InterContinental Hotels Group PLC	"	1,365	2,112
	International Paper Company	"	13,662	12,211
	Intesa Sanpaolo S.p.A.	"	3,333	7,928
	Intuit Inc.	"	18,917	22,522
	Intuitive Surgical, Inc.	"	15,355	27,185
	JBT Marel Corporation	"	4,272	6,328
	Kadant Inc.	"	13,112	11,971
	Karman Holdings, Inc.	"	2,092	2,341
	KDDI Corporation	"	6,226	6,463
	Kemper Corporation	"	9,741	8,189
	KeyCorp	"	19,347	27,720
	LKQ Corporation	"	9,262	7,580
	LCI Industries	"	4,556	4,732
	L'Oréal S.A.	"	4,836	5,339
	L3Harris Technologies, Inc.	"	8,324	12,330
	LVMH Moët Hennessy Louis Vuitton SE	"	7,524	8,030
	Laboratory Corporation of America Holdings	"	15,451	17,060
	Legrand SA	"	2,568	2,541
	Lenovo Group Limited	"	2,443	1,856

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	London Stock Exchange Group plc	"	7,536	9,512
	M&T Bank Corporation	"	3,570	4,433
	MSA Safety Incorporated	"	6,462	6,085
	Markel Group Inc.	"	7,587	10,748
	Marsh & McLennan Companies, Inc.	"	14,700	15,769
	Martin Marietta Materials, Inc.	"	13,149	17,434
	Marvell Technology, Inc.	"	6,541	7,308
	Matador Resources Company	"	3,281	3,183
	Medpace Holdings, Inc.	"	4,792	7,863
	Mercury Systems, Inc.	"	7,389	10,513
	Merit Medical Systems, Inc.	"	7,131	10,312
	MetLife, Inc.	"	21,973	20,130
	Compagnie Générale des Établissements Michelin SCA	"	2,853	3,059
	Microsoft Corporation	"	42,566	75,445
	Mitsubishi Electric Corporation	"	3,632	5,382
	Mitsubishi Heavy Industries, Ltd.	"	1,741	2,229
	Mitsubishi UFJ Financial Group, Inc.	"	5,556	6,788
	Mizuho Financial Group, Inc.	"	5,931	6,193
	Moelis & Company	"	6,700	8,043
	Monster Beverage Corporation	"	8,940	12,804
	MTU Aero Engines AG	"	1,703	1,669
	NCR Voyix Corporation	"	1,170	1,061
	NVR, Inc.	"	9,433	14,586
	NCR Atleos Corporation	"	1,567	1,982
	National Grid plc	"	6,869	7,348
	NatWest Group plc	"	12,096	21,140
	nCino, Inc.	"	4,515	3,769
	Nestlé S.A.	"	5,201	4,643
	Netflix, Inc.	"	16,604	36,098
	Nomura Research Institute, Ltd.	"	2,463	2,996
	Novanta Inc.	"	7,653	6,544
	Novo Nordisk A/S	"	4,890	3,358
	Novonesis A/S	"	3,901	3,719
	Nucor Corporation	"	15,112	18,595
	NVIDIA Corporation	"	26,358	132,975
	Old National Bancorp	"	2,006	2,476
	Olin Corporation	"	9,765	6,457
	Ollie's Bargain Outlet Holdings, Inc.	"	5,851	6,796
	Oracle Corporation	"	29,256	22,999
	Oshkosh Corporation	"	6,097	5,905
	Palo Alto Networks, Inc.	"	13,977	23,209
	Paylocity Holding Corporation	"	6,461	5,033
	PayPal Holdings, Inc.	"	7,799	6,130
	Pernod Ricard SA	"	4,638	3,760
	Pfizer Inc.	"	17,449	15,363
	Pinnacle West Capital Corporation	"	2,414	2,484
	Pool Corporation	"	8,807	6,863
	Primo Brands Corporation	"	8,706	7,685
	Procore Technologies, Inc.	"	6,498	6,037
	Prysmian S.p.A.	"	4,695	6,341

