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. . . . . ▶ [X]

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
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1959

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)
ECR INTERNATIONAL, INC.

2260 DWYER AVENUE
UTICA, NY 13501

2b Employer Identification Number (EIN)
16-0414490

2c Plan Sponsor's telephone number
315-797-1310

2d Business code (see instructions)
333410

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	DEBORAH DAM
	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**	309
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)**	62
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	59
b	Retired or separated participants receiving benefits	**6b**	118
c	Other retired or separated participants entitled to future benefits	**6c**	98
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	275
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	29
f	Total. Add lines **6d** and **6e**.	**6f**	304
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)**	
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)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	4
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:

1B 3H

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **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 SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ECR INTERNATIONAL, INC.

D Employer Identification Number (EIN)
16-0414490

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	18937514
b Actuarial value	**2b**	17856769

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	142	7865048	7865048
b For terminated vested participants	105	1890788	1890788
c For active participants	62	2139658	2418419
d Total	309	11895494	12174255

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	112786
b Expected plan-related expenses	**6b**	150000
c Target normal cost	**6c**	262786

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

06/03/2026
Date

THOMAS MIANO
Type or print name of actuary

26-04601
Most recent enrollment number

OCTOBER THREE CONSULTING LLC
Firm name

312-878-2440
Telephone number (including area code)

6191 N. STATE HIGHWAY 161
SUITE 470
IRVING, TX 75038
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	3230627
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	3230627
10	Interest on line 9 using prior year's actual return of 10.62 %	0	343093
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.13 %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	3573720

Part III Funding Percentages

14	Funding target attainment percentage	14	117.32 %
15	Adjusted funding target attainment percentage	15	146.67 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	120.43 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 5.01 %	2nd segment: 5.26 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	1
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	262786
b Excess assets, if applicable, but not greater than line 31a	**31b**	262786

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

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
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
ECR INTERNATIONAL, INC.

D Employer Identification Number (EIN)
16-0414490

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)

MANUFACTURERS AND TRADERS TRUST CO.

16-0538020

(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?
25 27 50	NONE	96057	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

OCTOBER THREE CONSULTING, LLC

27-1175487

(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?
11 50	NONE	13700	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

(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 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
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
ECR INTERNATIONAL, INC.

D Employer Identification Number (EIN)
16-0414490

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	29740	18552
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	37090	37884
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	682942	837093
(2) U.S. Government securities	1c(2)	2468611	2802409
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	1363516	1381688
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3840871	3757811
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	10514744	12023115
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(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	18937514	20858552
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	18937514	20858552

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)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	89023	
(C) Corporate debt instruments	2b(1)(C)	61232	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		150255
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	45780	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	313918	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		359698
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1428087	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1377603	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		50484
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	664492	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		664492

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(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)		1672578
c Other income	2c		4110
d Total income. Add all **income** amounts in column (b) and enter total	2d		2901617
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	834383	
(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)		834383
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)	3380	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)	96057	
(7) Actuarial fees	2i(7)	13700	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	33059	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		146196
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		980579
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1921038
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: FUSTCHARLES LLP **(2)** EIN: 16-1226221

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**			
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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 581196.

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
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
ECR INTERNATIONAL, INC.

D Employer Identification Number (EIN)
16-0414490

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): 16-6379101 16-0538020

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 | 1

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Financial Statements and Supplemental Schedules

December 31, 2025 and 2024

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN
FOR UNION EMPLOYEES

Index

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FustCharles

P: 315-446-3600 | fustcharles.com

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
ECR International, Inc. Defined Benefit Plan for Union Employees:

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

We have performed audits of the accompanying financial statements of ECR International, Inc. Defined Benefit Plan for Union Employees, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2025 and 2024, stating that the certified investment information, as described in note 6 to the financial statements, is complete and accurate.

Opinion

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

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

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

(Continued)

Basis for Opinion

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

Responsibilities of Management

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements, Continued

In performing an audit in accordance with GAAS, we:

- Exercise professional judgement 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 ECR International, Inc. Defined Benefit Plan for Union Employees' 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 judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about ECR International, Inc. Defined Benefit Plan for Union Employees' ability to continue as a going concern for a reasonable period of time.

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

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

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

(Continued)

FustCharles

Supplemental Schedules Required by ERISA

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

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

In our opinion -

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

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

FustCharles LLP

Syracuse, New York
October 9, 2026

FustCharles LLP

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Statements of Net Assets Available for Benefits

December 31, 2025 and 2024

	2025	2024
Assets:		
Cash	$ 18,552	29,740
Investments, at fair value	20,802,116	18,870,684
Accrued interest and dividends	37,884	37,090
Net assets available for benefits	$ 20,858,552	18,937,514

See accompanying notes to the financial statements.

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2025 and 2024

	2025	2024
Investment income:		
Net appreciation in fair value of investments	$ 2,391,663	1,386,534
Interest and dividends	509,954	488,088
Total additions	2,901,617	1,874,622
Benefit payments	834,383	864,491
Administrative expenses	146,196	148,768
Total deductions	980,579	1,013,259
Net increase	1,921,038	861,363
Net assets available for benefits:		
Beginning of year	18,937,514	18,076,151
End of year	$ 20,858,552	18,937,514

See accompanying notes to the financial statements.

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Notes to Financial Statements

December 31, 2025 and 2024

(1) Description of Plan

The following description of the ECR International, Inc. Defined Benefit Plan for Union Employees (Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined benefit pension plan for all employees of the Dunkirk and Utica divisions of ECR International, Inc. (Company) covered under a collective bargaining agreement. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The Plan is administered by the Company's Pension Plan Committee (Committee), which is a committee of management members of the Company. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

(b) Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The Company was not required to make and did not make contributions during 2025 and 2024. Although it has not expressed any intention 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 set forth in ERISA.

(c) Pension Benefits

All hourly paid employees of the Dunkirk division of ECR International, Inc. (Dunkirk) covered under a collective bargaining agreement who have completed 12 months of service, as defined, are eligible to participate in the Plan. Dunkirk employees attaining the later of age 65 or five years of service, as defined, are entitled to receive annual pension benefits. Those retiring on or after July 1, 2009 are entitled to receive a monthly pension equal to $32.00 for each year of credited service up to a maximum of 43 years.

Additionally, the Plan provides early retirement options for Dunkirk participants who terminate their employment on or after their 60th birthday with 15 or more years of service or after their 62nd birthday with 30 years or more of service. The normal form of benefit is a ten year certain life annuity for single participants and a joint and 50% survivor annuity for married participants. A life only annuity and 75% joint and survivor annuity are optional forms of benefit if elected.

(Continued)

(1) Description of Plan, Continued

(c) Pension Benefits, Continued

All hourly paid employees of the Utica division of ECR International, Inc. (Utica) covered under a collective bargaining agreement who have completed 30 days of service, are eligible to participate in the Plan. Utica employees with five or more years of service are entitled to receive annual pension benefits beginning at the normal retirement age of 65. Those retiring between December 1, 2002 and November 30, 2009 are entitled to receive a monthly pension equal to $19.55 for each year of credited service. Those retiring on December 1, 2009 through November 30, 2010 will receive a monthly pension equal to $20.00 for each year of credited service. Retirees after November 30, 2010 will receive $20.50 for each year of credited service. Additionally, the Plan provides early retirement options for Utica participants who terminate their employment on or after their 55th birthday with ten or more years of service. The normal form of benefit is a qualified joint and survivor annuity.

(d) Death and Disability Benefits

Disability benefits are provided to disabled Dunkirk participants who have completed fifteen years of service. Disability benefits are provided to disabled Utica participants who have completed five years of service. Death benefits in the form of a surviving spouse annuity are provided to spouses of deceased participants who completed five years of service.

(e) Vesting

Participants become fully vested in employer contributions after five years of service.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting.

