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
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 08/31/1963

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)
SOUTHERN AUTO SALES, INC.

PO BOX 388
EAST WINDSOR, CT 06088

2b Employer Identification Number (EIN) 06-0705740

2c Plan Sponsor's telephone number 860-292-7500

2d Business code (see instructions) 423100

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	JAMES HUDKINS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	315
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)**	235
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	216
b	Retired or separated participants receiving benefits	**6b**	25
c	Other retired or separated participants entitled to future benefits	**6c**	64
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	305
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	2
f	Total. Add lines **6d** and **6e**.	**6f**	307
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)**	212
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)**	249
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	5
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN AUTO SALES, INC.

D Employer Identification Number (EIN)
06-0705740

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

1 Coverage Information:

(a) Name of insurance carrier
EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
84-0467907	68322	760668-01	55	01/01/2025	12/31/2025

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
1823	0

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

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

JAMES MARLOR - MMLIS
65 LASALLE RD, SUITE 200
WEST HARTFORD, CT 06107

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1823			3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	1353942
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY CONTRACT

b	Balance at the end of the previous year			7b	1324267
c	Additions: (1) Contributions deposited during the year	7c(1)	58112		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	36107		
	(4) Transferred from separate account	7c(4)	10832		
	(5) Other (specify below)	7c(5)	3199		
	▶ FORFEITURES				
	(6)Total additions			7c(6)	108250
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	1432517
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	43424		
	(2) Administration charge made by carrier	7e(2)	0		
	(3) Transferred to separate account	7e(3)	35151		
	(4) Other (specify below)	7e(4)	0		
	▶				
	(5) Total deductions			7e(5)	78575
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1353942

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN AUTO SALES, INC.

D Employer Identification Number (EIN)
06-0705740

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

EMPOWER ANNUITY INSURANCE COMPANY

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	RECORDKEEPER	44240	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

BOBROW & COMPANY

06-1357224

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT	42000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BRADLEY, FOSTER & SARGENT, INC.

06-0861760

(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?
28 33 71	INVESTMENT ADVISORS	34704	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

MML INVESTORS

04-2746212

(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?
55	BROKER	0	Yes [X] No [ ]	Yes [ ] No [X]	24335	Yes [ ] No [X]

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

PENSION CONSULTANTS, INC.

06-1504963

(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 17	TPA	11680	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

UBS

13-2638166

(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?
28 71	INVESTMENT MGMT	7279	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
MML INVESTORS SERVICES, LLC	55	24335

(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.
EMPOWER ANNUITY INSURANCE COMPANY 8515 EAST ORCHARD ROAD GREENWOOD VILLAGE, CO 80111	OTHER COMMISSIONS

(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
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
SOUTHERN AUTO SALES, INC.

D Employer Identification Number (EIN)
06-0705740

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:	GREAT GRAY TRUST AM FUNDS 2035 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126263-567	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	580476
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2045 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126265-569	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5188
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2055 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126267-571	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	80243
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2050 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126266-570	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	218842
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2015 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126259-563	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11136
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2020 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126260-564	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	249607
a Name of MTIA, CCT, PSA, or 103-12 IE:	GREAT GRAY TRUST AM FUNDS 2040 I		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST		
c EIN-PN 38-4126264-568	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1101749

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT GRAY TRUST AM FUNDS 2030 I

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

c EIN-PN 38-4126262-566	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1340764

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT GRAY TRUST AM FUNDS 2010 I

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

c EIN-PN 38-4126290-593	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 470

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT GRAY TRUST AM FUNDS 2025 I

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

c EIN-PN 38-4126261-565	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 510908

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT GRAY TRUST AM FUNDS 2065 I

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

c EIN-PN 38-7275308-777	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15062

a Name of MTIA, CCT, PSA, or 103-12 IE: GREAT GRAY TRUST AM FUNDS 2060 I

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

c EIN-PN 38-4126268-572	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31195

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN AUTO SALES, INC.

D Employer Identification Number (EIN)
06-0705740

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)	543404	562036
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	357403	489110
(2) U.S. Government securities	1c(2)	4787606	5005340
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	248905	0
(B) All other	1c(3)(B)	323516	75037
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3448862	2274125
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	3399133	4145640
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	18262808	18653457
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1324267	1353942
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	32695904	32558687
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	32695904	32558687

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)	562036	
(B) Participants	2a(1)(B)	749152	
(C) Others (including rollovers)	2a(1)(C)	55665	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1366853
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	12979	
(B) U.S. Government securities	2b(1)(B)	277015	
(C) Corporate debt instruments	2b(1)(C)	10730	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	36107	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		336831
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	61016	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	714168	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		775184
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	4625260	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3662795	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		962465
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	-845178	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-845178

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		535347
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1893370
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		5024872
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5022147	
(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)		5022147
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	55959	
(4) IQPA audit fees	2i(4)	42000	
(5) Investment advisory and investment management fees	2i(5)	41983	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		139942
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5162089
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-137217
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) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: BOBROW & CO., PC **(2)** EIN: 06-1357224

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
SOUTHERN AUTO SALES, INC. MASTER PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN AUTO SALES, INC.

D Employer Identification Number (EIN)
06-0705740

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): 04-1590850 84-0467907

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702323A .

Southern Auto Sales, Inc.
Master Profit Sharing Plan
Financial Statements
December 31, 2025 and 2024

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Bobrow & Company, P.C.
Certified Public Accountants

Ronald G. Mamrosh, CPA, JD
Dawn M. DiStefano, CPA
J. Wayne Thornton, CPA

INDEPENDENT AUDITORS' REPORT

To the Trustees of
the Southern Auto Sales, Inc.
Master Profit Sharing Plan
East Windsor, Connecticut

Opinion

We have audited the accompanying financial statements of Southern Auto Sales, Inc. Master Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Southern Auto Sales, Inc. Master Profit Sharing Plan as of December 31, 2025 and 2024, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Southern Auto Sales, Inc. Master Profit Sharing 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 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.

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Responsibilities of Management for the Financial Statements (Continued)

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 Southern Auto Sales, Inc. Master Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, 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 information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Bobrow & Company, P.C.

Certified Public Accountants
Farmington, Connecticut

September 30, 2026

Southern Auto Sales, Inc. Master Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments at fair value	$30,642,709	$30,828,233
Investments at contract value	1,353,942	1,324,267
	31,996,651	32,152,500
Receivables:		
Employer contributions	562,036	543,404
Participants' contributions	0	0
Total receivables	562,036	543,404
Net assets available for benefits	$32,558,687	$32,695,904

The accompanying notes are an integral part of these financial statements

Southern Auto Sales, Inc. Master Profit Sharing Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2025 and 2024

	2025	2024
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$ 2,546,004	$ 2,223,352
Interest	336,831	238,257
Dividends	775,184	952,270
	3,658,019	3,413,879
Less investment expenses	(85,342)	(84,556)
	3,572,677	3,329,323
Contributions:		
Employer contributions	562,036	543,404
Participants' contributions	749,152	693,321
Participant rollover contributions	55,665	0
	1,366,853	1,236,725
Total additions	4,939,530	4,566,048
Deductions from net assets attributed to:		
Benefits paid to participants	5,022,147	2,440,065
Administrative expenses	54,600	54,025
Total deductions	5,076,747	2,494,090
Net (decrease) increase	(137,217)	2,071,958
Net assets available for benefits, beginning of year	32,695,904	30,623,946
Net assets available for benefits, end of year	$32,558,687	$32,695,904

The accompanying notes are an integral part of these financial statements

Southern Auto Sales, Inc. Master Profit Sharing Plan
Notes to Financial Statements