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Q2 Holdings, Inc.	"	9,101	8,298
	RLI Corp.	"	4,362	4,223
	RTX Corporation	"	8,155	15,589
	RBC Bearings Incorporated	"	5,960	16,143
	Regal Rexnord Corporation	"	12,379	14,172
	RELX PLC	"	3,945	4,527
	Repligen Corporation	"	10,267	11,634
	Republic Services, Inc.	"	6,516	6,570
	Rio Tinto plc	"	4,704	5,202
	Roche Holding AG	"	13,661	16,156
	Rollins, Inc.	"	7,474	14,525
	Roper Technologies, Inc.	"	6,167	5,787
	Koninklijke KPN N.V.	"	2,644	2,643
	Ryanair Holdings plc	"	5,266	7,147
	S&P Global Inc.	"	8,562	13,065
	SPS Commerce, Inc.	"	3,502	3,209
	SS&C Technologies Holdings, Inc.	"	8,118	12,414
	SPX Technologies, Inc.	"	5,977	8,002
	Safran SA	"	3,830	7,073
	Saia, Inc.	"	5,171	5,224
	Salesforce, Inc.	"	36,612	34,703
	Sally Beauty Holdings, Inc.	"	5,933	5,804
	Sanofi SA	"	6,623	6,445
	SAP SE	"	7,408	10,931
	ScanSource, Inc.	"	4,679	4,297
	Henry Schein, Inc.	"	3,206	3,326
	Schneider Electric SE	"	12,567	17,380
	Science Applications International Corporation	"	3,818	4,127
	Sea Limited	"	5,670	7,271
	ServiceNow, Inc.	"	8,913	8,732
	ServisFirst Bancshares, Inc.	"	4,030	3,661
	Seven & I Holdings Co., Ltd.	"	2,019	2,082
	The Sherwin-Williams Company	"	14,436	17,822
	Shift4 Payments, Inc.	"	5,995	5,164
	Shin-Etsu Chemical Co., Ltd.	"	3,003	2,580
	Shopify Inc.	"	1,423	3,058
	Siemens Energy AG	"	4,369	9,050
	Sika AG	"	1,463	1,129
	Simpson Manufacturing Co., Inc.	"	3,914	6,620
	SiteOne Landscape Supply, Inc.	"	6,491	6,726
	Champion Homes, Inc.	"	5,637	6,084
	SoftBank Group Corp.	"	3,193	3,175
	Solventum Corporation	"	6,187	6,022
	Sonoco Products Company	"	3,606	3,928
	Sony Group Corporation	"	11,792	14,643
	Standex International Corporation	"	5,611	6,736
	Starbucks Corporation	"	14,498	13,558
	Stryker Corporation	"	10,651	13,356
	Suzuki Motor Corporation	"	1,339	1,787
	Symrise AG	"	6,848	4,368

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Synopsys, Inc.	"	18,561	16,910
	Synchrony Financial	"	3,349	6,090
	Sysco Corporation	"	24,098	23,212
	Taiwan Semiconductor Manufacturing Company Limited	"	25,615	41,025
	Techtronic Industries Company Limited	"	4,632	3,350
	Tencent Holdings Limited	"	6,503	7,234
	Terumo Corporation	"	4,982	3,939
	Tesco PLC	"	6,124	7,719
	Tesla, Inc.	"	12,176	22,486
	Texas Instruments Incorporated	"	35,171	35,392
	Thales S.A.	"	1,902	1,727
	Thermo Fisher Scientific Inc.	"	32,545	38,823
	3i Group plc	"	2,907	3,676
	Tokyo Electron Limited	"	7,092	8,101
	The Toronto-Dominion Bank	"	5,787	6,311
	Toyota Motor Corporation	"	3,519	3,639
	TransUnion	"	7,911	8,232
	Tyler Technologies, Inc.	"	7,379	9,533
	UFP Technologies, Inc.	"	7,870	7,327
	UFP Industries, Inc.	"	8,018	6,373
	UCB SA	"	4,107	5,745
	Uber Technologies, Inc.	"	6,361	13,972
	Unilever PLC	"	6,894	7,390
	Union Pacific Corporation	"	23,106	23,132
	Universal Technical Institute, Inc.	"	3,837	3,763
	Valvoline Inc.	"	7,208	5,318
	Verisk Analytics, Inc.	"	2,632	2,237
	Vertex Pharmaceuticals Incorporated	"	16,800	19,041
	Visa Inc.	"	35,643	54,009
	The Vita Coco Company, Inc.	"	4,296	6,414
	Waste Management, Inc.	"	26,406	31,858
	Watsco, Inc.	"	5,007	8,424
	West Pharmaceutical Services, Inc.	"	6,585	7,154
	Wolters Kluwer N.V.	"	2,340	1,349
	Workiva Inc.	"	4,688	4,485
	YETI Holdings, Inc.	"	3,449	3,975
	Zai Lab Limited	"	2,115	1,058
	Zoetis Inc.	"	22,359	18,999
	TotalEnergies SE	"	6,474	7,327
	Amcor plc	"	19,276	19,591
	Amdocs Limited	"	2,816	2,737
	Aon plc	"	38,344	38,111
	Accenture plc	"	17,070	13,683
	Eaton Corporation plc	"	12,655	21,022
	Everest Group, Ltd.	"	18,065	17,646
	Fabrinet	"	4,119	6,374
	Fresh Del Monte Produce Inc.	"	6,530	6,841
	James Hardie Industries plc	"	2,722	2,241
	Linde plc	"	22,510	22,599
	Medtronic plc	"	13,350	13,641