(b) 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 the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

(2) Summary of Significant Accounting Policies, Continued

(c) Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Committee determines the Plan's valuation policies utilizing information provided by its investment advisors and trustee. See note 5 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 fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

(d) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

(e) Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

(f) Subsequent Events

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

(3) Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances (retirement, death, disability and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

(3) Actuarial Present Value of Accumulated Plan Benefits, Continued

The actuarial present value of accumulated plan benefits is determined by an independent actuary from October Three Consulting, LLC, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of January 1, 2025 and 2024 were: (a) life expectancy of participants based upon the Pri-2012 mortality table with projection scale MP-2021; (b) retirement age assumptions; (c) and an investment return of 5.75% per annum. For 2025 and 2024, the retirement age was 62 and 30 years of service for active Dunkirk participants, and the retirement age was 65 for Utica participants and inactive Dunkirk participants. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025 and 2024. Had the valuations been performed as of December 31, there would be no material differences.

The actuarial present value of accumulated plan benefits is as follows as of January 1:

	2025	2024
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	$ 7,354,825	7,385,272
Participants not receiving benefits	3,726,337	3,954,093
	11,081,162	11,339,365
Non-vested benefits	259,095	257,608
Total actuarial present value of accumulated plan benefits	$ 11,340,257	11,596,973

(Continued)

(3) Actuarial Present Value of Accumulated Plan Benefits, Continued

Changes in the actuarial present value of accumulated plan benefits are as follows for the years ended January 1:

	2025	2024
Actuarial present value of accumulated plan benefits at the beginning of the year	$ 11,596,973	11,689,576
Increase (decrease) during the year attributable to:		
Reduction in the discount period	642,319	648,561
Benefit payments	(864,491)	(832,134)
Benefits accumulated and actuarial/demographic experience	(34,544)	90,970
Net decrease	(256,716)	(92,603)
Actuarial present value of accumulated plan benefits at the end of the year	$ 11,340,257	11,596,973

(4) Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

(a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding plan termination.

(b) Other vested benefits insured by the Pension Benefits Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.

(c) All other vested benefits (that is vested benefits not insured by the PBGC).

(d) All nonvested benefits.

(Continued)

(4) Plan Termination, Continued

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

(5) Fair Value Measurements

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

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

Level 2 — Inputs to the valuation methodology include:

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

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

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

(5) Fair Value Measurements, Continued

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

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

Money market, mutual, and exchange-traded funds: Valued at the net asset value of shares held by the Plan at year end.

Common stocks and U.S. government securities: Valued at the closing price reported in the active market in which the individual security is traded.

Corporate and foreign bonds and asset-backed securities: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

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

	2025			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 837,093	-	-	837,093
Mutual funds	6,865,948	-	-	6,865,948
Exchange-traded funds	5,157,167	-	-	5,157,167
U.S. government securities	1,687,188	-	-	1,687,188
Asset-backed securities	-	1,115,221	-	1,115,221
Corporate and foreign bonds	-	1,381,688	-	1,381,688
Common stocks	3,757,811	-	-	3,757,811
Total assets at fair value	$ 18,305,207	2,496,909	-	20,802,116

(Continued)

(5) Fair Value Measurements, Continued

	2024			
	Level 1	Level 2	Level 3	Total
Money market fund	$ 682,942	-	-	682,942
Mutual funds	6,377,633	-	-	6,377,633
Exchange-traded funds	4,137,111	-	-	4,137,111
U.S. government securities	1,462,940	-	-	1,462,940
Asset-backed securities	-	1,005,671	-	1,005,671
Corporate and foreign bonds	-	1,363,516	-	1,363,516
Common stocks	3,840,871	-	-	3,840,871
Total assets at fair value	$ 16,501,497	2,369,187	-	18,870,684

(6) Certified Investment Information

Certain information disclosed in the accompanying financial statements and ERISA - required supplementary schedules, including cash, investments, and accrued interest and dividends at December 31, 2025 and 2024, and net appreciation in fair value of investments, and interest and dividends for the years ended December 31, 2025 and 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Wilmington Trust, the trustee of the Plan.

(7) Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated April 6, 2017 that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations prior to 2022.

(8) Risks and Uncertainties

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

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

(9) Parties-in-Interest

Certain Plan investments are managed by the trustee or their affiliates. Wilmington Trust is the trustee and October Three Consulting, LLC the actuary, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees charged to the Plan for investment management and actuarial services amounted to $113,442 and $116,145 in 2025 and 2024, respectively.

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN 16-0414490 / 002

Schedule SB, Line 26a – Schedule of Active Participant Data

	Completed years of credited service as of January 1, 2025										
Attained age	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	Total
Under 25	-	1	-	-	-	-	-	-	-	-	1
25 to 29	-	3	-	-	-	-	-	-	-	-	3
30 to 34	-	1	2	-	-	-	-	-	-	-	3
35 to 39	-	5	-	2	-	-	-	-	-	-	7
40 to 44	-	5	-	-	-	1	-	-	-	-	6
45 to 49	-	3	-	1	-	-	-	-	-	-	4
50 to 54	-	5	1	-	-	3	1	1	-	-	11
55 to 59	-	4	1	-	2	4	4	-	-	-	15
60 to 64	-	1	-	1	2	3	1	1	-	-	9
65 to 69	-	-	-	-	1	-	1	-	-	-	2
70 & over	-	-	1	-	-	-	-	-	-	-	1
Total	-	28	5	4	5	11	7	2	-	-	62

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN 16-0414490 / 002

Actuarial Assumptions and Methods

Plan Sponsor Elections

Yield curve election:	The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).
Applicable month:	The plan sponsor elected to base the segment rates on the rates published in the month containing the valuation date

Economic Assumptions

	Funding Target		PBGC
	With stabilization	Without stabilization	Funding Target
First segment rate (years 0 to 4):	5.01%	5.01%	4.65%
Second segment rate (years 5 to 19):	5.26%	5.26%	5.28%
Third segment rate (years 20 and after):	5.55%	5.36%	5.63%
Effective interest rate (current year):	5.33%	5.28%	5.36%

Long-term rate of return on assets (2023): 5.75%

Long-term rate of return on assets (2024): 5.75%

ASC 960 discount rate (current year): 5.75%

The interest rates listed above are compounded annually.

RATIONALE FOR MINIMUM FUNDING RATES ASSUMPTION

This is a prescribed assumption set by the IRC Section 430. The plan sponsor has elected to utilize a one-month lookback with rates averaged over 24-month period, limited to applicable minimum and maximum values in accordance with segment rate stabilization. These rates are utilized for purposes of calculating the Plan's Funding Target and Target Normal Cost for minimum funding purposes under ERISA and related tax codes.

RATIONALE FOR ESTIMATED MAXIMUM DEDUCTIBLE CONTRIBUTION RATES ASSUMPTION

This is a prescribed assumption set by the IRC Section 430. The plan sponsor has elected to utilize a one-month lookback with rates averaged over 24-month period. These rates are utilized for purposes of calculating the Plan's estimated maximum deductible contribution.

RATIONALE FOR LONG-TERM RATE OF RETURN ON ASSETS ASSUMPTION

The Long-term rate of return on assets is assumed to be the long-term rate of return on assets net of investment expenses.

RATIONALE FOR ASC 960 DISCOUNT RATE ASSUMPTION

The ASC 960 discount rate is assumed to be the long-term rate of return on assets net of investment expenses.

ECR International, Inc. Defined Benefit Plan for Union Employees
EIN / PN 16-0414490 / 002
Actuarial Assumptions and Methods

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE
The weighted average retirement age rounded to the nearest whole age is 65.

RETIREMENT
Active Dunkirk ECR Union plan participants are assumed to retire at the earlier of their Normal Retirement Age and attainment of age 62 with 30 years of Vesting service. Active and terminated vested Utica Union Plan participants are assumed to retire at Normal Retirement Age.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

WITHDRAWAL
100% of T-3 Crocker Sarason Table rates as summarized in Exhibit A.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

DISABILITY
1996 Social Security Rate of Disability rates as summarized in Exhibit B.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

MORTALITY AND MORTALITY IMPROVEMENT
The mortality follows the IRS 2024 Generational Mortality Table based on the rates in the RP-2014 Mortality Tables published by the SOA adjusted for mortality improvement, as prescribed by Treasury regulation section 1.430(h)(3)-1. For ASC 960, the Pri-2012 blue collar mortality table adjusted with mortality improvement scale MP-2021 was used for healthy annuitants, the Pri-2012 Contingent Survivor blue collar mortality table adjusted for mortality improvement scale MP-2021 was used for beneficiaries, and the Pri-2012 disabled mortality table adjusted with mortality improvement scale MP-2021 was used for disabled annuitants.