1. **Description of Plan:**

The following description of the Southern Auto Sales, Inc. ("Company") Master Profit Sharing Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General - The Plan is a defined contribution plan covering all employees of Southern Auto Sales, Inc. and Automobile Exchange Corporation who have six months of service and are age twenty and one-half or older for the Profit-Sharing part of the Plan, and all employees with three months of service and are age twenty and one-half or older for the 401(k) and match parts of the Plan. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's trustees are responsible for oversight of the Plan. The Plan's trustees are also responsible for determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

Contributions - Each year, participants may contribute a percentage of their compensation, as defined in the Plan agreement, to the Plan subject to IRS and Plan limits. Participant contributions may be made on a pre-tax basis and effective January 1, 2024 participants became eligible to elect to have all or a portion of their deferral contributions treated as after-tax "designated Roth contributions". Participants who have attained age 50 before the end of the Plan year are also eligible to make catch-up contributions and, effective January 1, 2024, all or a portion of a participant's catch-up contribution became eligible to be elected to be treated as a "designated Roth contribution". Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers) and, effective January 1, 2024, rollovers can be from designated Roth contribution accounts. Participants direct the investment of their contributions into various investment options offered under the 401(k) piece of the Plan. The Company's annual matching contribution, contributed at the option of the Company's board of directors, is at 50% of the first 4% of compensation that a participant contributes to the Plan. Additional profit-sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. Participants who are employed as of the last day of the Plan year and have worked 1,000 hours and participants who are disabled, deceased, or retired, regardless of hours worked, are eligible to receive employer matching and profit-sharing contributions. Contributions are also subject to other limitations. For the years ended December 31, 2025 and 2024, Company matching contributions were $162,036 and $143,404, respectively. For the years ended December 31, 2025 and 2024, Company profit sharing contributions were $400,000 and $400,000, respectively.

Participant Accounts - Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) Plan earnings, and charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and profit-sharing portions of their accounts are based on years of continuous service. A participant is 100% vested after five years of credited service utilizing a five-year graded schedule for both the match and profit-sharing portions of the Plan at 20% per year.

1. **Description of Plan:** (Continued)

Payment of Benefits - Upon termination of service due to death, disability, or retirement, participants are entitled to receive a lump-sum amount equal to the vested balance in their account. A terminated participant will be paid his vested balance following the end of the plan-year in which the participant terminates employment.

Forfeited Accounts - At December 31, 2025 and 2024, forfeited nonvested accounts totaled $3,906 and $5,842, respectively. These accounts are reallocated to the profit-sharing accounts of participants in the same manner as employer profit-sharing contributions.

2. **Summary of Significant Accounting Policies:**

Basis of Accounting - The Plan's financial statements have been prepared on the accrual basis of accounting.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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

Investment Valuation and Income Recognition - The Plan's investments are stated at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustees determine the Plan's valuation policies utilizing information provided by investment advisors and custodians of the Plan. See Note 4, "Fair Value Measurements", for a discussion of fair value measurements.

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

Payment of Benefits - Benefits are recorded when paid.

Recent Legislation - On December 29, 2022, the SECURE 2.0 Act was signed into law. This legislation contains various mandatory and optional provisions impacting retirement plans with various effective dates. As of December 31, 2025, Plan management has complied with all mandatory provisions and is currently in the process of ensuring future compliance with mandatory provisions contained in the Act, as well as optional provisions management determines will be adopted. Formal Amendments are not yet required for the Plan.

2. **Summary of Significant Accounting Policies:** (Continued)

Expenses - The Plan pays certain expenses of maintaining the Plan, unless otherwise paid by the Company. Investment expenses for the 401(k) piece of the Plan consist almost exclusively of participant specific fees charged to the underlying investments held and are included in net appreciation in the accompanying statements of changes in net assets available for benefits. Investment expenses for both the Profit-Sharing and 401(k) pieces of the Plan that are paid directly by the Plan are separately stated in the accompanying statements of changes in net assets available for benefits. Investment expenses, as well as administrative expenses, for the profit-sharing piece of the Plan that are paid by the Plan are allocated to participants in the same manner as employer profit-sharing contributions.

3. **Non-Participant Directed Investments:**

Information about the net assets and the significant components of the changes in net assets on a cash basis relating to the non-participant directed investments is as follows:

	Year Ended December 31, 2025	Year Ended December 31, 2024
Net Assets:		
Cash and Government Money Markets	$ 489,110	$ 357,403
U.S. Government Securities	5,005,340	4,787,606
Corporate Bonds (Investment Grade)	0	248,905
Corporate Bonds (Other)	75,037	323,516
Common Stock	2,274,125	3,448,862
Registered Investment Companies	4,722,924	6,259,363
	$12,566,536	$15,425,655

	Year Ended December 31, 2025	Year Ended December 31, 2024
Changes in Net Assets:		
Employer Contributions	$ 400,000	$ 300,000
Interest and Dividends	472,805	420,548
Forfeitures from Participant-Directed Accounts	5,842	3,173
Net Appreciation *	940,375	932,951
Benefits Paid to Participants	(4,678,141)	(1,294,783)
	$(2,859,119)	$ 361,889

* Includes investment and administration fees.

The above assets and changes in net assets pertain to the Plan's profit-sharing component.

4. **Fair Value Measurements:**

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs have the highest priority and consist of unadjusted quoted prices in active markets for identical assets or liabilities, Level 2 inputs consist of observable inputs other than quoted prices for identical assets or liabilities (Level 1), and Level 3 inputs are unobservable and have lowest priority. The level in the fair value hierarchy within which the fair value measurement is reported is based on the lowest level input that is significant to the measurement in its entirety. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. The Plan maximizes the use of relevant observable inputs, Level 1 inputs, because they generally provide the most reliable evidence of fair value. Level 2 inputs are used if Level 1 inputs are not available. The Plan minimizes the use of Level 3 unobservable inputs.

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

Cash and Government Money Markets

The reported amount for cash and government money market funds approximates the fair value of those instruments. The Company classifies cash and money market investments in Level 1 of the fair value hierarchy.

Common Stocks

Valued at the closing price reported on the active market on which the individual securities are traded and are classified in Level 1 of the fair value hierarchy.

4. **Fair Value Measurements:** (Continued)

Corporate Bonds

Valued at the closing price reported on the active market on which the individual securities are traded and are classified in Level 1 of the fair value hierarchy.

U.S. Government Securities

Valued at the closing price reported on the active market on which the individual securities are traded and are classified in Level 1 of the fair value hierarchy.

Registered Investment Companies (Mutual Funds and Exchange Traded Products)

Valued at the net asset value ("NAV") per share as reported on the active market on which the individual securities are traded and are classified in Level 1 of the fair value hierarchy.

Common Collective Trust Funds

Great Gray Collective Investment Trust - valued at the net asset value ("NAV") of units held by the Plan in the respective eleven funds currently invested within the Great Gray Trust American Funds Series within the Great Gray Collective Investment Trust. The NAV, based on information provided to the trustee of the Plan, is used as a practical expedient to estimate fair value and, therefore, the investments are excluded from the fair value hierarchy. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities (See Note 6, "Common Collective Trust Funds", for more information on the Fund). This practical expedient would not be used if it is determined to be probable that the funds will sell investments for an amount different than reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the funds, or a specific fund, 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.

4. **Fair Value Measurements:** (Continued)

The following table presents the Plan's investments at fair value as of December 31, 2025, as determined by the valuation hierarchy described above.

