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
401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF MCLARTY AUTOMOTIVE GROUP, LLC

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 10/01/1995

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)
MCLARTY AUTOMOTIVE GROUP, LLC

1500 N SHACKLEFORD RD
LITTLE ROCK, AR 72211-1935

2b Employer Identification Number (EIN) 47-4708714

2c Plan Sponsor's telephone number 501-753-6180

2d Business code (see instructions) 441110

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.	10/09/2026	MICHAEL HOLLAND
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	2294
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)**	1907
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1852
b	Retired or separated participants receiving benefits	**6b**	37
c	Other retired or separated participants entitled to future benefits	**6c**	380
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2269
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f	Total. Add lines **6d** and **6e**.	**6f**	2272
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)**	1122
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)**	1208
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	44
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:

3H 2G 2T

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)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF MCLARTY AUTOMOTIVE GROUP, LLC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MCLARTY AUTOMOTIVE GROUP, LLC

D Employer Identification Number (EIN)
47-4708714

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

MID ATLANTIC TRUST COMPANY
1251 WATERFRONT PLACE STE 525
PITTSBURGH, PA 15222

(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

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

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

MUTUAL OF AMERICA SEC. CORP LLC

320 PARK AVENUE
NEW YORK, NY 10022

(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?
15 37 49 57	RECORDKEEPER	239406	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF MCLARTY AUTOMOTIVE GROUP, LLC

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
MCLARTY AUTOMOTIVE GROUP, LLC

D Employer Identification Number (EIN)
47-4708714

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: INVESTCO STABLE VALUE TRUST A1

b Name of sponsor of entity listed in (a): MUTUAL OF AMERICA

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)
84-1142974-001	P	3399769

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

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

a Plan name

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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
401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF MCLARTY AUTOMOTIVE GROUP, LLC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MCLARTY AUTOMOTIVE GROUP, LLC

D Employer Identification Number (EIN)
47-4708714

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	1081415	1262085
(9) Value of interest in common/collective trusts	1c(9)	4538452	3399769
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	61996910	71793230
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(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	67616777	76455084
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	67616777	76455084

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)	1338179	
(B) Participants	2a(1)(B)	5033138	
(C) Others (including rollovers)	2a(1)(C)	949093	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		7320410
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	89334	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		89334
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	5566277	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		5566277
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		4060662
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		17036683
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7958971	
(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)		7958971
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	239405	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		239405
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		8198376
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		8838307
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: LANDMARK PLD CCPA **(2)** EIN: 71-0355269

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
401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF MCLARTY AUTOMOTIVE GROUP, LLC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MCLARTY AUTOMOTIVE GROUP, LLC

D Employer Identification Number (EIN)
47-4708714

Part I Distributions

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

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

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

EIN(s): 27-3169253

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 11 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704237A .

McLARTY AUTOMOTIVE GROUP

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Financial Statements
and Supplemental Schedule
As of December 31, 2025 and 2024
and for the Year Ended December 31, 2025

(With Independent Auditor's Report Thereon)

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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LANDMARK
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Trustees of the 401(k) Profit Sharing Plan for Employees of
McLarty Automotive Group, LLC
McLarty Automotive Group
Little Rock, Arkansas

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

We have performed audits of the financial statements of the **401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Landmark PLC, Certified Public Accountants
200 W Capitol Ave, Ste 1700 | Little Rock, AR 72201 | Telephone (501) 375-2025 | Fax (501) 375-8704 | www.landmarkcpas.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements *(Continued)*

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such

Other Matter *(Continued)*

Supplemental Schedule Required by ERISA (Continued)

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Landmark PLC

Little Rock, Arkansas
October 9, 2026

Financial Statements

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

	2025	2024
ASSETS		
Investments, at fair value		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	3,399,769	4,538,452
Total Investments, at fair value	75,192,999	66,535,362
Receivables		
Employer contributions	59,533	1,300
Employee contributions	5,070	6,375
Notes receivable from participants	1,262,085	1,081,415
Total Receivables	1,326,688	1,089,090
TOTAL ASSETS	76,519,687	67,624,452
LIABILITIES		
Excess contributions payable	(217,440)	(340,286)
NET ASSETS AVAILABLE FOR BENEFITS	$ 76,302,247	$ 67,284,166

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

ADDITIONS	
Investment Income	
Interest and dividends	$ 5,566,277
Net appreciation in fair value of investments	4,060,662
Net Investment Income	9,626,939
Interest Income on Notes Receivable from Participants	89,334
Contributions	
Employer	1,396,412
Employee	5,031,833
Rollover	949,093
Total Contributions	7,377,338
Total Additions	17,093,611
DEDUCTIONS	
Benefits paid to participants	7,618,685
Corrective distributions	217,440
Administrative expenses	239,405
Total Deductions	8,075,530
NET INCREASE IN NET ASSETS	9,018,081
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	67,284,166
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 76,302,247

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Notes to Financial Statements
December 31, 2025 and 2024

NOTE 1: DESCRIPTION OF PLAN

The following description of the 401(K) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, which was established October 1, 1995, is a defined contribution plan maintained for the benefit of eligible employees of McLarty Automotive Group, LLC (the Employer, Plan Sponsor and Plan Administrator) and certain other affiliated companies. Collectively, McLarty Automotive Group and its affiliated companies are hereinafter referred to as "the Employers". Generally, an employee is eligible to participate in the Plan on the first day of the month after reaching age twenty-one and completing two months of service.