Rationale: This is a prescribed assumption set by the Internal Revenue Code Section 430. The plan sponsor elected to utilize generational mortality for funding purposes. For ASC 960, the latest tables issued by the Society of Actuaries.

MARITAL STATUS
80% of male employees and 60% of female employees are assumed to be married; husbands are assumed to be 3 years older than their wives.

Rationale: The plan does not have a significant number of active participants who would be subject this assumption; an industry standard assumption was used.

DECREMENT TIMING
Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT
Single Life Annuity for Utica participants and 10-year Certain and Life for Dunkirk participants.

Rationale: The normal forms and optional forms are actuarial equivalent; therefore the normal forms were valued.

DEFERRED VESTED COMMENCEMENT
Deferred vested inactive participants and actives who decrement under the termination cause are assumed to commence their benefit at SSNRA for salaried employees and at age 65 for hourly employees.

MAXIMUM EARNINGS
The maximum compensation limit under IRC section 401(a)(17) is $350,000 for 2025.

MAXIMUM BENEFIT
The maximum benefit payable under IRC section 415 is $280,000 for 2025.

EXPENSES
Assumed expenses are $150,000 for 2025. The assumed expenses are based on actual non-investment administrative expenses paid in the prior plan year rounded to the nearest thousand. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

Changes from Prior Year and Rationale for Changes
Assumed expenses were updated to reflect current year expected PBGC Premiums.

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN 16-0414490 / 002

Actuarial Assumptions and Methods

Actuarial Methods and Models

VALUATION DATE

The valuation date is January 1, 2025.

ACTUARIAL VALUE OF ASSETS

The actuarial value of assets is determined by recognizing asset gains and losses over a period of three years. Asset gains and losses are defined as the difference between the expected return on the market value of assets, using a return assumption not to exceed the third segment rate, and the actual return on the market value of assets. This gain or loss is recognized over a period of three years at 33% per year, beginning in the current year. The actuarial value of assets must be within 10% of the market value of assets.

MINIMUM FUNDING METHOD

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

ASC 960 COST METHOD

The method used to calculate the ASC 960 present value of accumulated plan benefits is the traditional unit credit cost method. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The present value of the accrued benefit is calculated using the applicable ASC 960 assumptions.

Changes in Method from Prior Year and Rationale for Changes

None.

MODELS

ProVal, a valuation model developed by Winklevoss Technologies, LLC, was used to generate the valuation liabilities. ProVal was set up and reviewed to reflect the data, assumptions, methods and provisions of this plan.

Actuarial Assumptions and Methods

Exhibit A – Sample Withdrawal Rates

Age	Rate
20	0.0658
25	0.0527
30	0.0483
35	0.0447
40	0.0384
45	0.0321
50	0.0152
55	0.0033

Exhibit B – Sample Disability Rates

Age	Male	Female
35	0.0076	0.0075
45	0.0176	0.0139
55	0.0208	0.0140

Schedule 2

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN
FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year ended December 31, 2025

(a) Identity of party involved	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series of Security Transactions in Excess of 5% of Plan Assets								
* Wilmington Trust	Wilmington U.S. Govt. Money Market	$ 3,354,481	3,200,318	-	-	6,554,799	6,554,799	-

* Represents a party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ECR INTERNATIONAL, INC.

D Employer Identification Number (EIN)
16-0414490

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	18,937,514
b Actuarial value	**2b**	17,856,769

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	142	7,865,048	7,865,048
b For terminated vested participants	105	1,890,788	1,890,788
c For active participants	62	2,139,658	2,418,419
d Total	309	11,895,494	12,174,255

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.33%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	112,786
b Expected plan-related expenses	**6b**	150,000
c Target normal cost	**6c**	262,786

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Thomas Miano TMM — Signature of actuary

06/03/2026 — Date

Thomas Miano — Type or print name of actuary

2604601 — Most recent enrollment number

October Three Consulting LLC — Firm name

312-878-2440 — Telephone number (including area code)

6191 N. State Highway 161
Suite 470
Irving TX 75038
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	3,230,627
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	3,230,627
10	Interest on line 9 using prior year's actual return of 10.62 %	0	343,093
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.13 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	3,573,720

Part III Funding Percentages

14	Funding target attainment percentage	14	117.32 %
15	Adjusted funding target attainment percentage	15	146.67 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	120.43 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [ ] Yes [X] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
5.01 %	5.26 %	5.50%	☐ N/A, full yield curve used

b Applicable month (enter code)	21b	1
22 Weighted average retirement age	22	65

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	31a	262,786
b Excess assets, if applicable, but not greater than line 31a	31b	262,786

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN 16-0414490 / 002

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

Active Dunkirk ECR Union plan participants are assumed to retire at the earlier of their Normal Retirement Age and attainment of age 62 with 30 years of Vesting service. Active and terminated vested Utica Union Plan participants are assumed to retire at Normal Retirement Age. The weighted average retirement age rounded to the nearest whole age is 65.

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN: 16-0414490 / 002

Plan Provisions

EFFECTIVE DATE

The plan was effective July 1, 1959.

PLAN YEAR

January 1 to December 31. (Prior to January 1, 2012, the plan year was July 1 to June 30).

ELIGIBILITY

Employees working at the Dunkirk plant on an hourly basis and who are included in the bargaining units represented by the Union will become participants of the Plan upon completion of one year of Eligibility service. Eligible union employees at the Utica location will participate after 30 days of service.

YEARS OF CREDIT

A Dunkirk participant is credited with one Year of Credit for whole years of continuous employment, plus a partial Year of Credit equal to the days from the last anniversary date to the date of termination, multiplied by 0.00274. A Dunkirk participant will not receive credit for periods of severance. A Utica participant is credited with one Year of Credit for each Plan Year with at least 501 hours.

YEARS OF SERVICE

A Dunkirk participant is credited with one Year of Service for whole years of continuous employment, plus a partial Year of Credit equal to the days from the last anniversary date to the date of termination, multiplied by 0.00274. A Dunkirk participant will not receive credit for periods of severance. A Utica participant is credited with one Year of Service for each Plan Year with at least 501 hours.

ACCRUED BENEFIT

Monthly benefit equal to Years of Credit multiplied by $32.00 for Dunkirk and $20.50 for Utica participants. For Dunkirk, Years of Credit are limited to a maximum of 43 years.

ACTUARIAL EQUIVALENCE

Actuarial Equivalence is based on 1971 Group Annuity Mortality Table for males and females set back one year and an annual interest rate of 6% for Utica participants. For Dunkirk participants it is the Unisex Pension Mortality Table for 1984 and an interest rate of 7%.

NORMAL RETIREMENT DATE

The first day of the month on or next following the Participant's sixty-fifth (65th) birthday and completion of 5 years of service for Dunkirk participants and age 65 for Utica participants.

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN: 16-0414490 / 002

Plan Provisions

NORMAL RETIREMENT BENEFIT

The Accrued Benefit payable at Normal Retirement Date.

EARLY RETIREMENT ELIGIBILITY

The first day of the month on or next following attainment of age 55 and completion of 10 years of service for Utica Participants. The first day of the month on or next following attainment of age 60 and completion of 15 years of service for Dunkirk Participants.

EARLY RETIREMENT BENEFIT

For Dunkirk participants, the Normal Retirement Benefit, reduced by 0.5% for each month that commencement of payments precedes participant's age 65. It is unreduced if the participant has 30 years of service at age 62. For Utica participants, the Normal Retirement benefit actuarially reduced if payments commence prior to Normal Retirement Date.

DEFERRED VESTED ELIGIBILITY

If a Participant terminates employment after completion of five (5) Years of Vesting Service or age 65 for Utica participants, if earlier.

DEFERRED VESTED BENEFIT

The deferred vested retirement benefit will be the Participant's Early Retirement benefit.

LATE RETIREMENT ELIGIBILITY

A Participant may continue employment beyond Normal Retirement Date.

LATE RETIREMENT BENEFIT

The benefit payable at a late retirement date will be the normal retirement benefit based on service at retirement.

DISABILITY RETIREMENT ELIGIBILITY

The first day of the month on or next following determination of disability retirement and completion of 15 years of service for Dunkirk participants and 5 years of service for Utica participants.