	Total	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Cash and Money Markets	$ 489,110	$ 489,110	$ 0	$ 0
U.S. Government Securities	5,005,340	5,005,340	0	0
Corporate Bonds (a)	75,037	75,037	0	
Common Stocks	2,274,125	2,274,125	0	0
Registered Investment Companies	18,653,457	18,653,457	0	0
Total Assets in Fair Value Hierarchy	26,497,069	$26,497,069	$ 0	$ 0
Investments Measured at Net Asset Value:				
Common Collective Trust Funds (b)	4,145,640			
Investments at Fair Value	$30,642,709			

(a) $0 in Corporate Bonds are investment grade rated bonds.

(b) Measured at fair value using net asset value (NAV) as a practical expedient and, therefore, have not been classified in the fair value hierarchy.

Gains and losses, included in changes in net assets available for benefits for the year ended December 31, 2025, are reported in net appreciation in fair value of investments.

For the year ending December 31, 2025, there were no transfers between Levels.

4. **Fair Value Measurements:** (Continued)

The following table presents the Plan's investments at fair value as of December 31, 2024, as determined by the valuation hierarchy described above.

	Total	Quoted Prices In Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Cash and Money Markets	$ 357,403	$ 357,403	$ 0	$ 0
U.S. Government Securities	4,787,606	4,787,606	0	0
Corporate Bonds (a)	572,421	572,421	0	
Common Stocks	3,448,862	3,448,862	0	0
Registered Investment Companies	18,262,808	18,262,808	0	0
Total Assets in Fair Value Hierarchy	27,429,100	$27,429,100	$ 0	$ 0
Investments Measured at Net Asset Value:				
Common Collective Trust Funds (b)	3,399,133			
Investments at Fair Value	$30,828,233			

(a) $248,905 in Corporate Bonds are investment grade rated bonds.

(b) Measured at fair value using net asset value (NAV) as a practical expedient and, therefore, have not been classified in the fair value hierarchy.

Gains and losses, included in changes in net assets available for benefits for the year ended December 31, 2024, are reported in net appreciation in fair value of investments.

For the year ending December 31, 2024, there were no transfers between Levels.

4. **Fair Value Measurements:** (Continued)

The following table summarizes investments for which the practical expedient is used to measure fair value at net asset value (NAV) per share as of December 31, 2025 and 2024, respectively.

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Notice Period
Great Gray Trust American Funds Series Common Collective Trust Funds	$4,145,640	n/a	Daily	30 Days

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Notice Period
Great Gray Trust American Funds Series Common Collective Trust Funds	$3,399,133	n/a	Daily	30 Days

5. **Common Collective Trust Funds:**

The Plan currently holds interests in twelve funds within the Great Gray Trust American Funds Series of the Great Gray Collective Investment Trust ("Great Gray"), offered under the 401(k) piece of the Plan. The investments in these collective investment trust funds are measured and presented at fair value utilizing the net asset value (NAV) practical expedient. The NAV of these funds are based on the fair value of the underlying securities net of liabilities. This NAV represents the Plan's fair value since this is the amount at which the Plan transacts with the fund

NAV of the Great Gray funds represent contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at NAV.

On June 13, 2024, the Plan liquidated its investment in the Invesco Stable Value Trust ("Invesco"), a collective trust stable value fund, which was offered under the 401(k) piece of the Plan.

6. **Guaranteed Investment Contract with Insurance Company:**

During the year ended December 31, 2023, the Plan entered into a group annuity contract with Empower Annuity Insurance Company of America (EAICA") (formerly known as Great-West Life and Annuity Insurance Company). The contract, the Empower Investments Fixed Account (formerly known as the Great-West Investments Fixed Account), is a traditional investment contract. Under the contract, the general assets of EAICA fully guarantee participant principal and interest.

The contract meets the fully benefit-responsive investment contract criteria and, therefore, is reported in the financial statements at contract value. Contract value is the relevant measurement attribute for that portion of a plan's net assets available for benefits attributable to fully benefit-responsive investment contracts because this represents the amount participants are entitled to receive under the terms of the plan if they were to initiate permitted transactions under the plan. Contract value, as reported to the Plan by EAICA, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. The contract issuer is contractually obligated to repay the principal and interest at a specified interest rate that is guaranteed to the Plan.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the contract issuer but may not be less than 0%. An interest rate is established quarterly for new deposits received in that quarter and guaranteed for the remainder of the year. A renewal interest rate is then established each subsequent calendar year and guaranteed for one calendar year. The contract does not have a maturity date. Contract value of the investment at December 31, 2025 and 2024 was $1,353,942 and $1,324,267, respectively.

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

Certain events limit the Plan's ability to transact at contract value with EAICA. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under the Employee Retirement Income Security Act of 1974. Furthermore, certain events could occur that would allow the contract issuer to terminate the contract and settle amounts that differ from contract value. Examples include, 1) a breach of the Plan's investment guidelines, 2) a material amendment to the contract without the issuer's consent, 3) a violation of a material obligation under the contract, or 4) a material misrepresentation. The Plan administrator does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants are probable of occurring.

7. **Plan Termination:**

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

8. **Tax Status:**

The Internal Revenue Service determined and informed the Company, by a letter dated September 1, 2022, that the Plan and related trust, as amended and restated effective January 1, 2022, are designed in accordance with applicable sections of the Internal Revenue Code. Although the Plan has been amended since receiving the determination letter (See Note 13), the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

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

9. **Reconciliation of Financial Statements to Form 5500:**

As detailed below, there was no difference in net assets available for benefits per the financial statements at December 31, 2025 and 2024 to the Form 5500:

	2025	2024
Net assets available for benefits per the financial statements	$32,558,687	$32,695,904
Net assets available for benefits per the Form 5500	$32,558,687	$32,695,904

As detailed below, there was no difference in the change in net assets available for benefits per the financial statements at December 31, 2025 and 2024 to the Form 5500:

	2025	2024
Net (decrease) increase in assets available for benefits per the financial statements	$ (137,217)	$ 2,071,958
Net (decrease) increase in assets available for benefits per the Form 5500	$ (137,217)	$ 2,071,958

As detailed below, there was no difference in benefits paid to participants per the financial statements for the years ended December 31, 2025 and 2024 to the Form 5500:

	2025	2024
Benefits paid to participants per the financial statements	$ 5,022,147	$ 2,440,065
Benefits paid to participants per the Form 5500	$ 5,022,147	$ 2,440,065

10. **Related-Party and Party-in-Interest Transactions:**

A portion of the Plan's administrative expenses are paid by the Plan's sponsor Southern Auto Sales, Inc.

For the years ended December 31, 2025 and 2024, the Plan utilized UBS Financial Services, Charles Schwab and Company, and Empower Retirement for asset management services. As custodians of Plan assets, transactions with these firms qualify as party-in-interest transactions. Total fees paid to these firms for various services were $85,342 and $84,556 for the years ended December 31, 2025 and 2024, respectively.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Entered into during the year ended December 31, 2015, the Plan maintains a third-party expense offset arrangement with Empower Retirement. During the years ended December 31, 2025 and 2024, $0 and $22,145 in administrative fees, respectively, were reimbursed to the Plan. These amounts are included in net appreciation in fair value of investments in the accompanying statements of changes in net assets available for benefits for the years ending December 31, 2025 and 2024.

11. **Risks and Uncertainties:**

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

12. **Reclassifications:**

Certain reclassifications have been made to the 2024 amounts to conform to the 2025 presentation. Such reclassifications had no effect on previously reported activity.