The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA).

The Employer utilizes the services of Mutual of America Financial Group, a third-party administrator, to process participant transactions and maintain participant account balances. In addition, Mid Atlantic Trust Company is the custodian and trustee of the Plan's assets. Fees for performing investment management, recordkeeping, compliance and other administrative services related to the Plan were approximately $239,000 for the period ended December 31, 2025, and are reported as administrative expenses on the statement of changes in net assets available for benefits.

Certain duties related to administration of the Plan are performed by employees of the Plan Sponsor; however, the Plan Sponsor does not charge the Plan for the estimated cost of such services. Other expenses paid directly by the Plan Sponsor related to administration of the Plan totaled approximately $17,000 for the year ended December 31, 2025.

Contributions

Participants may contribute up to 100% of annual compensation, as defined in the Plan agreement, not to exceed limitations imposed by the Internal Revenue Service (IRS). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Employer will make a matching contribution on behalf of eligible participants equal to 50% of the participant's salary deferrals up to 4% of their compensation. Employer contributions are also subject to limitations imposed by the IRS.

Participant Accounts

Each participant's account is credited with the participant's contributions, the Employer's matching contributions and allocations of Plan earnings, net of certain administrative expenses. Allocations are generally based on participant account balances, as specified in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE 1: DESCRIPTION OF PLAN (Continued)

Vesting
Participants are fully vested at all times in their own contributions and earnings thereon. Vesting in Employer contributions plus earnings thereon is based on years of service, as defined in the Plan agreement. A participant is 100% vested in Employer contributions upon retirement, permanent disability or death, or after three years of credited service.

Investment Options
Participants may direct the investment of their contributions in one or more investment options offered by Mutual of America Financial Group. Participants may change their investment options at any time.

Notes Receivable from Participants
Participants may borrow from their accounts a minimum of $1,000, up to a maximum equal to the lesser of $50,000 or 50% of their non-Roth vested account balance. Loan terms may range from one to five years. The loans are secured by the participant's account and bear interest at a rate commensurate with local prevailing rates at the time funds are borrowed as determined by the Plan Administrator. Principal and interest are paid through payroll deductions.

Forfeitures
The nonvested portion of a participant's account to which the participant is not entitled upon termination is deemed a forfeiture. Forfeitures may be used to reduce Employer contributions or to pay the administrative expenses of the Plan. There were approximately $3,100 and $102,000 in forfeitures available for future allocation at December 31, 2025 and 2024, respectively. There were approximately $141,000 in forfeitures used to reduce employer matching contributions or pay administrative expenses during the year ended December 31, 2025.

Payment of Benefits
Upon termination of service due to death, disability or retirement, a participant (or designated beneficiary) may elect to receive the participant's vested account balance in the form of an annuity, a single sum cash payment or a combination of the above. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

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

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements of the Plan are prepared using the accrual basis of accounting.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly fashion between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustee. See Note 4 for further discussion on the determination of fair value amounts.

Purchases and sales of investments 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 or depreciation includes realized and unrealized gains and losses on investments bought and sold, as well as those held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If participants cease to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payments of Benefits
Benefits are recorded when paid. There are no amounts allocated to withdrawing participants, but not yet paid at December 31, 2025 and 2024.

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

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all information pertaining to the Plan's investments, notes receivable from participants and the related activity reflected in the financial statements and supplemental schedule was certified by Mid Atlantic Trust Company, the trustee, as of December 31, 2025 and 2024, and for the year ended December 31, 2025. This information was not subject to audit procedures except for comparing it to the related information included in the financial statements and supplemental schedule.

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE (Continued)

The following information included in the accompanying financial statements, related notes and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the Plan's trustee.

	2025	2024
Investments		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	$ 3,399,769	$ 4,538,452
Notes Receivable from Participants	$ 1,262,085	$ 1,081,415
Investment Income		
Interest and dividends	$ 5,566,277	N/A
Net appreciation in fair value of investments	$ 4,060,662	N/A
Interest Income on Notes Receivable from Participants	$ 89,334	N/A

NOTE 4: FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

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

Mutual Funds

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

Collective Investment Trust

Collective trust stable value fund is valued at the NAV of units of collective trust. The NAV is used as a practical expedient to estimate fair value. 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 than the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement:

	Fair Value	Level 1	Level 2	Level 3
December 31, 2025				
Mutual funds	$71,793,230	$71,793,230	$ -	$ -
Investments measured at net asset value [(a)]	3,399,769	-	-	-
	$75,192,999	$71,793,230	$ -	$ -

	Fair Value	Level 1	Level 2	Level 3
December 31, 2024				
Mutual funds	$61,996,910	$61,996,910	$ -	$ -
Investments measured at net asset value [(a)]	4,538,452	-	-	-
	$66,535,362	$61,996,910	$ -	$ -

[(a)] In accordance with ASC 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.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 3,399,769	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 3,399,769			

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 4,538,452	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 4,538,452			

NOTE 5: EXCESS CONTRIBUTIONS PAYABLE

The Plan failed the discrimination test for the years ended December 31, 2025 and 2024. Excess contributions totaling $217,440 and $340,286 are reported as a liability on the accompanying statement of net assets available for benefits as of December 31, 2025 and 2024, respectively.