DISABILITY RETIREMENT BENEFIT

The Normal Retirement benefit based on Years of Credit at disability. For Dunkirk participants, benefit is payable immediately and unreduced while disabled. For Utica participants, an actuarial equivalent benefit is payable immediately.

DEATH BENEFIT

The spouse of a Participant who dies while eligible for vested benefit is entitled to the benefit that the spouse would have received as if the Participant had terminated employment on his date of death, survived to his earliest retirement date, retired on his earliest retirement date and elected a 50% joint and survivor annuity, and died immediately after such election.

ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN: 16-0414490 / 002

Plan Provisions

BENEFIT PAYMENT FORM

The automatic benefit form for unmarried Participants is a Single Life Annuity for Utica participants and 10-year Certain and Life for Dunkirk participants; for married Participants it is a 50% Joint and Survivor Annuity actuarially reduced.

Participants may elect an actuarial equivalent Single Life Annuity, 50%, or 75% Joint and Survivor Annuity, and 10-year Certain and Life.

BENEFIT NOT VALUED

No benefits were excluded from the valuation.

Changes in Plan Provisions since prior valuation

The plan was amended to 100% vest certain Utica participants that terminated after September 13, 2023. Effective as of August 12, 2024, there shall be no new Utica participants in the Plan.

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
*	Wilmington U.S. Govt. Money Market	Money market fund - 837,093 shares	$ 837,093	837,093
	United States Treasury Bonds	U.S. Government Security, 20,000 par value; 1.63% due 11/15/2050	19,811	10,500
	United States Treasury Bonds	U.S. Government Security, 15,000 par value; 2.25% due 02/15/2052	13,503	9,101
	United States Treasury Bonds	U.S. Government Security, 15,000 par value; 2.50% due 02/15/2046	14,745	10,445
	United States Treasury Bonds	U.S. Government Security, 75,000 par value; 2.75% due 08/15/2047	73,902	53,584
	United States Treasury Bonds	U.S. Government Security, 20,000 par value; 2.88% due 05/15/2052	19,123	13,975
	United States Treasury Bonds	U.S. Government Security, 8,000 par value; 3.00% due 02/15/2047	8,338	6,023
	United States Treasury Bonds	U.S. Government Security, 35,000 par value; 3.00% due 02/15/2048	34,754	26,045
	United States Treasury Bonds	U.S. Government Security, 20,000 par value; 3.00% due 05/15/2045	19,190	15,392
	United States Treasury Bonds	U.S. Government Security, 15,000 par value; 3.00% due 05/15/2047	15,430	11,264
	United States Treasury Bonds	U.S. Government Security, 4,000 par value; 3.00% due 11/15/2045	4,042	3,056
	United States Treasury Bonds	U.S. Government Security, 45,000 par value; 3.13% due 08/15/2044	45,373	35,617
	United States Treasury Bonds	U.S. Government Security, 20,000 par value; 4.25% due 02/15/2054	19,735	18,081
	United States Treasury Bonds	U.S. Government Security, 40,000 par value; 4.25% due 08/15/2054	41,533	36,166
	United States Treasury Bonds	U.S. Government Security, 55,000 par value; 4.25% due 11/15/2034	54,364	55,578
	United States Treasury Bonds	U.S. Government Security, 25,000 par value; 4.50% due 11/15/2054	24,207	23,580
	United States Treasury Bonds	U.S. Government Security, 30,000 par value; 4.63% due 11/15/2055	29,905	28,903
	United States Treasury Bonds	U.S. Government Security, 20,000 par value; 4.75% due 02/15/2045	19,656	19,898
	United States Treasury Notes	U.S. Government Security, 45,000 par value; 0.63% due 03/31/2027	45,100	43,444
	United States Treasury Notes	U.S. Government Security, 95,300 par value; 0.63% due 05/15/2030	86,210	83,630
	United States Treasury Notes	U.S. Government Security, 65,000 par value; 0.63% due 08/15/2030	63,893	56,560
	United States Treasury Notes	U.S. Government Security, 45,000 par value; 0.63% due 11/30/2027	44,898	42,645
	United States Treasury Notes	U.S. Government Security, 85,000 par value; 1.25% due 06/30/2028	85,018	80,448
	United States Treasury Notes	U.S. Government Security, 40,000 par value; 1.50% due 08/15/2026	39,647	39,495
	United States Treasury Notes	U.S. Government Security, 40,000 par value; 1.63% due 02/15/2026	39,588	39,900
	United States Treasury Notes	U.S. Government Security, 15,000 par value; 1.63% due 05/15/2026	14,874	14,894
	United States Treasury Notes	U.S. Government Security, 40,000 par value; 1.63% due 05/15/2031	40,311	35,836

(Continued)

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	United States Treasury Notes	U.S. Government Security, 20,000 par value; 1.75% due 11/15/2029	19,729	18,677
	United States Treasury Notes	U.S. Government Security, 60,000 par value; 1.88% due 02/15/2032	54,196	53,510
	United States Treasury Notes	U.S. Government Security, 90,000 par value; 2.25% due 08/15/2027	89,969	88,250
	United States Treasury Notes	U.S. Government Security, 120,000 par value; 2.38% due 03/31/2029	118,693	115,613
	United States Treasury Notes	U.S. Government Security, 50,000 par value; 2.38% due 05/15/2029	50,550	48,074
	United States Treasury Notes	U.S. Government Security, 90,000 par value; 2.63% due 07/31/2029	84,056	87,040
	United States Treasury Notes	U.S. Government Security, 60,000 par value; 3.13% due 08/31/2029	59,062	58,988
	United States Treasury Notes	U.S. Government Security, 100,000 par value; 3.38% due 05/15/2033	96,876	96,137
	United States Treasury Notes	U.S. Government Security, 40,000 par value; 3.50% due 02/15/2033	39,883	38,874
	United States Treasury Notes	U.S. Government Security, 20,000 par value; 3.63% due 10/31/2030	19,952	19,916
	United States Treasury Notes	U.S. Government Security, 20,000 par value; 3.88% due 08/15/2033	18,764	19,834
	United States Treasury Notes	U.S. Government Security, 30,000 par value; 4.00% due 02/15/2034	29,554	29,906
	United States Treasury Notes	U.S. Government Security, 20,000 par value; 4.13% due 03/31/2032	19,864	20,274
	United States Treasury Notes	U.S. Government Security, 85,000 par value; 4.25% due 05/15/2035	84,476	85,704
	United States Treasury Notes	U.S. Government Security, 40,000 par value; 4.25% due 08/15/2035	40,772	40,288
	United States Treasury Notes	U.S. Government Security, 50,000 par value; 4.63% due 05/31/2031	50,784	52,043
	Federal HLB	U.S. Government Security, 15,000 par value; 3.25% due 11/16/2028	14,851	14,914
	Federal Home Loan Mortgage	U.S. Government Security, 9,907 par value; 5.00% due 08/01/2040	10,036	10,200
	Federal Home Loan Mortgage	U.S. Government Security, 13,478 par value; 3.50% due 01/01/2041	13,547	13,016
	Federal Home Loan Mortgage	U.S. Government Security, 315 par value; 3.50% due 08/01/2043	317	302
	Federal Home Loan Mortgage	U.S. Government Security, 1,871 par value; 3.50% due 04/01/2042	1,888	1,797
	Federal Home Loan Mortgage	U.S. Government Security, 5,738 par value; 4.00% due 10/01/2046	5,797	5,555
	Federal Home Loan Mortgage	U.S. Government Security, 12,210 par value; 3.50% due 01/01/2044	12,314	11,660
	Federal Home Loan Mortgage	U.S. Government Security, 321 par value; 3.00% due 10/01/2026	321	319
	Federal Home Loan Mortgage	U.S. Government Security, 5,810 par value; 3.00% due 10/01/2046	5,767	5,282
	Federal Home Loan Mortgage	U.S. Government Security, 6,176 par value; 2.00% due 09/01/2051	4,941	5,006
	Federal Home Loan Mortgage	U.S. Government Security, 16,269 par value; 2.00% due 10/01/2050	16,588	13,286

(Continued)