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	Smurfit Westrock plc	"	7,434	7,231
	Perrigo Company plc	"	4,755	3,410
	Alcon AG	"	4,898	4,413
	UBS Group AG	"	5,182	9,864
	Camtek Ltd.	"	5,002	6,381
	Check Point Software Technologies Ltd.	"	4,480	4,082
	Nova Ltd.	"	4,218	6,568
	Wix.com Ltd.	"	7,903	7,480
	ASML Holding N.V.	"	20,564	33,166
	Ferrari N.V.	"	3,867	3,696
	LyondellBasell Industries N.V.	"	8,528	5,369
	QIAGEN N.V.	"	2,893	2,653
	Copa Holdings, S.A.	"	5,236	5,789
	Stevanato Group S.p.A.	"	8,632	7,404
	DHT Holdings, Inc.	"	2,463	2,747
	Total common stock		3,954,168	4,591,361
	iShares Core U.S. Aggregate Bond ETF	Exchange traded fund	1,015,685	1,024,369
	iShares 7-10 Year Treasury Bond ETF	"	444,484	436,182
	iShares Core MSCI EAFE ETF	"	150,296	149,577
	iShares, Inc.	"	238,063	320,438
	Vanguard Index Funds	"	1,154,457	1,807,389
	Total exchange traded funds		3,002,985	3,737,955
	American Tower Corporation	REITs / Tangibles	11,259	9,481
	Americold Realty Trust, Inc.	"	17,257	15,715
	Arbor Realty Trust, Inc.	"	4,190	2,786
	Equinix, Inc.	"	14,688	15,323
	Extra Space Storage Inc.	"	15,502	15,106
	Healthpeak Properties, Inc.	"	20,425	16,337
	National Storage Affiliates Trust	"	3,804	2,877
	Public Storage	"	3,396	2,854
	SBA Communications Corporation	"	23,834	22,825
	W. P. Carey Inc.	"	2,383	2,703
	Total REIT's/Tangibles		116,738	106,007
*	Raymond James Bank Deposit Program	Interest bearing cash	353,798	353,798
	Total non-participant directed investments		7,427,689	8,789,121
	Participant Directed Investments:			
*	Voya Government Money Market Fund Class A	Pooled separate account	**	16,229
	Carillon Eagle Mid Cap Growth Fund Class R6	"	**	353,620
	American Funds EUPAC Fund Class R6	"	**	523,795
	American Funds Growth Fund of America Class R6	"	**	3,082,649
	American Funds New Perspective Fund Class R6	"	**	2,744,631
	American Funds American Mutual Fund Class R6	"	**	2,470,346
	American Funds Capital Income Builder Class R6	"	**	87,586

CARON BLETZER

AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
EIN: 72-1147485
Plan Number: 001

SCHEDULE H, LINE 4(i) - 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) Current value
	American Funds Capital World Bond Fund	"	**	12,421
	American Funds The Income Fund of America Class R6	"	**	635,816
	American Funds Washington Mutual Investors Fund Class	"	**	208,429
	Vanguard Life Strategy Conservative Growth Fund	"	**	73,185
	Vanguard Life Strategy Growth Fund Investor Shares	"	**	1,040,118
	Vanguard Life Strategy Income Fund Investor Shares	"	**	39,540
	Vanguard Life Strategy Moderate Growth Fund Investor S	"	**	133,083
	JPMorgan U.S. Equity Fund Class R6	"	**	435,181
	DFA Inflation-Protected Securities Portfolio Institutional Cl	"	**	79,463
	PIMCO Income Fund Institutional Class	"	**	172,285
	American Century Mid Cap Value Fund Class R6	"	**	447,883
*	Voya Intermediate Bond Fund R6	"	**	253,727
	PGIM High Yield Fund Class R6	"	**	113,678
	Franklin Small Cap Growth Fund Class R6	"	**	274,411
	VY JPMorgan Small Cap Core Equity Portfolio Class R6	"	**	134,166
	VY T. Rowe Price Capital Appreciation Portfolio Class R6	"	**	401,228
	American Beacon International Equity Fund Class R6	"	**	130,303
	Fidelity 500 Index Fund	"	**	17,240
	Total pooled separate account			13,881,013
*	Voya Large Cap Growth Fund Class 8	Common collective trust	**	4,982,927
*	Voya Target Solution Trust 2030 Fund Class 8	"	**	106,706
*	Voya Target Solution 2035 Trust Fund Class 8	"	**	64,082
*	Voya Target Solution Trust 2040 Fund Class 8	"	**	124,115
*	Voya Target Solution 2045 Trust Fund Class 8	"	**	31,640
*	Voya Target Solution 2050 Trust Fund Class 8	"	**	112,524
*	Voya Target Solution 2055 Trust Fund Class 8	"	**	20,019
*	Voya Target Solution Income Trust Fund Class 8	"	**	4,350
*	Voya Target Solution 2060 Trust Fund Class 8	"	**	2,999
*	Voya Target Solution 2065 Trust Fund Class 8	"	**	5,160
	Total common collective trust			5,454,522
	Total investments at fair value			28,124,656
	Investments at contract value:			
*	Voya Fixed Account	Guaranteed account	**	176,824
	Total participant directed investments			19,512,359
	Total investments on the Form 5500			$ 28,301,480

** Cost omitted for participant directed investments.
* Indicates party-in-interest to the Plan.

CARON BLETZER