NOTE 6: TAX STATUS

Effective October 1, 2016, the Plan executed an adoption agreement for the Mutual of America Life Insurance Company 401(k) Profit-Sharing Plan (the Prototype). As an adopter of the Prototype, the Plan is not subject to tax under present income tax law.

On November 30, 2020, the Internal Revenue Service (IRS) stated that the Prototype adopted by the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving that letter, however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting standards require the Plan Sponsor 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 Sponsor has analyzed the tax positions taken by

NOTE 6: TAX STATUS (Continued)

the Plan and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require the recognition of a liability or disclosure in the financial statements. The Plan may be subject to audit by the IRS; however, there are currently no audits for any tax periods in progress.

NOTE 7: RISKS AND UNCERTAINTIES

The Plan's investments are exposed to various risks such as interest rate, market, and credit risks. In addition, certain of the investment options available to Plan participants may invest in foreign securities. There are certain additional risks involved when investing in funds with underlying foreign securities that are not present with investments in domestic securities. These risks may involve foreign currency exchange rate fluctuations, adverse political and economic developments, and the possible prevention of currency exchange due to foreign governmental laws or restrictions. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities could occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Plan's financial statements.

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

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

	2025	2024
Net assets available for benefits per the statements of net assets available for benefits	$ 76,302,247	$ 67,284,166
Less: Current year contributions receivable	(64,603)	(7,675)
Add: Current year corrective distributions payable	217,440	340,286
Net Assets available for benefits on Schedule H of Form 5500	$ 76,455,084	$ 67,616,777

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of increase in net assets available for benefits from the financial statements to the Form 5500 as of December 31, 2025.

Increase in net assets available for benefits per the financial statements	$ 9,018,081
Less: Current year contributions receivable	(64,603)
Add: Prior year contributions receivable	7,675
Less: Prior year corrective distributions payable	(340,286)
Add: Current year corrective distributions payable	217,440
Increase in net assets available for benefits per the Form 5500	$ 8,838,307

NOTE 9: SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 9, 2026, the date that the financial statements were available to be issued.

Supplemental Schedule

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year)
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	Invesco Stable Value Trust A1	Collective trust fund	$ -	$ 3,399,769
	American Funds New World R6	Mutual Fund	$ -	$ 176,177
	BlackRock Mid-Cap Growth Equity K	Mutual Fund	-	931,227
	Calvert Bond R6	Mutual Fund	-	707,279
	Calvert International Responsible Idx R6	Mutual Fund	-	49,644
	Calvert Small-Cap R6	Mutual Fund	-	6,037
	Calvert US Large Cap Core Rspnb Idx R6	Mutual Fund	-	123,579
	Delaware Small Cap Value R6	Mutual Fund	-	527,695
	Dodge & Cox Stock	Mutual Fund	-	1,698,898
	MFS Mid Cap Value R6	Mutual Fund	-	347,214
*	Mutual of America Clear Passage 2020 Fund	Mutual Fund	-	813,368
*	Mutual of America Clear Passage 2025 Fund	Mutual Fund	-	2,645,999
*	Mutual of America Clear Passage 2030 Fund	Mutual Fund	-	7,501,571
*	Mutual of America Clear Passage 2035 Fund	Mutual Fund	-	8,315,885
*	Mutual of America Clear Passage 2040 Fund	Mutual Fund	-	7,279,924
*	Mutual of America Clear Passage 2045 Fund	Mutual Fund	-	6,192,393
*	Mutual of America Clear Passage 2050 Fund	Mutual Fund	-	5,574,286
*	Mutual of America Clear Passage 2055 Fund	Mutual Fund	-	2,332,893
*	Mutual of America Clear Passage 2060 Fund	Mutual Fund	-	1,240,921
*	Mutual of America Clear Passage 2065 Fund	Mutual Fund	-	604,457
*	Mutual of America Clear Passage 2070 Fund	Mutual Fund	-	15,543
*	Mutual of America Equity Index Fund	Mutual Fund	-	5,257,767
*	Mutual of America International Fund	Mutual Fund	-	414,649
*	Mutual of America Mid Cap Equity Index Fund	Mutual Fund	-	3,048,909
*	Mutual of America Retirement Income Fund	Mutual Fund	-	1,443,024
*	Mutual of America Small Cap Equity Index Fund	Mutual Fund	-	614,295

(Continued)

See Independent Auditor's Report.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year) *(Continued)*
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	PIMCO VIT Real Return Institutional Portfolio	Mutual Fund	$ -	$ 75,945
	T. Rowe Blue Chip Growth Portfolio	Mutual Fund	-	9,747,529
	Vanguard International Growth Admiral	Mutual Fund	-	1,818,226
	Vanguard Real Estate Index Admiral	Mutual Fund	-	327,390
	Vanguard Total Bond Market Admiral	Mutual Fund	-	365,530
	Vanguard Treasury Money Market Investor	Mutual Fund	-	468,226
	Victory RS Small Cap Growth R6	Mutual Fund	-	1,126,750
	Total Mutual Funds		$ -	$ 71,793,230
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, various maturity dates, secured by participant's vested balances	$ -	$ 1,262,085

* Party-in-interest

See Independent Auditor's Report.