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Federal Home Loan Mortgage	U.S. Government Security, 13,929 par value; 2.50% due 12/01/2050	12,351	11,794
	Federal Home Loan Mortgage	U.S. Government Security, 8,810 par value; 2.50% due 01/01/2051	9,087	7,571
	Federal Home Loan Mortgage	U.S. Government Security, 6,727 par value; 2.00% due 11/01/2051	6,230	5,523
	Federal Home Loan Mortgage	U.S. Government Security, 3,925 par value; 4.50% due 08/01/2052	3,632	3,847
	Federal Home Loan Mortgage	U.S. Government Security, 9,277 par value; 4.50% due 05/01/2053	9,041	9,089
	Federal Home Loan Mortgage	U.S. Government Security, 23,619 par value; 5.50% due 07/01/2053	22,915	24,206
	Federal Home Loan Mortgage	U.S. Government Security, 33,277 par value; 6.00% due 08/01/2054	33,402	34,239
	Federal Home Loan Mortgage	U.S. Government Security, 5,809 par value; 4.00% due 12/01/2052	5,250	5,515
	Federal Home Loan Mortgage	U.S. Government Security, 25,476 par value; 5.00% due 03/01/2053	25,074	25,501
	Federal Home Loan Mortgage	U.S. Government Security, 5,730 par value; 3.50% due 07/01/2052	5,339	5,311
	Federal Home Loan Mortgage	U.S. Government Security, 11,305 par value; 5.50% due 12/01/2052	11,312	11,501
	Federal Home Loan Mortgage	U.S. Government Security, 20,706 par value; 6.00% due 09/01/2053	20,450	21,514
	Federal Home Loan Mortgage	U.S. Government Security, 11,788 par value; 5.00% due 05/01/2053	11,182	11,844
	Federal Home Loan Mortgage	U.S. Government Security, 29,136 par value; 5.50% due 07/01/2054	29,053	29,724
	Federal Home Loan Mortgage	U.S. Government Security, 3,897 par value; 3.00% due 07/01/2049	3,907	3,500
	Federal Home Loan Mortgage	U.S. Government Security, 17,710 par value; 2.50% due 01/01/2050	17,800	15,155
	Federal Home Loan Mortgage	U.S. Government Security, 15,425 par value; 1.50% due 11/01/2050	15,517	11,901
	Federal Home Loan Mortgage	U.S. Government Security, 17,460 par value; 2.50% due 04/01/2051	17,775	14,889
	Federal Home Loan Mortgage	U.S. Government Security, 7,090 par value; 2.00% due 01/01/2052	6,048	5,744
	Federal Home Loan Mortgage	U.S. Government Security, 23,699 par value; 3.00% due 01/01/2052	24,336	21,030
	Federal Home Loan Mortgage	U.S. Government Security, 9,915 par value; 3.00% due 12/01/2046	10,149	8,993
	Federal National Mortgage Assn	U.S. Government Security, 14,042 par value; 3.00% due 01/01/2043	14,046	12,989
	Federal National Mortgage Assn	U.S. Government Security, 1,894 par value; 3.00% due 02/01/2043	1,896	1,750
	Federal National Mortgage Assn	U.S. Government Security, 1,564 par value; 4.50% due 10/01/2040	1,584	1,574
	Federal National Mortgage Assn	U.S. Government Security, 9,574 par value; 4.50% due 11/01/2040	9,681	9,639
	Federal National Mortgage Assn	U.S. Government Security, 16,225 par value; 4.00% due 02/01/2041	16,375	15,880
	Federal National Mortgage Assn	U.S. Government Security, 705 par value; 4.50% due 10/01/2041	713	710

(Continued)

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Federal National Mortgage Assn	U.S. Government Security, 4,172 par value; 3.00% due 09/01/2043	4,191	3,857
	Federal National Mortgage Assn	U.S. Government Security, 3,397 par value; 2.50% due 12/01/2029	3,401	3,320
	Federal National Mortgage Assn	U.S. Government Security, 7,355 par value; 3.00% due 10/01/2044	7,386	6,794
	Federal National Mortgage Assn	U.S. Government Security, 6,889 par value; 3.00% due 08/01/2043	6,924	6,363
	Federal National Mortgage Assn	U.S. Government Security, 1,066 par value; 4.00% due 10/01/2044	1,078	1,033
	Federal National Mortgage Assn	U.S. Government Security, 7,842 par value; 3.50% due 07/01/2043	7,917	7,483
	Federal National Mortgage Assn	U.S. Government Security, 3,788 par value; 4.00% due 01/01/2042	3,821	3,704
	Federal National Mortgage Assn	U.S. Government Security, 4,837 par value; 3.50% due 04/01/2046	4,859	4,579
	Federal National Mortgage Assn	U.S. Government Security, 5,836 par value; 3.00% due 06/01/2046	5,837	5,312
	Federal National Mortgage Assn	U.S. Government Security, 5,027 par value; 4.00% due 04/01/2047	5,093	4,861
	Federal National Mortgage Assn	U.S. Government Security, 3,647 par value; 4.50% due 04/01/2047	3,707	3,624
	Federal National Mortgage Assn	U.S. Government Security, 6,837 par value; 3.00% due 11/01/2046	6,739	6,201
	Federal National Mortgage Assn	U.S. Government Security, 2,854 par value; 3.50% due 05/01/2047	2,877	2,715
	Federal National Mortgage Assn	U.S. Government Security, 2,379 par value; 4.50% due 05/01/2047	2,415	2,363
	Federal National Mortgage Assn	U.S. Government Security, 2,228 par value; 3.50% due 07/01/2047	2,244	2,102
	Federal National Mortgage Assn	U.S. Government Security, 5,336 par value; 3.50% due 01/01/2048	5,299	5,016
	Federal National Mortgage Assn	U.S. Government Security, 8,076 par value; 3.50% due 03/01/2048	8,002	7,587
	Federal National Mortgage Assn	U.S. Government Security, 724 par value; 4.00% due 05/01/2048	727	700
	Federal National Mortgage Assn	U.S. Government Security, 3,570 par value; 4.00% due 08/01/2048	3,578	3,449
	Federal National Mortgage Assn	U.S. Government Security, 432 par value; 4.50% due 11/01/2048	435	428
	Federal National Mortgage Assn	U.S. Government Security, 1,826 par value; 4.00% due 01/01/2049	1,842	1,763
	Federal National Mortgage Assn	U.S. Government Security, 9,617 par value; 2.00% due 07/01/2035	9,744	8,924
	Federal National Mortgage Assn	U.S. Government Security, 11,829 par value; 2.50% due 10/01/2050	12,137	10,100
	Federal National Mortgage Assn	U.S. Government Security, 30,613 par value; 2.00% due 02/01/2051	31,225	24,954
	Federal National Mortgage Assn	U.S. Government Security, 22,221 par value; 2.50% due 05/01/2051	22,692	18,944
	Federal National Mortgage Assn	U.S. Government Security, 20,217 par value; 2.00% due 07/01/2051	20,452	16,413
	Federal National Mortgage Assn	U.S. Government Security, 18,656 par value; 3.00% due 01/01/2052	18,283	16,692

(Continued)