13. **Amendments:**

During the Plan year ending Deecmber 31, 2025, the Plan was amended to comply with the Secure 2.0 Act to require catch-up contributions made by a participant who is a "High Earner" be made as a designated ROTH contribution, effective January 1, 2026. A "High Earner" (as defined the Secure 2.0 Act) will be deemed to make catch-up contributions on a designated ROTH basis once that participant's total elective deferrals reach the applicable Code Section 402(g) limit. In addition, effective January 1, 2026, the amendment incorporates the "Super Catch-up Contributions" provision for participants who reach ages 60, 61, 62, or 63 by the end of a taxable year. Finally, the amendment also formally incorporates other Secure 2.0 provisions relating to required start dates for Required Minimum Distributions and beneficiary Required Minimum Distributions, as well as other miscellaneous Required Minimum Distribution changes.

13. **Amendments:** (Continued)

On December 11, 2023, the Plan was amended to permit participants to irrevocably elect to have all or a portion of their deferral contributions and catch-up contributions be treated as "designated ROTH contributions" effective January 1, 2024. These designated ROTH contributions will be treated as elective contributions under the Plan except that they will not be excluded from a participant's gross income. In addition, under the amendment, participants may rollover designated ROTH contributions from other retirement plans. All designated ROTH rollover contributions are to be maintained under the Plan in separate accounts for participants. Other Plan provisions apply, as well.

14. **Subsequent Events:**

Management has evaluated subsequent events through September 30, 2026, which is the date the financial statements were available to be issued.

For Plan Year (Beginning/Ending): 01/01/2025 - 12/31/2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Cash and Equivalents:				
*	CHARLES SCHWAB	GOV'T MONEY MARKET		27,658	27,658
*	UBS FINANCIAL	GOV'T MONEY MARKET		461,452	461,452
	Total Cash and Equivalents			489,110	489,110
	Stocks:				
	Common Stocks:				
	ABBOTT LABORATORIES	275	SHARES	6,717	34,455
	ABBVIE, INC.	275	SHARES	7,284	62,835
	ADVANCED MICRO DEVICES, INC.	46	SHARES	7,577	9,851
	ADVANCED DRAINAGE SYSTEMS, INC.	52	SHARES	5,934	7,531
	AIR PRODUCTS & CHEMICALS, INC.	215	SHARES	16,754	53,109
	ALLEGION PLC	39	SHARES	4,053	6,210
	ALLSTATE CORPORATION	450	SHARES	14,465	93,668
	ALPHABET, INC.	146	SHARES	23,690	45,698
	AMAZON.COM, INC.	171	SHARES	31,662	39,470
	AMERICAN ELECTRIC POWER COMPANY, INC.	180	SHARES	12,682	20,756
	APOLLO GLOBAL MANAGEMENT, INC.	51	SHARES	5,824	7,383
	APPLE, INC.	138	SHARES	24,672	37,517
	APPLOVIN CORPORATION	6	SHARES	2,097	4,043
	APTIV PLC	95	SHARES	7,373	7,229
	ARISTA NETWORKS, INC.	43	SHARES	4,170	5,634
	BENTLEY SYSTEMS, INC.	99	SHARES	4,584	3,778
	BERKLEY W R CORPORATION	69	SHARES	2,145	4,838
	BERKSHIRE HATHAWAY, INC.	152	SHARES	28,220	76,403
	BIO-RAD LABORATORIES, INC.	31	SHARES	10,185	9,393
	BLACKROCK, INC.	9	SHARES	6,382	9,633
	BOEING COMPANY	24	SHARES	5,363	5,211
	BOSTON SCIENTIFIC CORPORATION	40	SHARES	3,504	3,814
	BRIGHT HORIZONS FAMILY SOLUTIONS, INC.	30	SHARES	4,395	3,042
	BRISTOL MYERS SQUIBB COMPANY	268	SHARES	14,134	14,456
	BROADCOM, INC.	44	SHARES	7,483	15,228
	BROADRIDGE FINANCIAL SOLUTIONS, INC.	22	SHARES	2,936	4,910
	BURLINGTON STORES, INC.	16	SHARES	4,319	4,622
	CAPITAL ONE FINANCIAL CORPORATION	75	SHARES	15,583	18,177
	CELSIUS HOLDINGS, INC.	54	SHARES	2,101	2,470
	CHEVRON CORPORATION	200	SHARES	21,155	30,482
	CHOICE HOTELS INT'L, INC.	30	SHARES	3,865	2,858
	CONSTELLATION ENERGY CORPORATION	125	SHARES	4,671	44,159
	CORTEVA, INC.	156	SHARES	2,680	10,457
	DEVON ENERGY CORPORATION	190	SHARES	7,962	6,960
	DOLLAR GENERAL CORP	50	SHARES	5,606	6,639
	DOMINO'S PIZZA, INC.	9	SHARES	3,403	3,751
	DOORDASH, INC.	20	SHARES	4,432	4,530
	DOW, INC.	156	SHARES	5,234	3,647
	DUPONT DE NEMOURS, INC.	156	SHARES	3,157	6,271
	EATON CORPORATION PLC	16	SHARES	6,000	5,096
	EMERSON ELECTRIC COMPANY	365	SHARES	18,447	48,443
	EQUIFAX, INC.	17	SHARES	3,301	3,689

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For Plan Year (Beginning/Ending): 01/01/2025 - 12/31/2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Common Stocks (Continued):				
	EXELON CORPORATION	365	SHARES	10,792	15,910
	EXPAND ENERGY CORPORATION	98	SHARES	10,002	10,815
	EXXON MOBIL CORPORATION	18	SHARES	1,856	2,166
	FIRST CITIZENS BANKSHARES, INC.	5	SHARES	9,762	10,731
	FIRST HORIZON CORPORATION	400	SHARES	8,219	9,560
	GATES INDUSTRIAL CORPORATION PLC	260	SHARES	5,054	5,582
	GENERAL DYNAMICS CORPORATION	250	SHARES	15,486	84,165
	GOLDMAN SACHS GROUP, INC.	125	SHARES	20,116	109,875
	GRACO, INC.	45	SHARES	3,238	3,689
	HAMILTON LANE, INC.	21	SHARES	2,857	2,821
	HEICO CORPORATION	33	SHARES	4,175	8,330
	HENRY JACK & ASSOCIATES, INC.	60	SHARES	9,259	10,949
	HOME DEPOT, INC.	450	SHARES	13,347	154,845
	HOULIHAN LOKEY, INC.	38	SHARES	3,597	6,619
	INGERSOLL RAND, INC.	149	SHARES	9,410	11,804
	INTERNATIONAL FLAVORS & FRAGRANCES, INC.	119	SHARES	7,607	8,019
	JOHNSON & JOHNSON	232	SHARES	13,715	48,012
	JOHNSON CONTROLS INTERNATIONAL PLC	36	SHARES	3,472	4,311
	KRAFT HEINZ COMPANY	284	SHARES	8,832	6,887
	LENNOX INT'L, INC.	10	SHARES	2,665	4,856
	LIBERTY MEDIA GROUP	40	SHARES	3,279	3,940
	LILLY ELI & COMPANY	13	SHARES	7,431	13,971
	LPL FINANCIAL HOLDINGS, INC.	16	SHARES	2,470	5,715
	LYFT, INC.	157	SHARES	1,654	3,041
	MARSH & MCLENNAN COMPANIES, INC.	36	SHARES	6,416	6,679
	MARVELL TECHNOLOGY, INC.	40	SHARES	2,512	3,399
	MASTERCARD, INC.	19	SHARES	6,720	10,847
	MERCK & COMPANY, INC. NEW	425	SHARES	14,421	44,736
	META PLATFORMS, INC.	24	SHARES	10,523	15,842
	MICRON TECHNOLOGY, INC.	28	SHARES	2,906	7,991
	MICROSOFT CORPORATION	884	SHARES	45,424	427,520
	NEXTERA ENERGY, INC.	137	SHARES	9,121	10,998
	NIKE, INC.	54	SHARES	6,005	3,440
	NORDSON CORPORATION	17	SHARES	2,532	4,087
	NORTHROP GRUMMAN CORPORATION	16	SHARES	7,777	9,123
	NVIDIA CORPORATION	277	SHARES	15,096	51,660
	OCCIDENTAL PETROLEUM CORPORATION	163	SHARES	6,911	6,703
	ORACLE CORPORATION	42	SHARES	5,417	8,186
	OWENS CORNING	65	SHARES	8,014	7,274
	PENTAIR PLC	49	SHARES	2,801	5,103
	PEPSICO, INC.	215	SHARES	14,072	30,857
	PHILIP MORRIS INT'L, INC.	53	SHARES	6,709	8,501
	PHILLIPS 66	137	SHARES	3,413	17,678
	POOL CORPORATION	17	SHARES	5,270	3,889
	PRIMERICA, INC.	16	SHARES	4,492	4,134
	PROGRESSIVE CORPORATION	34	SHARES	9,150	7,742
	PROLOGIS, INC.	68	SHARES	6,940	8,681
	QUALCOMM, INC.	53	SHARES	8,706	9,066