McLARTY AUTOMOTIVE GROUP

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Financial Statements
and Supplemental Schedule
As of December 31, 2025 and 2024
and for the Year Ended December 31, 2025

(With Independent Auditor's Report Thereon)

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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LANDMARK
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Trustees of the 401(k) Profit Sharing Plan for Employees of
McLarty Automotive Group, LLC
McLarty Automotive Group
Little Rock, Arkansas

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

We have performed audits of the financial statements of the **401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Landmark PLC, Certified Public Accountants
200 W Capitol Ave, Ste 1700 | Little Rock, AR 72201 | Telephone (501) 375-2025 | Fax (501) 375-8704 | www.landmarkcpas.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements *(Continued)*

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such

Other Matter *(Continued)*

Supplemental Schedule Required by ERISA (Continued)

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Landmark PLC

Little Rock, Arkansas
October 9, 2026

Financial Statements

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

	2025	2024
ASSETS		
Investments, at fair value		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	3,399,769	4,538,452
Total Investments, at fair value	75,192,999	66,535,362
Receivables		
Employer contributions	59,533	1,300
Employee contributions	5,070	6,375
Notes receivable from participants	1,262,085	1,081,415
Total Receivables	1,326,688	1,089,090
TOTAL ASSETS	76,519,687	67,624,452
LIABILITIES		
Excess contributions payable	(217,440)	(340,286)
NET ASSETS AVAILABLE FOR BENEFITS	$ 76,302,247	$ 67,284,166

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

ADDITIONS	
Investment Income	
Interest and dividends	$ 5,566,277
Net appreciation in fair value of investments	4,060,662
Net Investment Income	9,626,939
Interest Income on Notes Receivable from Participants	89,334
Contributions	
Employer	1,396,412
Employee	5,031,833
Rollover	949,093
Total Contributions	7,377,338
Total Additions	17,093,611
DEDUCTIONS	
Benefits paid to participants	7,618,685
Corrective distributions	217,440
Administrative expenses	239,405
Total Deductions	8,075,530
NET INCREASE IN NET ASSETS	9,018,081
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	67,284,166
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 76,302,247

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Notes to Financial Statements
December 31, 2025 and 2024

NOTE 1: DESCRIPTION OF PLAN

The following description of the 401(K) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, which was established October 1, 1995, is a defined contribution plan maintained for the benefit of eligible employees of McLarty Automotive Group, LLC (the Employer, Plan Sponsor and Plan Administrator) and certain other affiliated companies. Collectively, McLarty Automotive Group and its affiliated companies are hereinafter referred to as "the Employers". Generally, an employee is eligible to participate in the Plan on the first day of the month after reaching age twenty-one and completing two months of service.

The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA).

The Employer utilizes the services of Mutual of America Financial Group, a third-party administrator, to process participant transactions and maintain participant account balances. In addition, Mid Atlantic Trust Company is the custodian and trustee of the Plan's assets. Fees for performing investment management, recordkeeping, compliance and other administrative services related to the Plan were approximately $239,000 for the period ended December 31, 2025, and are reported as administrative expenses on the statement of changes in net assets available for benefits.

Certain duties related to administration of the Plan are performed by employees of the Plan Sponsor; however, the Plan Sponsor does not charge the Plan for the estimated cost of such services. Other expenses paid directly by the Plan Sponsor related to administration of the Plan totaled approximately $17,000 for the year ended December 31, 2025.

Contributions

Participants may contribute up to 100% of annual compensation, as defined in the Plan agreement, not to exceed limitations imposed by the Internal Revenue Service (IRS). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Employer will make a matching contribution on behalf of eligible participants equal to 50% of the participant's salary deferrals up to 4% of their compensation. Employer contributions are also subject to limitations imposed by the IRS.

Participant Accounts

Each participant's account is credited with the participant's contributions, the Employer's matching contributions and allocations of Plan earnings, net of certain administrative expenses. Allocations are generally based on participant account balances, as specified in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE 1: DESCRIPTION OF PLAN (Continued)

Vesting
Participants are fully vested at all times in their own contributions and earnings thereon. Vesting in Employer contributions plus earnings thereon is based on years of service, as defined in the Plan agreement. A participant is 100% vested in Employer contributions upon retirement, permanent disability or death, or after three years of credited service.

Investment Options
Participants may direct the investment of their contributions in one or more investment options offered by Mutual of America Financial Group. Participants may change their investment options at any time.

Notes Receivable from Participants
Participants may borrow from their accounts a minimum of $1,000, up to a maximum equal to the lesser of $50,000 or 50% of their non-Roth vested account balance. Loan terms may range from one to five years. The loans are secured by the participant's account and bear interest at a rate commensurate with local prevailing rates at the time funds are borrowed as determined by the Plan Administrator. Principal and interest are paid through payroll deductions.

Forfeitures
The nonvested portion of a participant's account to which the participant is not entitled upon termination is deemed a forfeiture. Forfeitures may be used to reduce Employer contributions or to pay the administrative expenses of the Plan. There were approximately $3,100 and $102,000 in forfeitures available for future allocation at December 31, 2025 and 2024, respectively. There were approximately $141,000 in forfeitures used to reduce employer matching contributions or pay administrative expenses during the year ended December 31, 2025.

Payment of Benefits
Upon termination of service due to death, disability or retirement, a participant (or designated beneficiary) may elect to receive the participant's vested account balance in the form of an annuity, a single sum cash payment or a combination of the above. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

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

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements of the Plan are prepared using the accrual basis of accounting.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly fashion between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustee. See Note 4 for further discussion on the determination of fair value amounts.