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Federal National Mortgage Assn	U.S. Government Security, 33,983 par value; 4.00% due 05/01/2052	34,120	32,382
	Federal National Mortgage Assn	U.S. Government Security, 14,918 par value; 3.50% due 03/01/2050	15,296	13,935
	Federal National Mortgage Assn	U.S. Government Security, 7,956 par value; 2.00% due 09/01/2050	8,032	6,533
	Federal National Mortgage Assn	U.S. Government Security, 7,179 par value; 2.50% due 11/01/2050	7,374	6,113
	Federal National Mortgage Assn	U.S. Government Security, 7,820 par value; 2.50% due 12/01/2050	8,061	6,722
	Federal National Mortgage Assn	U.S. Government Security, 2,772 par value; 3.00% due 04/01/2051	2,512	2,463
	Federal National Mortgage Assn	U.S. Government Security, 2,671 par value; 2.50% due 06/01/2051	2,742	2,296
	Federal National Mortgage Assn	U.S. Government Security, 22,112 par value; 3.50% due 04/01/2052	21,749	20,559
	Federal National Mortgage Assn	U.S. Government Security, 15,229 par value; 4.50% due 07/01/2052	15,215	14,944
	Federal National Mortgage Assn	U.S. Government Security, 37,495 par value; 4.50% due 10/01/2052	36,473	36,749
	Federal National Mortgage Assn	U.S. Government Security, 9,071 par value; 4.00% due 10/01/2052	8,799	8,657
	Federal National Mortgage Assn	U.S. Government Security, 4,749 par value; 4.00% due 10/01/2052	4,523	4,510
	Federal National Mortgage Assn	U.S. Government Security, 17,208 par value; 6.00% due 06/01/2054	17,297	17,708
	Federal National Mortgage Assn	U.S. Government Security, 21,301 par value; 5.00% due 12/01/2054	20,991	21,360
	Federal National Mortgage Assn	U.S. Government Security, 21,814 par value; 2.50% due 08/01/2050	22,374	18,650
	Federal National Mortgage Assn	U.S. Government Security, 1,175 par value; 3.00% due 12/01/2050	1,215	1,043
	Federal National Mortgage Assn	U.S. Government Security, 15,435 par value; 3.00% due 11/01/2050	15,899	13,885
	Federal National Mortgage Assn	U.S. Government Security, 10,522 par value; 2.00% due 03/01/2051	10,603	8,676
	Federal National Mortgage Assn	U.S. Government Security, 11,687 par value; 2.50% due 05/01/2051	11,986	10,032
	Federal National Mortgage Assn	U.S. Government Security, 6,965 par value; 2.50% due 08/01/2051	7,143	5,983
	Federal National Mortgage Assn	U.S. Government Security, 44,833 par value; 2.50% due 12/01/2051	45,686	38,355
	Federal National Mortgage Assn	U.S. Government Security, 8,316 par value; 3.00% due 03/01/2052	8,071	7,426
	Federal National Mortgage Assn	U.S. Government Security, 38,620 par value; 4.50% due 09/01/2052	38,256	37,864
	Federal National Mortgage Assn	U.S. Government Security, 35,988 par value; 5.00% due 12/01/2052	35,696	36,042
	Federal National Mortgage Assn	U.S. Government Security, 47,365 par value; 5.50% due 11/01/2054	47,352	48,155
	Federal National Mortgage Assn	U.S. Government Security, 14,321 par value; 6.50% due 09/01/2054	14,611	14,921
	Federal National Mortgage Assn	U.S. Government Security, 1,315 par value; 3.00% due 08/01/2047	1,318	1,190

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ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

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December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	Federal National Mortgage Assn	U.S. Government Security, 1,211 par value; 4.50% due 08/01/2048	1,225	1,202
	Federal National Mortgage Assn	U.S. Government Security, 5,237 par value; 3.00% due 11/01/2049	5,288	4,692
	Federal National Mortgage Assn	U.S. Government Security, 14,709 par value; 2.00% due 09/01/2050	14,947	12,024
	Federal National Mortgage Assn	U.S. Government Security, 7,137 par value; 2.00% due 12/01/2050	7,285	5,827
	Federal National Mortgage Assn	U.S. Government Security, 21,597 par value; 2.50% due 06/01/2051	22,106	18,415
	Federal National Mortgage Assn	U.S. Government Security, 33,243 par value; 2.50% due 05/01/2052	28,146	28,263
	Federal National Mortgage Assn	U.S. Government Security, 4,434 par value; 4.00% due 05/01/2052	4,451	4,226
	Federal National Mortgage Assn	U.S. Government Security, 11,638 par value; 3.00% due 09/01/2052	10,635	10,311
	Federal National Mortgage Assn	U.S. Government Security, 1,680 par value; 3.50% due 12/01/2052	1,588	1,557
	AbbVie Inc.	Corporate Bond, 10,000 par value; 4.25% due 11/14/2028	9,915	10,111
	AbbVie Inc.	Corporate Bond, 15,000 par value; 4.95% due 03/15/2031	14,983	15,509
	American Express	Corporate Bond, 15,000 par value; 4.35% due 07/20/2029	15,000	15,110
	Amgen Inc.	Corporate Bond, 10,000 par value; 4.40% due 05/01/2045	9,941	8,553
	Amgen Inc.	Corporate Bond, 10,000 par value; 5.65% due 03/02/2053	9,986	9,792
	Anthem Inc.	Corporate Bond, 15,000 par value; 3.65% due 12/01/2027	14,970	14,928
	Archer-Daniels-MID	Corporate Bond, 5,000 par value; 3.25% due 03/27/2030	4,961	4,830
	AT&T Inc.	Corporate Bond, 5,000 par value; 4.50% due 05/15/2035	4,986	4,803
	Avalonbay Common MTN	Corporate Bond, 10,000 par value; 3.35% due 05/15/2027	9,965	9,923
	Bank of America Corp. MTN	Corporate Bond, 10,000 par value; 3.25% due 10/21/2027	10,000	9,907
	Berkley (WR)	Corporate Bond, 50,000 par value; 4.75% due 08/01/2044	49,650	44,784
	BK Montreal V-Q	Corporate Bond, 20,000 par value; 5.00% due 01/27/2029	20,000	20,379
	Bk Nova Sco MTN Conv	Corporate Bond, 30,000 par value; 5.40% due 06/04/2027	29,973	30,633
	Boeing Co	Corporate Bond, 20,000 par value; 2.75% due 02/01/2026	20,000	19,976
	Boston Prop LP	Corporate Bond, 20,000 par value; 5.75% due 01/15/2035	20,658	20,568
	Bristol-Myers Squibb	Corporate Bond, 20,000 par value; 4.55% due 02/20/2048	24,141	17,303
	Canadian Imp Bk Conv	Corporate Bond, 15,000 par value; 5.24% due 06/28/2027	15,000	15,284
	Capital One Fin V-D	Corporate Bond, 10,000 par value; 6.05% due 02/01/2035	10,000	10,645

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	Caterpillar Inc	Corporate Bond, 10,000 par value; 2.60% due 04/09/2030	9,946	9,460
	Charles Schwab Corp	Corporate Bond, 20,000 par value; 3.20% due 03/02/2027	19,514	19,841
	Church & Dwight Co.	Corporate Bond, 5,000 par value; 3.95% due 08/01/2047	4,963	3,980
	Citigroup Inc.	Corporate Bond, 40,000 par value; 5.17% due 02/13/2030	40,000	41,046
	Comcast Corp.	Corporate Bond, 15,000 par value; 4.70% due 10/15/2048	14,988	12,505
	Crown Castle Inc	Corporate Bond, 10,000 par value; 5.00% due 01/11/2028	9,991	10,156
	CVS Health Corp	Corporate Bond, 15,000 par value; 5.05% due 03/25/2048	14,915	13,223
	Diamondback Nrg Inc.	Corporate Bond, 10,000 par value; 5.40% due 04/18/2034	9,968	10,239
	DTE Energy Co	Corporate Bond, 20,000 par value; 4.88% due 06/01/2028	19,990	20,346
	Duke Energy Corp	Corporate Bond, 10,000 par value; 5.75% due 09/15/2033	9,992	10,589
	Eaton Corp	Corporate Bond, 25,000 par value; 4.70% due 08/23/2052	24,865	22,257
	Energy Tran Partners	Corporate Bond, 15,000 par value; 4.20% due 04/15/2027	14,968	15,006
	Energy Transfer	Corporate Bond, 5,000 par value; 3.75% due 05/15/2030	4,992	4,866
	Entergy Arkansas LLC	Corporate Bond, 10,000 par value; 5.15% due 01/15/2033	9,967	10,339
	Enterprise Produ	Corporate Bond, 40,000 par value; 4.45% due 02/15/2043	41,028	35,153
	Exelon Corp.	Corporate Bond, 15,000 par value; 5.15% due 03/15/2029	14,967	15,422
	FedEx Corp.	Corporate Bond, 10,000 par value; 5.63% due 01/29/2032	10,000	10,496
	Fifth Third Banc V-D	Corporate Bond, 5,000 par value; 2.55% due 05/05/2027	4,989	4,905
	Fifth Third Bancorp	Corporate Bond, 25,000 par value; 4.40% due 05/15/2028	24,984	25,311
	Florida Power & Light	Corporate Bond, 20,000 par value; 5.20% due 03/15/2044	19,830	18,842
	Gatx Corporation	Corporate Bond, 5,000 par value; 5.75% due 02/08/2031	4,986	5,259
	General Motors Fin	Corporate Bond, 25,000 par value; 2.88% due 04/15/2030	23,143	23,640
	General Mills Inc	Corporate Bond, 15,000 par value; 4.70% due 01/30/2027	14,985	15,111
	Goldman Sachs GP	Corporate Bond, 10,000 par value; 2.38% due 07/21/2032	10,000	8,956
	Goldman Sachs GP V-Q	Corporate Bond, 15,000 par value; 3.69% due 06/05/2028	15,000	14,920
	Healthpeak Properties	Corporate Bond, 20,000 par value; 2.88% due 01/15/2031	19,825	18,529
	Huntington Banc V-D	Corporate Bond, 20,000 par value; 6.21% due 08/21/2029	20,000	20,976