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For Plan Year (Beginning/Ending): 01/01/2025 - 12/31/2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Common Stocks (Continued):				
	REGAL REXNORD CORPORATION	55	SHARES	7,597	7,718
	ROLLINS, INC.	94	SHARES	3,106	5,642
	ROPER TECHNOLOGIES, INC.	12	SHARES	6,462	5,342
	S&P GLOBAL, INC.	7	SHARES	3,215	3,658
	SAIA, INC.	16	SHARES	3,806	5,224
	SERVICETITAN, INC.	22	SHARES	2,229	2,343
	SITEONE LANDSCAPE SUPPLY, INC.	24	SHARES	3,650	2,989
	SOUTHERN COMPANY	240	SHARES	13,138	20,928
	SPOTIFY TECHNOLOGY SA	8	SHARES	4,891	4,646
	SYSCO CORPORATION	600	SHARES	18,593	44,214
	T-MOBILE US, INC.	34	SHARES	5,524	6,903
	TAKE-TWO INTERACTIVE SOFTWARE, INC.	35	SHARES	4,819	8,961
	TELEDYNE TECHNOLOGIES, INC.	13	SHARES	5,272	6,639
	TESLA, INC.	11	SHARES	3,538	4,947
	THE COOPER COMPANIES, INC.	134	SHARES	10,981	10,983
	UNITED HEALTH GROUP, INC.	24	SHARES	11,388	7,923
	UNIVERSAL DISPLAY CORPORATION	28	SHARES	4,641	3,270
	VOYA FINANCIAL, INC.	109	SHARES	7,434	8,119
	VULCAN MATERIALS COMPANY	15	SHARES	3,858	4,278
	WABTEC, INC.	27	SHARES	3,868	5,763
	WALMART, INC.	47	SHARES	3,364	5,236
	WALT DISNEY COMPANY	91	SHARES	9,471	10,353
	WASTE MANAGEMENT, INC.	21	SHARES	4,730	4,614
	WELLS FARGO & COMPANY	90	SHARES	3,993	8,388
	WELLTOWER, INC. REIT	19	SHARES	2,778	3,527
	WEST PHARMACEUTICAL SERVICES, INC.	22	SHARES	6,463	6,053
	WESTLAKE CORPORATION	56	SHARES	5,175	4,141
	ZEBRA TECHNOLOGIES CORPORATION	14	SHARES	3,419	3,399
	ZSCALER, INC.	19	SHARES	4,125	4,273
	ZURN ELKAY WATER SOLUTIONS CORPORATION	98	SHARES	3,705	4,556
	Total Common Stocks			941,077	2,274,125
	Total Stocks				2,274,125
	Registered Investment Companies:				
	ALLSPRING SPECIAL MID-CAP VALUE R6	1,106	SHARES		50,514
	AMERICAN FUNDS CAPITAL WORLD BOND R6	21,340	SHARES		349,766
	AMERICAN FUNDS GROWTH FUND OF AMERICA R6	11,602	SHARES		934,785
	AMERICAN FUNDS INCOME FUND OF AMERICA R6	11,060	SHARES		288,880
*	EMPOWER LARGE-CAP GROWTH INSTITUTIONAL	334,044	SHARES		4,078,647
	FRANKLIN MUTUAL GLOBAL DISCOVERY R6	10,213	SHARES		327,433
	INVESCO QQQ TRUST SERIES 1	300	SHARES	122,766	184,293
	ISHARES CORE S&P 500 ETF	425	SHARES	207,051	291,100
	ISHARES CORE S&P SMALL-CAP ETF	225	SHARES	21,697	27,041
	ISHARES FLOATING RATE BOND ETF	1,500	SHARES	76,170	76,290
	ISHARES MSCI EAFE ETF	5,550	SHARES	388,219	517,198
	ISHARES MSCI EMERGING MARKETS ETF	2,800	SHARES	100,481	153,188

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For Plan Year (Beginning/Ending): 01/01/2025 - 12/31/2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Registered Investment Companies (Continued):				
	ISHARES RUSSELL 1000 GROWTH ETF	200	SHARES	56,485	94,660
	ISHARES RUSSELL 2000 ETF	200	SHARES	33,841	49,232
	ISHARES S&P SMALL-CAP 600 GROWTH ETF	200	SHARES	26,606	28,232
	ISHARES TIPS BOND FUND ETF	2,000	SHARES	197,619	219,820
	JPMORGAN SMALL-CAP GROWTH R6	6,966	SHARES		156,591
	MFS AGGRESSIVE GROWTH ALLOCATION R3	24,017	SHARES		779,112
	MFS CONSERVATIVE ALLOCATION R6	37,219	SHARES		631,986
	MFS GOVERNMENT SECURITIES R6	93,533	SHARES		814,675
	MFS GROWTH ALLOCATION R6	32,091	SHARES		821,211
	MFS MID-CAP GROWTH R6	41,743	SHARES		1,187,182
	MFS MODERATE ALLOCATION R6	52,082	SHARES		1,057,787
	MFS NEW DISCOVERY R6	32,551	SHARES		1,142,858
	MFS VALUE R6	21,455	SHARES		1,070,814
	OAKMARK INVESTOR FUND	5,146	SHARES	284,813	885,394
	SPDR GOLD SHARES ETF	400	SHARES	47,921	158,524
	SPDR DOW JONES INDUSTRIAL AVERAGE ETF	200	SHARES	69,459	96,114
	SPDR S&P MID-CAP 400 ETF	300	SHARES	112,239	180,984
	STATE STREET FINANCIAL SELECT SECTOR SPDR ETF	1,700	SHARES	29,972	93,109
	T. ROWE PRICE GROWTH STOCK FUND	10,045	SHARES	460,609	1,087,358
	T. ROWE PRICE HEALTH SCIENCES I	2,846	SHARES		238,291
	VANGUARD MORNINGSTAR SMALL-CAP INDEX ETF	2,250	SHARES	305,018	580,388
	Total Registered Investment Companies			2,540,966	18,653,457
	Common/Collective Trusts:				
	GREAT GREY TRUST AMERICAN FUNDS 2010 I	33	SHARES		470
	GREAT GREY TRUST AMERICAN FUNDS 2015 I	760	SHARES		11,136
	GREAT GREY TRUST AMERICAN FUNDS 2020 I	16,362	SHARES		249,607
	GREAT GREY TRUST AMERICAN FUNDS 2025 I	32,331	SHARES		510,908
	GREAT GREY TRUST AMERICAN FUNDS 2030 I	80,805	SHARES		1,340,764
	GREAT GREY TRUST AMERICAN FUNDS 2035 I	33,157	SHARES		580,476
	GREAT GREY TRUST AMERICAN FUNDS 2040 I	57,654	SHARES		1,101,749
	GREAT GREY TRUST AMERICAN FUNDS 2045 I	270	SHARES		5,188
	GREAT GREY TRUST AMERICAN FUNDS 2050 I	11,168	SHARES		218,842
	GREAT GREY TRUST AMERICAN FUNDS 2055 I	4,146	SHARES		80,243
	GREAT GREY TRUST AMERICAN FUNDS 2060 I	1,609	SHARES		31,195
	GREAT GREY TRUST AMERICAN FUNDS 2065 I	961	SHARES		15,062
	Total Common/Collective Trusts			-	4,145,640
	Corporate Bonds:				
	INTEL CORPORATION	02/10/26 4.8750%	75,000 FACE	75,101	75,037
	Total Corporate Bonds			75,101	75,037
	Government Securities:				
	U.S. TREASURY NOTE	01/31/26 4.2500%	100,000 FACE	99,988	100,012
	U.S. TREASURY NOTE	01/31/26 4.2500%	100,000 FACE	99,988	100,012