Purchases and sales of investments 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 or depreciation includes realized and unrealized gains and losses on investments bought and sold, as well as those held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If participants cease to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payments of Benefits
Benefits are recorded when paid. There are no amounts allocated to withdrawing participants, but not yet paid at December 31, 2025 and 2024.

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

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all information pertaining to the Plan's investments, notes receivable from participants and the related activity reflected in the financial statements and supplemental schedule was certified by Mid Atlantic Trust Company, the trustee, as of December 31, 2025 and 2024, and for the year ended December 31, 2025. This information was not subject to audit procedures except for comparing it to the related information included in the financial statements and supplemental schedule.

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE (Continued)

The following information included in the accompanying financial statements, related notes and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the Plan's trustee.

	2025	2024
Investments		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	$ 3,399,769	$ 4,538,452
Notes Receivable from Participants	$ 1,262,085	$ 1,081,415
Investment Income		
Interest and dividends	$ 5,566,277	N/A
Net appreciation in fair value of investments	$ 4,060,662	N/A
Interest Income on Notes Receivable from Participants	$ 89,334	N/A

NOTE 4: FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

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

Mutual Funds

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

Collective Investment Trust

Collective trust stable value fund is valued at the NAV of units of collective trust. The NAV is used as a practical expedient to estimate fair value. 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 than the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement:

	Fair Value	Level 1	Level 2	Level 3
December 31, 2025				
Mutual funds	$71,793,230	$71,793,230	$ -	$ -
Investments measured at net asset value [(a)]	3,399,769	-	-	-
	$75,192,999	$71,793,230	$ -	$ -

	Fair Value	Level 1	Level 2	Level 3
December 31, 2024				
Mutual funds	$61,996,910	$61,996,910	$ -	$ -
Investments measured at net asset value [(a)]	4,538,452	-	-	-
	$66,535,362	$61,996,910	$ -	$ -

[(a)] In accordance with ASC 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.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 3,399,769	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 3,399,769			

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 4,538,452	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 4,538,452			

NOTE 5: EXCESS CONTRIBUTIONS PAYABLE

The Plan failed the discrimination test for the years ended December 31, 2025 and 2024. Excess contributions totaling $217,440 and $340,286 are reported as a liability on the accompanying statement of net assets available for benefits as of December 31, 2025 and 2024, respectively.

NOTE 6: TAX STATUS

Effective October 1, 2016, the Plan executed an adoption agreement for the Mutual of America Life Insurance Company 401(k) Profit-Sharing Plan (the Prototype). As an adopter of the Prototype, the Plan is not subject to tax under present income tax law.

On November 30, 2020, the Internal Revenue Service (IRS) stated that the Prototype adopted by the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving that letter, however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting standards require the Plan Sponsor 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 Sponsor has analyzed the tax positions taken by

NOTE 6: TAX STATUS (Continued)

the Plan and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require the recognition of a liability or disclosure in the financial statements. The Plan may be subject to audit by the IRS; however, there are currently no audits for any tax periods in progress.

NOTE 7: RISKS AND UNCERTAINTIES

The Plan's investments are exposed to various risks such as interest rate, market, and credit risks. In addition, certain of the investment options available to Plan participants may invest in foreign securities. There are certain additional risks involved when investing in funds with underlying foreign securities that are not present with investments in domestic securities. These risks may involve foreign currency exchange rate fluctuations, adverse political and economic developments, and the possible prevention of currency exchange due to foreign governmental laws or restrictions. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities could occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Plan's financial statements.

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

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

	2025	2024
Net assets available for benefits per the statements of net assets available for benefits	$ 76,302,247	$ 67,284,166
Less: Current year contributions receivable	(64,603)	(7,675)
Add: Current year corrective distributions payable	217,440	340,286
Net Assets available for benefits on Schedule H of Form 5500	$ 76,455,084	$ 67,616,777

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of increase in net assets available for benefits from the financial statements to the Form 5500 as of December 31, 2025.

Increase in net assets available for benefits per the financial statements	$ 9,018,081
Less: Current year contributions receivable	(64,603)
Add: Prior year contributions receivable	7,675
Less: Prior year corrective distributions payable	(340,286)
Add: Current year corrective distributions payable	217,440
Increase in net assets available for benefits per the Form 5500	$ 8,838,307

NOTE 9: SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 9, 2026, the date that the financial statements were available to be issued.

Supplemental Schedule

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year)
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	Invesco Stable Value Trust A1	Collective trust fund	$ -	$ 3,399,769
	American Funds New World R6	Mutual Fund	$ -	$ 176,177
	BlackRock Mid-Cap Growth Equity K	Mutual Fund	-	931,227
	Calvert Bond R6	Mutual Fund	-	707,279
	Calvert International Responsible Idx R6	Mutual Fund	-	49,644
	Calvert Small-Cap R6	Mutual Fund	-	6,037
	Calvert US Large Cap Core Rspnb Idx R6	Mutual Fund	-	123,579
	Delaware Small Cap Value R6	Mutual Fund	-	527,695
	Dodge & Cox Stock	Mutual Fund	-	1,698,898
	MFS Mid Cap Value R6	Mutual Fund	-	347,214
*	Mutual of America Clear Passage 2020 Fund	Mutual Fund	-	813,368
*	Mutual of America Clear Passage 2025 Fund	Mutual Fund	-	2,645,999
*	Mutual of America Clear Passage 2030 Fund	Mutual Fund	-	7,501,571
*	Mutual of America Clear Passage 2035 Fund	Mutual Fund	-	8,315,885
*	Mutual of America Clear Passage 2040 Fund	Mutual Fund	-	7,279,924
*	Mutual of America Clear Passage 2045 Fund	Mutual Fund	-	6,192,393
*	Mutual of America Clear Passage 2050 Fund	Mutual Fund	-	5,574,286
*	Mutual of America Clear Passage 2055 Fund	Mutual Fund	-	2,332,893
*	Mutual of America Clear Passage 2060 Fund	Mutual Fund	-	1,240,921
*	Mutual of America Clear Passage 2065 Fund	Mutual Fund	-	604,457
*	Mutual of America Clear Passage 2070 Fund	Mutual Fund	-	15,543
*	Mutual of America Equity Index Fund	Mutual Fund	-	5,257,767
*	Mutual of America International Fund	Mutual Fund	-	414,649
*	Mutual of America Mid Cap Equity Index Fund	Mutual Fund	-	3,048,909
*	Mutual of America Retirement Income Fund	Mutual Fund	-	1,443,024
*	Mutual of America Small Cap Equity Index Fund	Mutual Fund	-	614,295