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	Idaho Power Co.	Corporate Bond, 25,000 par value; 5.70% due 03/15/2055	25,900	24,891
	Ingersoll-Rand	Corporate Bond, 20,000 par value; 3.50% due 03/21/2026	19,979	19,974
	Intel Corp	Corporate Bond, 15,000 par value; 4.88% due 02/10/2028	14,988	15,211
	Keurig Dr Pepper Inc	Corporate Bond, 5,000 par value; 3.20% due 05/01/2030	4,987	4,749
	Keycorp	Corporate Bond, 15,000.0 par value; Variable-CPN due 03/06/2035	15,000	16,293
	Kinder Morgan	Corporate Bond, 10,000 par value; 3.60% due 02/15/2051	9,974	6,997
	Kroger Co.	Corporate Bond, 20,000 par value; 5.40% due 01/15/2049	20,083	19,061
	Lincoln National Corporation	Corporate Bond, 10,000 par value; 3.63% due 12/12/2026	9,988	9,964
	L3 Harris Tech Inc.	Corporate Bond, 5,000 par value; 2.90% due 12/15/2029	4,987	4,750
	L3 Harris Tech Inc.	Corporate Bond, 20,000 par value; 5.35% due 06/01/2034	19,974	20,703
	McCormick & Co	Corporate Bond, 15,000 par value; 2.50% due 04/15/2030	14,949	13,944
	Meta Platforms Inc.	Corporate Bond, 15,000 par value; 4.60% due 11/15/2032	14,999	15,121
	Micron Technology	Corporate Bond, 10,000 par value; 2.70% due 04/15/2032	10,000	8,969
	Morgan Stanley MTN V-Q	Corporate Bond, 5,000 par value; 3.62% due 04/01/2031	5,000	4,858
	Morgan Stanley MTN	Corporate Bond, 35,000 par value; 4.35% due 09/08/2026	35,113	35,060
	MPLX LP	Corporate Bond, 15,000 par value; 4.00% due 03/15/2028	14,933	14,968
	Oracle Corp	Corporate Bond, 10,000 par value; 5.20% due 09/26/2035	9,999	9,581
	Oracle Corporation	Corporate Bond, 25,000 par value; 6.15% due 11/09/2029	24,976	26,100
	Pioneer Nat Res Co	Corporate Bond, 5,000 par value; 1.13% due 01/15/2026	4,999	4,995
	Pioneer Nat Res Co	Corporate Bond, 5,000 par value; 2.15% due 01/15/2031	4,987	4,535
	Plains All Amern PIP	Corporate Bond, 10,000 par value; 5.70% due 09/15/2034	10,142	10,312
	PNC Financial	Corporate Bond, 25,000 par value; 5.49% due 05/14/2030	25,566	26,030
	Roper Tech Inc	Corporate Bond, 10,000 par value; 2.00% due 06/30/2030	9,888	9,047
	Royal BK CA Mtn V-D	Corporate Bond, 20,000 par value; 4.50% due 08/06/2029	20,000	20,194
	Ryder System Inc. MTN	Corporate Bond, 20,000 par value; 2.85% due 03/01/2027	19,970	19,740
	Sherwin-Williams Co	Corporate Bond, 10,000 par value; 2.20% due 03/15/2032	9,959	8,761
	Southern Co. Gas Corp.	Corporate Bond, 25,000 par value; 4.95% due 09/15/2034	24,914	25,069

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	Spectra Energy Partner	Corporate Bond, 10,000 par value; 4.50% due 03/15/2045	9,923	8,434
	T Mobile USA Inc	Corporate Bond, 10,000 par value; 5.75% due 01/15/2034	9,986	10,594
	Targa Resources	Corporate Bond, 15,000 par value; 5.65% due 02/15/2036	14,955	15,408
	Targa Resources	Corporate Bond, 10,000 par value; 4.88% due 02/01/2031	9,324	10,061
	Toronto Dom BK Ccnv	Corporate Bond, 10,000 par value; 4.86% due 01/31/2028	10,000	10,164
	Toronto Dom MTN	Corporate Bond, 20,000 par value; 4.57% due 06/02/2028	20,000	20,254
	Trust Fin Mtn	Corporate Bond, 20,000 par value; 5.87% due 06/08/2034	20,000	21,282
	UnitedHealth Group	Corporate Bond, 10,000 par value; 2.95% due 10/15/2027	9,916	9,860
	US Bancorp	Corporate Bond, 25,000 par value; 5.85% due 10/21/2033	25,234	26,773
	US Bancorp V-D	Corporate Bond, 25,000 par value; 5.08% due 05/15/2031	25,000	25,770
	Valero Energy	Corporate Bond, 35,000 par value; 4.90% due 03/15/2045	38,254	31,181
	Ventas Rlty Ltd	Corporate Bond, 15,000 par value; 5.00% due 02/15/2036	14,927	14,903
	Verizon Comm Inc	Corporate Bond, 15,000 par value; 1.75% due 01/20/2031	14,932	13,204
	Verizon Comm Inc	Corporate Bond, 10,000 par value; 3.40% due 03/22/2041	9,994	7,830
	Walt Disney Co Mtn.	Corporate Bond, 5,000 par value; 4.13% due 06/01/2044	5,036	4,204
	Wells Fargo Co. Mtn.	Corporate Bond, 15,000 par value; 4.40% due 06/14/2046	14,983	12,533
	Williams Companies	Corporate Bond, 10,000 par value; 3.50% due 10/15/2051	9,983	6,949
	Workday Inc	Corporate Bond, 10,000 par value; 3.50% due 04/01/2027	9,994	9,940
	Zoetis Inc	Corporate Bond, 10,000 par value; 3.95% due 09/12/2047	9,941	8,002
	Zoetis Inc	Corporate Bond, 10,000 par value; 4.15% due 08/17/2028	9,992	10,054
	3I Group PLC Unspons ADR	Common Stock - 1,698 Shares	17,653	18,491
	Abbott Laboratories	Common Stock - 322 Shares	30,919	40,343
	Abbvie Inc	Common Stock - 192 Shares	28,233	43,870
	Accenture PLC - CLA	Common Stock - 79 Shares	12,882	21,196
	Adobe Inc	Common Stock - 55 Shares	19,265	19,249
	Adyen NV Unspons Adr	Common Stock - 1,034 Shares	15,140	16,513
	Air Products & Chemicals Inc	Common Stock - 63 Shares	18,511	15,562

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	Alphabet Inc Class C	Common Stock - 698 Shares	23,558	219,032
	Amazon.Com Inc.	Common Stock - 649 Shares	69,475	149,802
	American Electric Power Co. Inc.	Common Stock - 258 Shares	16,049	29,750
	American Tower Corp. CL A	Common Stock - 132 Shares	13,177	23,175
	Analog Devices Inc.	Common Stock - 192 Shares	10,681	52,070
	Aon PLC	Common Stock - 33 Shares	7,488	11,645
	Apple Inc.	Common Stock - 886 Shares	24,113	240,868
	Arch Capital Group Ltd	Common Stock - 197 Shares	13,765	18,896
	ASM International NV Spons. ADR	Common Stock - 16 Shares	5,144	9,655
	ASML Holding NV ADR	Common Stock - 26 Shares	7,293	27,816
	Astrazenca Group PLC Spons. ADR	Common Stock - 190 Shares	13,102	17,467
	BAE Systems PLC ADR	Common Stock - 341 Shares	19,853	31,672
	Bank of America	Common Stock - 1,698 Shares	47,587	93,390
	Blackrock Inc	Common Stock - 45 Shares	14,802	48,165
	Booking Holdings	Common Stock - 9 Shares	9,818	48,198
	Broadcom Inc.	Common Stock - 462 Shares	13,861	159,898
	Canadian Natural Resources Ltd	Common Stock - 350 Shares	11,716	11,848
	Canadian Pacific Kansas City	Common Stock - 231 Shares	9,861	17,009
	Chevron Corp.	Common Stock - 293 Shares	39,076	44,656
	Cisco Systems, Inc.	Common Stock - 429 Shares	11,031	33,046
	CMS Energy Corp	Common Stock - 405 Shares	24,087	28,322
	Costco Wholesale Corporation Com.	Common Stock - 89 Shares	13,643	76,748
	Coupang Inc Class A	Common Stock - 615 Shares	13,186	14,508
	Danaher Corp Com	Common Stock - 213 Shares	11,515	48,760
	Deere & Co	Common Stock - 111 Shares	43,950	51,678
	Deutsche Boerse AG	Common Stock - 468 Shares	15,108	12,304
	Eli Lilly & Co.	Common Stock - 76 Shares	61,296	81,676