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For Plan Year (Beginning/Ending): 01/01/2025 - 12/31/2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Government Securities:				
	U.S. TREASURY NOTE	02/28/26 4.6250%	300,000 FACE	300,711	300,387
	U.S. TREASURY NOTE	04/30/26 4.8750%	375,000 FACE	376,735	376,538
	U.S. TREASURY NOTE	05/31/26 4.8750%	325,000 FACE	326,327	326,663
	U.S. TREASURY NOTE	06/30/26 4.6250%	375,000 FACE	376,110	376,934
	U.S. TREASURY NOTE	06/30/26 4.6250%	250,000 FACE	250,676	251,289
	U.S. TREASURY NOTE	09/15/26 4.6250%	20,000 FACE	20,154	20,145
	U.S. TREASURY NOTE	10/15/26 4.6250%	835,000 FACE	838,121	841,654
	U.S. TREASURY NOTE	12/15/26 4.3750%	100,000 FACE	100,756	100,777
	U.S. TREASURY NOTE	01/31/27 4.1250%	300,000 FACE	301,465	301,898
	U.S. TREASURY NOTE	03/15/27 4.2500%	450,000 FACE	453,506	453,779
	U.S. TREASURY NOTE	05/15/27 4.5000%	325,000 FACE	329,336	329,291
	U.S. TREASURY NOTE	05/15/27 4.5000%	150,000 FACE	152,001	151,980
	U.S. TREASURY NOTE	06/15/27 4.6250%	165,000 FACE	167,531	167,636
	U.S. TREASURY NOTE	08/15/33 3.8750%	800,000 FACE	737,268	806,345
	Total Government Securities			4,930,673	5,005,340
	Fully Benefit-Responsive Investment Contracts:				
*	EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA - FIXED ACCOUNT - SERIES CLASS VI				1,353,942
	Total Fully Benefit-Responsive Investment Contracts:			-	1,353,942
	Total Investment Assets			8,976,927	31,996,651

Column (a) is blank if there are no parties-in-interest.
Column (d) is blank if the investment is participant directed.

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(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Cash and Equivalents:				
*	CHARLES SCHWAB	GOV'T MONEY MARKET		305,388	305,388
*	UBS FINANCIAL	GOV'T MONEY MARKET		52,015	52,015
	Total Cash and Equivalents				357,403
	Stocks:				
	Common Stocks:				
	ABBOTT LABORATORIES	450	SHARES	10,992	50,900
	ABBVIE, INC.	450	SHARES	11,920	79,965
	ACCENTURE PLC	100	SHARES	31,061	35,179
	ADVANCED MICRO DEVICES, INC.	53	SHARES	8,514	6,402
	AES CORPORATION	200	SHARES	3,277	2,574
	AIR PRODUCTS & CHEMICALS, INC.	350	SHARES	27,274	101,514
	ALLEGION PLC	33	SHARES	3,140	4,312
	ALLSTATE CORPORATION	791	SHARES	28,771	152,497
	ALPHABET, INC.	113	SHARES	13,113	21,391
	AMAZON.COM, INC.	150	SHARES	24,390	32,909
	AMERICAN ELECTRIC POWER COMPANY, INC.	300	SHARES	21,137	27,669
	AMERIPRISE FINANCIAL, INC.	18	SHARES	3,512	9,584
	APA CORPORATION	187	SHARES	3,790	4,318
	APOLLO GLOBAL MANAGEMENT, INC.	57	SHARES	6,501	9,414
	APPLE, INC.	174	SHARES	26,389	43,573
	APTIV PLC	60	SHARES	5,419	3,629
	AUTOMATIC DATA PROCESSING, INC.	600	SHARES	20,991	175,638
	AZENTA, INC.	77	SHARES	3,976	3,850
	BECTON DICKINSON & COMPANY	100	SHARES	23,748	22,687
	BENTLEY SYSTEMS, INC.	104	SHARES	4,885	4,857
	BERKLEY W R CORPORATION	72	SHARES	2,039	4,213
	BERKSHIRE HATHAWAY, INC.	241	SHARES	44,238	109,240
	BIO RAD LABORATORIES, INC.	34	SHARES	11,369	11,169
	BLACKROCK, INC.	11	SHARES	7,800	11,276
	BOSTON SCIENTIFIC CORPORATION	42	SHARES	3,562	3,751
	BRIGHT HORIZONS FAMILY SOLUTIONS, INC.	29	SHARES	4,269	3,215
	BRISTOL MYERS SQUIBB COMPANY	257	SHARES	13,171	14,536
	BROADCOM, INC.	86	SHARES	7,266	19,938
	BROADRIDGE FINANCIAL SOLUTIONS, INC.	24	SHARES	3,079	5,426
	BRUNSWICK CORPORATION	67	SHARES	4,873	4,334
	CF INDUSTRIES HOLDINGS, INC.	56	SHARES	3,610	4,778
	CHARLES RIVER LABORATORIES	19	SHARES	2,575	3,507
	CHEMED CORPORATION	6	SHARES	2,678	3,179
	CHEVRON CORPORATION	300	SHARES	31,733	43,452
	CHIPOTLE MEXICAN GRILL, INC.	102	SHARES	4,214	6,151
	CHOICE HOTELS INT'L, INC.	32	SHARES	4,137	4,543
	CHURCH & DWIGHT COMPANY, INC.	300	SHARES	25,059	31,413
	CONSTELLATION BRANDS, INC.	75	SHARES	19,121	16,575
	CONSTELLATION ENERGY CORPORATION	200	SHARES	7,473	44,742
	CORTEVA, INC.	256	SHARES	4,398	14,582
	CSX CORPORATION	900	SHARES	23,567	29,043
	DEVON ENERGY CORPORATION	171	SHARES	7,991	5,597
	DOMINO'S PIZZA, INC.	10	SHARES	3,799	4,198
	DOW, INC.	256	SHARES	8,589	10,273
	DUPONT DE NEMOURS, INC.	256	SHARES	12,605	19,520
	DYNATRACE, INC.	81	SHARES	3,833	4,402