(Continued)

See Independent Auditor's Report.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year) *(Continued)*
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	PIMCO VIT Real Return Institutional Portfolio	Mutual Fund	$ -	$ 75,945
	T. Rowe Blue Chip Growth Portfolio	Mutual Fund	-	9,747,529
	Vanguard International Growth Admiral	Mutual Fund	-	1,818,226
	Vanguard Real Estate Index Admiral	Mutual Fund	-	327,390
	Vanguard Total Bond Market Admiral	Mutual Fund	-	365,530
	Vanguard Treasury Money Market Investor	Mutual Fund	-	468,226
	Victory RS Small Cap Growth R6	Mutual Fund	-	1,126,750
	Total Mutual Funds		$ -	$ 71,793,230
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, various maturity dates, secured by participant's vested balances	$ -	$ 1,262,085

* Party-in-interest

See Independent Auditor's Report.

McLARTY AUTOMOTIVE GROUP

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Financial Statements
and Supplemental Schedule
As of December 31, 2025 and 2024
and for the Year Ended December 31, 2025

(With Independent Auditor's Report Thereon)

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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LANDMARK
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

Trustees of the 401(k) Profit Sharing Plan for Employees of
McLarty Automotive Group, LLC
McLarty Automotive Group
Little Rock, Arkansas

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

We have performed audits of the financial statements of the **401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Landmark PLC, Certified Public Accountants
200 W Capitol Ave, Ste 1700 | Little Rock, AR 72201 | Telephone (501) 375-2025 | Fax (501) 375-8704 | www.landmarkcpas.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements *(Continued)*

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such

Other Matter *(Continued)*

Supplemental Schedule Required by ERISA (Continued)

information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Landmark PLC

Little Rock, Arkansas
October 9, 2026

Financial Statements

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

	2025	2024
ASSETS		
Investments, at fair value		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	3,399,769	4,538,452
Total Investments, at fair value	75,192,999	66,535,362
Receivables		
Employer contributions	59,533	1,300
Employee contributions	5,070	6,375
Notes receivable from participants	1,262,085	1,081,415
Total Receivables	1,326,688	1,089,090
TOTAL ASSETS	76,519,687	67,624,452
LIABILITIES		
Excess contributions payable	(217,440)	(340,286)
NET ASSETS AVAILABLE FOR BENEFITS	$ 76,302,247	$ 67,284,166

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

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

ADDITIONS	
Investment Income	
Interest and dividends	$ 5,566,277
Net appreciation in fair value of investments	4,060,662
Net Investment Income	9,626,939
Interest Income on Notes Receivable from Participants	89,334
Contributions	
Employer	1,396,412
Employee	5,031,833
Rollover	949,093
Total Contributions	7,377,338
Total Additions	17,093,611
DEDUCTIONS	
Benefits paid to participants	7,618,685
Corrective distributions	217,440
Administrative expenses	239,405
Total Deductions	8,075,530
NET INCREASE IN NET ASSETS	9,018,081
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	67,284,166
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 76,302,247

See accompanying notes to financial statements.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Notes to Financial Statements
December 31, 2025 and 2024

NOTE 1: DESCRIPTION OF PLAN

The following description of the 401(K) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, which was established October 1, 1995, is a defined contribution plan maintained for the benefit of eligible employees of McLarty Automotive Group, LLC (the Employer, Plan Sponsor and Plan Administrator) and certain other affiliated companies. Collectively, McLarty Automotive Group and its affiliated companies are hereinafter referred to as "the Employers". Generally, an employee is eligible to participate in the Plan on the first day of the month after reaching age twenty-one and completing two months of service.

The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA).

The Employer utilizes the services of Mutual of America Financial Group, a third-party administrator, to process participant transactions and maintain participant account balances. In addition, Mid Atlantic Trust Company is the custodian and trustee of the Plan's assets. Fees for performing investment management, recordkeeping, compliance and other administrative services related to the Plan were approximately $239,000 for the period ended December 31, 2025, and are reported as administrative expenses on the statement of changes in net assets available for benefits.

Certain duties related to administration of the Plan are performed by employees of the Plan Sponsor; however, the Plan Sponsor does not charge the Plan for the estimated cost of such services. Other expenses paid directly by the Plan Sponsor related to administration of the Plan totaled approximately $17,000 for the year ended December 31, 2025.