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	EOG Resources Inc Com	Common Stock - 364 Shares	20,110	38,224
	Equinix Inc Reit	Common Stock - 37 Shares	30,423	28,348
	Experian Group Ltd. - Spon ADR	Common Stock - 222 Shares	5,283	10,028
	Ferguson PLC	Common Stock - 65 Shares	16,144	14,471
	Ferrari NV	Common Stock - 24 Shares	4,028	8,869
	Home Depot Inc Com	Common Stock - 134 Shares	32,950	46,109
	ICIC Bank Ltd. Spons. ADR	Common Stock - 488 Shares	10,848	14,542
	Johnson Controls International PLC	Common Stock - 369 Shares	16,905	44,188
	J.P. Morgan Chase & Co.	Common Stock - 469 Shares	28,228	151,121
	Linde PLC	Common Stock - 37 Shares	12,408	15,776
	Lockheed Martin Corporation Com	Common Stock - 58 Shares	18,811	28,053
	Mastercard Inc Class A	Common Stock - 136 Shares	11,554	77,640
	McDonald's Corporation	Common Stock - 73 Shares	13,693	22,311
	Mercadolibre Inc	Common Stock - 7 Shares	10,095	14,100
	Meta Platforms, Inc - A	Common Stock - 140 Shares	37,543	92,413
	Microsoft Corp.	Common Stock - 502 Shares	39,534	242,777
	Mitsubishi Heavy Indstrs Unspons ADR	Common Stock - 1,108 Shares	12,826	26,847
	Monday.com Ltd	Common Stock - 46 Shares	10,185	6,788
	Morgan Stanley Group Inc	Common Stock - 268 Shares	24,459	47,578
	Nintendo Co Ltd ADR	Common Stock - 1,006 Shares	20,228	16,961
	Novo-Nordisk A/S Spons. ADR	Common Stock - 194 Shares	10,789	9,871
	Nu Holdings Ltd. Class A	Common Stock - 1,069 Shares	12,162	17,895
	Nvidia Corp Com	Common Stock - 1,429 Shares	45,883	266,509
	Nvent Electric Plc	Common Stock - 316 Shares	26,936	32,223
	Oracle Corporation Com.	Common Stock - 205 Shares	8,262	39,957
	Pepsico Inc. Com	Common Stock - 124 Shares	11,970	17,797
	Philip Morries Intl Inc	Common Stock - 177 Shares	31,070	28,391

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	Procter & Gamble Co.com	Common Stock - 168 Shares	28,498	24,076
	Rheinmetall AG Unspons ADR	Common Stock - 30 Shares	11,274	10,965
	Rolls-Royce Holdings-Sp ADR	Common Stock - 2,589 Shares	19,051	40,699
	Safran SA Unspon ADR	Common Stock - 298 Shares	13,053	25,941
	Sap Se Spons ADR	Common Stock - 102 Shares	25,148	24,777
	Sea Ltd Spons ADR	Common Stock - 223 Shares	15,242	28,448
	Seagate Technology Holdings PLC	Common Stock - 75 Shares	17,290	20,654
	Sherwin Willimas Co Com	Common Stock - 90 Shares	11,733	29,163
	Shopify Inc CL A	Common Stock - 98 Shares	16,417	15,775
	Siemens Energy Ag Unspons ADR	Common Stock - 362 Shares	17,054	50,734
	Spotify Technology SA	Common Stock - 37 Shares	10,815	21,486
	Taiwan Semiconductor Spons ADR	Common Stock - 136 Shares	18,877	41,329
	Target Corp. Com.	Common Stock - 218 Shares	26,964	21,310
	Tencent Holdings Limited	Common Stock - 288 Shares	19,317	22,046
	Tesla Inc	Common Stock - 152 Shares	32,781	68,357
	Uber Technologies Inc	Common Stock - 400 Shares	26,344	32,684
	UBS Group AG	Common Stock - 434 Shares	13,206	20,099
	Union Pacific Corp Com	Common Stock - 92 Shares	10,546	21,281
	United Health Group Inc	Common Stock - 93 Shares	48,456	30,700
	Walt Disney Co	Common Stock - 497 Shares	52,570	56,544
	Waste Connections Inc	Common Stock - 78 Shares	10,584	13,678
	American Beacon SIM High Yield	Mutual Fund - 38,323	350,747	362,150
	AMG River RD SM Cap Value	Mutual Fund - 28,476 Shares	296,871	428,560
	Baillie Gifford Emerg Mkts Cl K	Mutual Fund - 25,210 Shares	541,099	668,834
	Columbia Overseas Value	Mutual Fund - 79,831 Shares	825,000	1,128,008
	FT Bhvrl Sm Cap Grw-R6	Mutual Fund - 8,058 Shares	375,000	436,641
	Harbor LG Cap GR FD CL I	Mutual Fund - 24,688 Shares	435,922	482,656

(Continued)

Schedule 1

ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

December 31, 2025

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	John Hancock Int'l Dynamic Gr CL R6	Mutual Fund - 13,245 Shares	200,000	208,874
	Metwest Total Return Bond FD CL I	Mutual Fund - 187,584	1,950,484	1,720,148
	T Rowe Price Lg Cap Gr Fd Cl I	Mutual Fund - 8,769 Shares	342,565	745,088
	Vanguard GLBL EX-US Real Est	Mutual Fund - 3,150 Shares	170,967	144,396
*	Wilmington Real Asset Fund I	Mutual Fund - 37,257 Shares	539,839	540,593
	iShares Core MSCI EAFE ETF	Exchange Traded Fund - 11,095 Shares	594,350	992,559
	iShares Core MSCI Emerging ETF	Exchange Traded Fund - 6,663 Shares	333,551	447,887
	iShares Russell 2000 Growth ETF	Exchange Traded Fund - 2,425 Shares	391,164	596,938
	JPMorgan Mtg-Backed FD SL	Exchange Traded Fund - 10,810	519,973	551,959
	SS Real Estate Select Sector Spdr ETF	Exchange Traded Fund - 1,020 Shares	30,911	41,157
	Vanguard Communication Services	Exchange Traded Fund - 1,285 Shares	115,092	248,814
	Vanguard Consumer Discretionary ETF	Exchange Traded Fund - 686 Shares	86,640	270,229
	Vanguard Consumer Staples ETF	Exchange Traded Fund - 455 Shares	62,715	96,114
	Vanguard Energy ETF	Exchange Traded Fund - 630 Shares	58,251	79,330
	Vanguard Financials ETF	Exchange Traded Fund - 2,355 Shares	121,933	314,369
	Vanguard Health Care ETF	Exchange Traded Fund - 944 Shares	133,097	271,730
	Vanguard Industrials ETF	Exchange Traded Fund - 845 Shares	90,826	252,131
	Vanguard Information Technology ETF	Exchange Traded Fund - 1,169 Shares	126,449	881,169
	Vanguard Materials ETF	Exchange Traded Fund - 300 Shares	29,746	62,265
	Vanguard Utilities ETF	Exchange Traded Fund - 273 Shares	31,155	50,516
			$ 15,679,190	20,802,116

* Represents a party-in-interest as defined by ERISA.

See accompanying independent auditor's report.