For Plan Year (Beginning/Ending): 01/01/2024 - 12/31/2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value		(d) Cost	(e) Current Value
	Common Stocks (Continued):				
	EMERSON ELECTRIC COMPANY	600	SHARES	30,323	74,358
	ENTEGRIS, INC.	125	SHARES	13,062	12,382
	EQUIFAX, INC.	14	SHARES	2,427	3,568
	EXELON CORPORATION	600	SHARES	17,740	22,584
	EXPONENT, INC.	41	SHARES	3,623	3,653
	EXXON MOBIL CORPORATION	24	SHARES	2,499	2,582
	FAIR ISAAC CORPORATION	4	SHARES	1,678	7,964
	FIDELITY NAT'L INFORMATION SERVICES, INC.	169	SHARES	10,135	13,650
	FIRST CITIZENS BANKSHARES, INC.	2	SHARES	4,261	4,226
	FISERVE, INC.	200	SHARES	21,982	41,084
	GENERAL DYNAMICS CORPORATION	400	SHARES	24,778	105,396
	GOLDMAN SACHS GROUP, INC.	300	SHARES	55,859	171,786
	GRACO, INC.	46	SHARES	3,276	3,877
	HAYWARD HOLDINGS, INC.	367	SHARES	4,818	5,611
	HEICO CORPORATION	35	SHARES	4,240	6,513
	HENRY JACK & ASSOCIATES, INC.	25	SHARES	4,142	4,383
	HOME DEPOT, INC.	800	SHARES	23,728	311,192
	HOULIHAN LOKEY, INC.	40	SHARES	3,631	6,946
	HUBSPOT, INC.	11	SHARES	4,764	7,664
	IAC, INC.	114	SHARES	5,793	4,918
	IBM CORPORATION	200	SHARES	28,700	43,966
	INGERSOLL RAND, INC.	160	SHARES	9,754	14,474
	JOHNSON & JOHNSON	482	SHARES	40,543	69,707
	JOHNSON CONTROLS INTERNATIONAL PLC	44	SHARES	3,718	3,473
	KENVUE, INC.	144	SHARES	1,060	3,074
	KEYSIGHT TECHNOLOGIES, INC.	46	SHARES	6,121	7,389
	KYNDRYL HOLDINGS, INC.	40	SHARES	1,258	1,384
	LAS VEGAS SANDS CORPORATION	224	SHARES	10,521	11,505
	LENNOX INT'L, INC.	15	SHARES	3,581	9,140
	LIBERTY MEDIA GROUP	53	SHARES	4,104	4,911
	LILLY ELI & COMPANY	16	SHARES	8,408	12,352
	LIVE NATION ENTERTAINMENT, INC.	35	SHARES	3,023	4,533
	LPL FINANCIAL HOLDINGS, INC.	16	SHARES	2,284	5,224
	LYFT, INC.	373	SHARES	4,003	4,812
	MARSH & MCLENNAN COMPANIES, INC.	29	SHARES	4,531	6,160
	MARVELL TECHNOLOGY, INC.	37	SHARES	2,296	4,087
	MASTERCARD, INC.	27	SHARES	9,426	14,217
	MERCK & COMPANY, INC. NEW	700	SHARES	23,753	69,636
	META PLATFORMS, INC.	27	SHARES	10,922	15,809
	MICRON TECHNOLOGY, INC.	112	SHARES	8,110	9,426
	MICROSOFT CORPORATION	1,107	SHARES	55,830	466,600
	MONDELEZ INT'L, INC.	147	SHARES	8,171	8,780
	NEXTERA ENERGY, INC. COM	191	SHARES	12,008	13,693
	NIKE, INC.	62	SHARES	6,873	4,692
	NORDSON CORPORATION	18	SHARES	2,623	3,766
	NORTHROP GRUMMAN CORPORATION	16	SHARES	7,590	7,509
	NVIDIA CORPORATION	329	SHARES	12,306	44,181
	ORACLE CORPORATION	49	SHARES	3,878	8,165
	ORGANON & COMPANY	70	SHARES	1,190	1,044
	PARKER HANNIFIN CORPORATION	7	SHARES	4,892	4,452
	PENTAIR PLC	69	SHARES	3,809	6,944

For Plan Year (Beginning/Ending): 01/01/2024 - 12/31/2024

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	Common Stocks (Continued):				
	PEPSICO, INC.	350	SHARES	22,908	53,221
	PHILIP MORRIS INT'L, INC.	61	SHARES	7,721	7,341
	PHILLIPS 66	212	SHARES	5,281	24,153
	POOL CORPORATION	15	SHARES	4,378	5,114
	PRICE T ROWE GROUP, INC.	200	SHARES	22,024	22,618
	PROLOGIS, INC. COM	77	SHARES	7,742	8,139
	QUALCOMM, INC.	80	SHARES	13,213	12,290
	REGAL REXNORD CORPORATION	51	SHARES	6,877	7,912
	ROLLINS, INC.	68	SHARES	1,611	3,152
	S&P GLOBAL, INC.	7	SHARES	3,215	3,486
	SAIA, INC.	11	SHARES	2,301	5,013
	SCHWAB CHARLES CORPORATION	55	SHARES	3,569	4,071
	SITEONE LANDSCAPE SUPPLY, INC.	18	SHARES	2,843	2,372
	SNAP-ON, INC.	100	SHARES	23,757	33,948
	SOUTHERN COMPANY	400	SHARES	21,897	32,928
	STARBUCKS CORPORATION	73	SHARES	5,979	6,661
	SYSCO CORPORATION	1,000	SHARES	30,988	76,460
	T-MOBILE US, INC.	41	SHARES	6,661	9,050
	TAKE-TWO INTERACTIVE SOFTWARE, INC.	76	SHARES	9,736	13,990
	TELEDYNE TECHNOLOGIES, INC.	13	SHARES	5,188	6,034
	TESLA, INC.	41	SHARES	12,792	16,557
	TEXAS INSTRUMENTS, INC.	100	SHARES	18,547	18,751
	THE COOPER COMPANIES, INC.	95	SHARES	8,109	8,733
	THERMO FISHER SCIENTIFIC, INC.	11	SHARES	6,846	5,723
	TJX COMPANIES, INC.	39	SHARES	4,964	4,712
	TRANSDIGM GROUP, INC.	4	SHARES	2,553	5,069
	UNITED HEALTH GROUP, INC.	34	SHARES	17,138	17,199
	UNIVERSAL DISPLAY CORPORATION	30	SHARES	5,002	4,386
	VERTIV HOLDINGS COMPANY	100	SHARES	8,428	11,361
	VULCAN MATERIALS COMPANY	19	SHARES	4,904	4,887
	WABTEC, INC.	23	SHARES	2,943	4,361
	WALMART, INC.	180	SHARES	10,981	16,263
	WALT DISNEY COMPANY	76	SHARES	7,622	8,463
	WELLS FARGO & COMPANY	291	SHARES	10,479	20,440
	WEST PHARMACEUTICAL SERVICES, INC.	10	SHARES	3,291	3,276
	WILLIAMS COMPANIES, INC. (DEL)	384	SHARES	8,410	20,782
	ZEBRA TECHNOLOGIES CORPORATION	15	SHARES	3,472	5,793
	ZOOM COMMUNICATIONS, INC.	68	SHARES	4,691	5,549
	ZSCALER, INC.	18	SHARES	3,624	3,247
	Total Common Stocks				3,448,862
	Total Stocks				3,448,862
	Registered Investment Companies:				
	ALLSPRING SPECIAL MID-CAP VALUE R6	1,476	SHARES		70,556
	AMERICAN FUNDS CAPITAL WORLD BOND R6	19,168	SHARES		299,399
	AMERICAN FUNDS GROWTH FUND OF AMERICA R6	10,400	SHARES		775,350
	AMERICAN FUNDS INCOME FUND OF AMERICA R6	10,191	SHARES		248,969
	DODGE & COX INCOME FUND	9,875	SHARES	141,100	122,252
*	EMPOWER LARGE-CAP GROWTH INSTITUTIONAL	301,364	SHARES		3,571,163
	FRANKLIN MUTUAL GLOBAL DISCOVERY R6	7,265	SHARES		208,426