Contributions

Participants may contribute up to 100% of annual compensation, as defined in the Plan agreement, not to exceed limitations imposed by the Internal Revenue Service (IRS). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Employer will make a matching contribution on behalf of eligible participants equal to 50% of the participant's salary deferrals up to 4% of their compensation. Employer contributions are also subject to limitations imposed by the IRS.

Participant Accounts

Each participant's account is credited with the participant's contributions, the Employer's matching contributions and allocations of Plan earnings, net of certain administrative expenses. Allocations are generally based on participant account balances, as specified in the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE 1: DESCRIPTION OF PLAN (Continued)

Vesting
Participants are fully vested at all times in their own contributions and earnings thereon. Vesting in Employer contributions plus earnings thereon is based on years of service, as defined in the Plan agreement. A participant is 100% vested in Employer contributions upon retirement, permanent disability or death, or after three years of credited service.

Investment Options
Participants may direct the investment of their contributions in one or more investment options offered by Mutual of America Financial Group. Participants may change their investment options at any time.

Notes Receivable from Participants
Participants may borrow from their accounts a minimum of $1,000, up to a maximum equal to the lesser of $50,000 or 50% of their non-Roth vested account balance. Loan terms may range from one to five years. The loans are secured by the participant's account and bear interest at a rate commensurate with local prevailing rates at the time funds are borrowed as determined by the Plan Administrator. Principal and interest are paid through payroll deductions.

Forfeitures
The nonvested portion of a participant's account to which the participant is not entitled upon termination is deemed a forfeiture. Forfeitures may be used to reduce Employer contributions or to pay the administrative expenses of the Plan. There were approximately $3,100 and $102,000 in forfeitures available for future allocation at December 31, 2025 and 2024, respectively. There were approximately $141,000 in forfeitures used to reduce employer matching contributions or pay administrative expenses during the year ended December 31, 2025.

Payment of Benefits
Upon termination of service due to death, disability or retirement, a participant (or designated beneficiary) may elect to receive the participant's vested account balance in the form of an annuity, a single sum cash payment or a combination of the above. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

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

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting
The financial statements of the Plan are prepared using the accrual basis of accounting.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly fashion between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the trustee. See Note 4 for further discussion on the determination of fair value amounts.

Purchases and sales of investments 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 or depreciation includes realized and unrealized gains and losses on investments bought and sold, as well as those held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If participants cease to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payments of Benefits
Benefits are recorded when paid. There are no amounts allocated to withdrawing participants, but not yet paid at December 31, 2025 and 2024.

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

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all information pertaining to the Plan's investments, notes receivable from participants and the related activity reflected in the financial statements and supplemental schedule was certified by Mid Atlantic Trust Company, the trustee, as of December 31, 2025 and 2024, and for the year ended December 31, 2025. This information was not subject to audit procedures except for comparing it to the related information included in the financial statements and supplemental schedule.

NOTE 3: INVESTMENT INFORMATION CERTIFIED BY THE TRUSTEE (Continued)

The following information included in the accompanying financial statements, related notes and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the Plan's trustee.

	2025	2024
Investments		
Mutual funds	$ 71,793,230	$ 61,996,910
Collective investment trust	$ 3,399,769	$ 4,538,452
Notes Receivable from Participants	$ 1,262,085	$ 1,081,415
Investment Income		
Interest and dividends	$ 5,566,277	N/A
Net appreciation in fair value of investments	$ 4,060,662	N/A
Interest Income on Notes Receivable from Participants	$ 89,334	N/A

NOTE 4: FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

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

Mutual Funds

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

Collective Investment Trust

Collective trust stable value fund is valued at the NAV of units of collective trust. The NAV is used as a practical expedient to estimate fair value. 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 than the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement:

	Fair Value	Level 1	Level 2	Level 3
December 31, 2025				
Mutual funds	$71,793,230	$71,793,230	$ -	$ -
Investments measured at net asset value [(a)]	3,399,769	-	-	-
	$75,192,999	$71,793,230	$ -	$ -

	Fair Value	Level 1	Level 2	Level 3
December 31, 2024				
Mutual funds	$61,996,910	$61,996,910	$ -	$ -
Investments measured at net asset value [(a)]	4,538,452	-	-	-
	$66,535,362	$61,996,910	$ -	$ -

[(a)] In accordance with ASC 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.

NOTE 4: FAIR VALUE MEASUREMENTS (Continued)

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

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 3,399,769	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 3,399,769			

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Collective investment trust	$ 4,538,452	N/A	Daily	Up to 30 days
Total Investments at NAV	$ 4,538,452			

NOTE 5: EXCESS CONTRIBUTIONS PAYABLE

The Plan failed the discrimination test for the years ended December 31, 2025 and 2024. Excess contributions totaling $217,440 and $340,286 are reported as a liability on the accompanying statement of net assets available for benefits as of December 31, 2025 and 2024, respectively.

NOTE 6: TAX STATUS

Effective October 1, 2016, the Plan executed an adoption agreement for the Mutual of America Life Insurance Company 401(k) Profit-Sharing Plan (the Prototype). As an adopter of the Prototype, the Plan is not subject to tax under present income tax law.

On November 30, 2020, the Internal Revenue Service (IRS) stated that the Prototype adopted by the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving that letter, however, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting standards require the Plan Sponsor 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 Sponsor has analyzed the tax positions taken by

NOTE 6: TAX STATUS (Continued)

the Plan and has concluded that as of December 31, 2025 and 2024, there are no uncertain positions taken or expected to be taken that would require the recognition of a liability or disclosure in the financial statements. The Plan may be subject to audit by the IRS; however, there are currently no audits for any tax periods in progress.

NOTE 7: RISKS AND UNCERTAINTIES

The Plan's investments are exposed to various risks such as interest rate, market, and credit risks. In addition, certain of the investment options available to Plan participants may invest in foreign securities. There are certain additional risks involved when investing in funds with underlying foreign securities that are not present with investments in domestic securities. These risks may involve foreign currency exchange rate fluctuations, adverse political and economic developments, and the possible prevention of currency exchange due to foreign governmental laws or restrictions. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities could occur in the near term and that such changes could materially affect participant account balances and the amounts reported in the Plan's financial statements.

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

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

	2025	2024
Net assets available for benefits per the statements of net assets available for benefits	$ 76,302,247	$ 67,284,166
Less: Current year contributions receivable	(64,603)	(7,675)
Add: Current year corrective distributions payable	217,440	340,286
Net Assets available for benefits on Schedule H of Form 5500	$ 76,455,084	$ 67,616,777

NOTE 8: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of increase in net assets available for benefits from the financial statements to the Form 5500 as of December 31, 2025.

Increase in net assets available for benefits per the financial statements	$ 9,018,081
Less: Current year contributions receivable	(64,603)
Add: Prior year contributions receivable	7,675
Less: Prior year corrective distributions payable	(340,286)
Add: Current year corrective distributions payable	217,440
Increase in net assets available for benefits per the Form 5500	$ 8,838,307

NOTE 9: SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 9, 2026, the date that the financial statements were available to be issued.

Supplemental Schedule

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year)
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	Invesco Stable Value Trust A1	Collective trust fund	$ -	$ 3,399,769
	American Funds New World R6	Mutual Fund	$ -	$ 176,177
	BlackRock Mid-Cap Growth Equity K	Mutual Fund	-	931,227
	Calvert Bond R6	Mutual Fund	-	707,279
	Calvert International Responsible Idx R6	Mutual Fund	-	49,644
	Calvert Small-Cap R6	Mutual Fund	-	6,037
	Calvert US Large Cap Core Rspnb Idx R6	Mutual Fund	-	123,579
	Delaware Small Cap Value R6	Mutual Fund	-	527,695
	Dodge & Cox Stock	Mutual Fund	-	1,698,898
	MFS Mid Cap Value R6	Mutual Fund	-	347,214
*	Mutual of America Clear Passage 2020 Fund	Mutual Fund	-	813,368
*	Mutual of America Clear Passage 2025 Fund	Mutual Fund	-	2,645,999
*	Mutual of America Clear Passage 2030 Fund	Mutual Fund	-	7,501,571
*	Mutual of America Clear Passage 2035 Fund	Mutual Fund	-	8,315,885
*	Mutual of America Clear Passage 2040 Fund	Mutual Fund	-	7,279,924
*	Mutual of America Clear Passage 2045 Fund	Mutual Fund	-	6,192,393
*	Mutual of America Clear Passage 2050 Fund	Mutual Fund	-	5,574,286
*	Mutual of America Clear Passage 2055 Fund	Mutual Fund	-	2,332,893
*	Mutual of America Clear Passage 2060 Fund	Mutual Fund	-	1,240,921
*	Mutual of America Clear Passage 2065 Fund	Mutual Fund	-	604,457
*	Mutual of America Clear Passage 2070 Fund	Mutual Fund	-	15,543
*	Mutual of America Equity Index Fund	Mutual Fund	-	5,257,767
*	Mutual of America International Fund	Mutual Fund	-	414,649
*	Mutual of America Mid Cap Equity Index Fund	Mutual Fund	-	3,048,909
*	Mutual of America Retirement Income Fund	Mutual Fund	-	1,443,024
*	Mutual of America Small Cap Equity Index Fund	Mutual Fund	-	614,295

(Continued)

See Independent Auditor's Report.

401(k) Profit Sharing Plan for Employees of McLarty Automotive Group, LLC

Schedule H, Line 4(I) – Schedule of Assets (Held at End of Year) *(Continued)*
December 31, 2025

Plan Name: 401(K) Profit Sharing Plan for Employees of the McLarty Automotive Group, LLC Plan Number: 001

Plan Sponsor: McLarty Automotive Group, LLC EIN: 47-4708714

(a)	(b) Identity of issuer, borrower, or similar party	(c) Description of investment	(d) Cost	(e) Current Value
	PIMCO VIT Real Return Institutional Portfolio	Mutual Fund	$ -	$ 75,945
	T. Rowe Blue Chip Growth Portfolio	Mutual Fund	-	9,747,529
	Vanguard International Growth Admiral	Mutual Fund	-	1,818,226
	Vanguard Real Estate Index Admiral	Mutual Fund	-	327,390
	Vanguard Total Bond Market Admiral	Mutual Fund	-	365,530
	Vanguard Treasury Money Market Investor	Mutual Fund	-	468,226
	Victory RS Small Cap Growth R6	Mutual Fund	-	1,126,750
	Total Mutual Funds		$ -	$ 71,793,230
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, various maturity dates, secured by participant's vested balances	$ -	$ 1,262,085

* Party-in-interest

See Independent Auditor's Report.