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	Registered Investment Companies: (Continued)				
	INVESCO QQQ TRUST SERIES 1	300	SHARES	122,766	153,369
	ISHARES 0-3 MONTH TREASURY BOND ETF	49	SHARES	4,917	4,916
	ISHARES 1-3 YEAR TREASURY BOND ETF	1,400	SHARES	120,700	114,772
	ISHARES CORE S&P 500 ETF	400	SHARES	190,790	235,472
	ISHARES CORE S&P SMALL-CAP ETF	278	SHARES	26,734	32,031
	ISHARES CORE U.S. AGGREGATE BOND ETF	2,150	SHARES	248,841	208,335
	ISHARES FLOATING RATE BOND ETF	2,000	SHARES	101,565	101,760
	ISHARES MSCI EAFE ETF	3,900	SHARES	236,178	294,879
	ISHARES MSCI EMERGING MARKETS ETF	2,800	SHARES	100,480	117,096
	ISHARES RUSSELL 1000 GROWTH ETF	200	SHARES	56,485	80,316
	ISHARES RUSSELL 2000 ETF	200	SHARES	33,841	44,192
	ISHARES S&P SMALL-CAP 600 GROWTH ETF	200	SHARES	26,606	27,074
	ISHARES TIPS BOND FUND ETF	2,500	SHARES	247,024	266,375
	JPMORGAN SMALL-CAP GROWTH R6	6,222	SHARES		138,874
	MFS AGGRESSIVE GROWTH ALLOCATION R3	18,920	SHARES		574,228
	MFS CONSERVATIVE ALLOCATION R6	33,683	SHARES		555,092
	MFS GOVERNMENT SECURITIES R6	82,946	SHARES		701,723
	MFS GROWTH ALLOCATION R6	28,285	SHARES		689,307
	MFS MID-CAP GROWTH R6	35,874	SHARES		1,127,171
	MFS MODERATE ALLOCATION R6	45,998	SHARES		900,649
	MFS NEW DISCOVERY R6	32,556	SHARES		1,013,459
	MFS VALUE R6	19,348	SHARES		936,057
	OAKMARK INVESTOR FUND	6,307	SHARES	384,539	959,648
	PIMCO INVESTMENT GRAGE CREDIT BOND FUND	15,770	SHARES	169,352	140,196
	SELECT SECTOR FINANCIAL SPDR ETF	1,700	SHARES	29,972	82,161
	SPDR GOLD SHARES ETF	400	SHARES	47,921	96,852
	SPDR DOW JONES INDUSTRIAL AVERAGE ETF	200	SHARES	69,459	85,100
	SPDR S&P MID-CAP 400 ETF	300	SHARES	112,239	170,874
	TOUCHSTONE DIVIDEND EQUITY FUND	22,117	SHARES	333,355	398,336
	T. ROWE PRICE GROWTH STOCK FUND	11,433	SHARES	578,552	1,205,699
	T. ROWE PRICE HEALTH SCIENCES I	2,422	SHARES		193,022
	VANGUARD SHORT-TERM INVESTMENT-GRADE FUND	38,932	SHARES	418,702	401,392
	VANGUARD SMALL-CAP INDEX ETF	2,850	SHARES	386,356	684,798
	VANGUARD TOTAL BOND MARKET	24,416	SHARES	274,294	231,468
	Total Registered Investment Companies				18,262,808
	Common/Collective Trusts:				
	GREAT GREY TRUST AMERICAN FUNDS 2015 I	701	SHARES		9,279
	GREAT GREY TRUST AMERICAN FUNDS 2020 I	15,704	SHARES		214,605
	GREAT GREY TRUST AMERICAN FUNDS 2025 I	31,339	SHARES		442,330
	GREAT GREY TRUST AMERICAN FUNDS 2030 I	79,875	SHARES		1,166,414
	GREAT GREY TRUST AMERICAN FUNDS 2035 I	31,185	SHARES		472,929
	GREAT GREY TRUST AMERICAN FUNDS 2040 I	53,754	SHARES		865,395
	GREAT GREY TRUST AMERICAN FUNDS 2045 I	142	SHARES		2,281
	GREAT GREY TRUST AMERICAN FUNDS 2050 I	10,184	SHARES		166,441
	GREAT GREY TRUST AMERICAN FUNDS 2055 I	3,108	SHARES		50,026
	GREAT GREY TRUST AMERICAN FUNDS 2060 I	510	SHARES		8,221
	GREAT GREY TRUST AMERICAN FUNDS 2065 I	93	SHARES		1,212
	Total Common/Collective Trusts				3,399,133

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	Corporate Bonds:				
	EXXON MOBIL CORPORATION	03/06/25 2.7090%	250,000 FACE	255,888	249,205
	ORACLE CORPORATION	05/15/25 2.9500%	250,000 FACE	258,450	248,255
	INTEL CORPORATION	02/10/26 4.8750%	75,000 FACE	75,396	74,961
	Total Corporate Bonds				572,421
	Government Securities:				
	U.S. TREASURY BILL	02/20/25 0.0000%	35,000 FACE	33,481	34,801
	U.S. TREASURY BILL	02/25/25 0.0000%	100,000 FACE	98,576	99,369
	U.S. TREASURY BILL	03/20/25 0.0000%	325,000 FACE	310,135	322,087
	U.S. TREASURY BILL	04/17/25 0.0000%	315,000 FACE	300,548	311,176
	U.S. TREASURY BILL	06/12/25 0.0000%	25,000 FACE	24,509	24,535
	U.S. TREASURY BILL	06/12/25 0.0000%	235,000 FACE	230,469	230,633
	U.S. TREASURY BILL	07/10/25 0.0000%	200,000 FACE	193,900	195,679
	U.S. TREASURY NOTE	02/28/25 4.6250%	300,000 FACE	298,288	300,094
	U.S. TREASURY NOTE	04/30/25 2.8750%	100,000 FACE	102,560	99,516
	U.S. TREASURY NOTE	04/30/25 3.8750%	375,000 FACE	370,342	374,414
	U.S. TREASURY NOTE	05/31/25 4.2500%	100,000 FACE	98,973	99,969
	U.S. TREASURY NOTE	05/31/25 4.2500%	150,000 FACE	148,459	149,953
	U.S. TREASURY NOTE	09/30/25 5.0000%	35,000 FACE	34,991	35,180
	U.S. TREASURY NOTE	09/30/25 5.0000%	450,000 FACE	449,267	458,036
	U.S. TREASURY NOTE	11/30/25 4.8750%	25,000 FACE	25,140	25,133
	U.S. TREASURY NOTE	12/15/25 4.0000%	150,000 FACE	149,473	149,719
	U.S. TREASURY NOTE	12/15/25 4.0000%	325,000 FACE	323,857	324,391
	U.S. TREASURY NOTE	06/30/26 4.6250%	25,000 FACE	25,291	25,137
	U.S. TREASURY NOTE	10/15/26 4.6250%	750,000 FACE	754,401	754,687
	U.S. TREASURY NOTE	08/15/33 3.8750%	800,000 FACE	737,268	773,097
	Total Government Securities				4,787,606
	Fully Benefit-Responsive Investment Contracts:				
*	EMPOWER ANNUITY INSURANCE COMPANY OF AMERICA - FIXED ACCOUNT - SERIES CLASS VI				1,324,267
	Total Fully Benefit-Responsive Investment Contracts:				1,324,267

Total Investment Assets 32,152,500

Column (a) is blank if there are no parties-in-interest.
Column (d) is blank if the investment is participant directed.