Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
FIONDELLA, MILONE & LASARACINA 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 11/01/2003

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)
FIONDELLA, MILONE & LASARACINA LLP

300 WINDING BROOK DR.
GLASTONBURY, CT 06033

2b Employer Identification Number (EIN)
06-1648707

2c Plan Sponsor's telephone number
860-657-3651

2d Business code (see instructions)
541211

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.	10/12/2026	FRANK MILONE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	142
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)**	106
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	114
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	33
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	148
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	148
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)**	139
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)**	147
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
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:

2A 2E 2F 2G 2J 2K 2T 3D

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
FIONDELLA, MILONE & LASARACINA 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIONDELLA, MILONE & LASARACINA LLP

D Employer Identification Number (EIN)
06-1648707

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	36686	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

NORTHWESTERN MUTUAL WEALTH MGMT CO

39-2018056

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	15000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

DELUZIO & CO LLP

45-3941203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT/AUDITOR	10000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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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
FIONDELLA, MILONE & LASARACINA 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIONDELLA, MILONE & LASARACINA LLP

D Employer Identification Number (EIN)
06-1648707

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	29915	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	57581	31078
(2) Participant contributions	1b(2)	0	63612
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	463490	61200
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	187532	201869
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	18710460	22403218
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	19448978	22760977
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	19448978	22760977

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)	537544	
(B) Participants	2a(1)(B)	1310734	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1848278
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	16173	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	14965	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		31138
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1019278	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1019278
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1935057
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		4833751
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1467919	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1467919
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		-7853
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	36686	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	15000	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	10000	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		61686
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1521752
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3311999
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: DELUZIO & COMPANY, LLP **(2)** EIN: 45-3941203

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		3170
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		1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
FIONDELLA, MILONE & LASARACINA 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FIONDELLA, MILONE & LASARACINA LLP

D Employer Identification Number (EIN)
06-1648707

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

Financial Statements and Supplemental Schedules

Fiondella, Milone & LaSaracina 401(k) Plan

Years ended December 31, 2025 and 2024
with Independent Auditor's Report

DELUZIO & COMPANY, LLP
CERTIFIED PUBLIC ACCOUNTANTS & BUSINESS ADVISORS

Fiondella, Milone & LaSaracina 401(k) Plan

Financial Statements and Supplemental Schedules

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Supplemental Schedules

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Note: Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

DELUZIO & COMPANY, LLP

Lisa M. Altschaffl, CPA
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Daniel W. Wilkins, CPA

Independent Auditor's Report

To the Plan Administrator
Fiondella, Milone & LaSaracina 401(k) Plan

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

We have performed audits of the financial statements of Fiondella, Milone & LaSaracina 401(k) Plan (Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified 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 Fidelity Management Trust Company, 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 3 to the financial statements, is complete and accurate.

Opinion

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

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

(continued)

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Independent Auditor's Report

(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 Fiondella, Milone & LaSaracina 401(k) Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

(continued)

Independent Auditor's Report

(continued)

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Fiondella, Milone & LaSaracina 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and the Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of and 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 are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

(continued)

Independent Auditor's Report

(continued)

Other Matter — Supplemental Schedules Required by ERISA (continued)

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agrees to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Deluzio & Company, LLP

Greensburg, Pennsylvania
October 6, 2026

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments, at fair value		
Money Market fund	$ 61,200	$ 463,490
Mutual funds	22,403,218	18,710,460
Total Investments, at fair value	22,464,418	19,173,950
Receivables		
Employer contribution, net of allowances for credit losses of zero	31,078	29,915
Employees' contributions, net of allowances for credit losses of zero	63,612	57,581
Notes receivable from participants	212,281	205,030
Total Receivables	306,971	292,526
Net Assets Available for Benefits	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment Income:		
Net appreciation in fair value of investments	$ 1,935,057	$ 1,617,597
Interest and dividends	1,035,451	733,775
Total Investment Income	2,970,508	2,351,372
Interest on Notes Receivable from Participants	15,732	12,320
Contributions		
Employer	537,544	521,645
Employee	1,310,734	1,253,338
Rollover	-	60,237
Total Contributions	1,848,278	1,835,220
Total Additions	4,834,518	4,198,912
Deductions		
Benefits paid to participants	1,467,919	713,008
Administrative expenses	61,686	12,485
Total Deductions	1,529,605	725,493
Net Increase	3,304,913	3,473,419
Net Assets Available for Benefits - Beginning of Year	19,466,476	15,993,057
Net Assets Available for Benefits - End of Year	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

1. Description of Plan

The following description of the Fiondella, Milone & LaSaracina 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan, established on November 1, 2003, is a defined contribution profit sharing plan with a 401(k) safe harbor matching feature covering substantially all employees of Fiondella, Milone & LaSaracina LLP (the Company) who have met the eligibility requirements stipulated by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA). The administrator of the Plan and Plan sponsor is the Company.

Eligibility

In general, employees are eligible to participate in the Plan upon attainment of age 21 and completion of three months of service. Eligible participants are automatically enrolled in the Plan at a 5% pretax contribution rate unless they opt out of participation or elect a different contribution rate.

Contributions

Each year, participants may elect to contribute either a specified dollar amount or from 1% to 100% of their pretax annual compensation, as defined by the Plan document. Participants' contributions are subject to limitations imposed by the Internal Revenue Code (IRC). Participants may also designate a portion of their contributions as Roth 401(k) contributions, which are taxable to the participant at the time of deferral. Participants may also contribute rollover distributions from other qualified defined benefit or defined contribution plans.

All eligible participants are eligible to receive a safe harbor matching contribution of 100% of the first 3% of eligible compensation and 50% of the next 2% of eligible compensation contributed to the Plan.

Nonelective contributions and employer matching contributions may also be made at the discretion of the Company. There were no nonelective contributions made for the years ended December 31, 2025 and 2024.

Investment Options

All assets of the Plan are held by Fidelity Management Trust Company. All investments are fully participant directed. Participants may direct the investment of their contributions and Company contributions into any of the Plan's available investment options.

1. Description of Plan (continued)

Participant Accounts

The account of each participant reflects a separate record of participant contributions, Company safe harbor matching contributions and discretionary Company contributions, withdrawals, expenses, and investment gains and losses.

Vesting

Participants are immediately vested in their voluntary contributions, safe harbor matching contributions, and discretionary employer matching contributions plus actual earnings thereon.

Participants vest in the Company's nonelective employer contributions, if granted, in accordance with a graded five-year vesting schedule. Participants are credited with a year of service based on elapsed time.

Notes Receivable from Participants

Notes receivable from participants represents participant loans that are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participants may borrow at least $1,000, subject to a maximum equal to the lesser of $50,000 or 50% of the participant's vested account balance and may have up to two loans outstanding at one time. Loans must be repaid over a period of no more than 5 years except in the case of a loan used to acquire a principal residence, in which case the loan, once approved by the Plan administrator, may be repaid over a period of 10 years. Payments of principal and interest are made through payroll deductions over the loan period. Loans are secured by the vested balance in the participant's account. Loans bear interest at a rate that is determined by the Plan administrator based on prevailing market conditions and are fixed over the life of the note. Interest rates on participant loans ranged from 3.25% to 8.50% at December 31, 2025.

Benefits

Upon a participant's separation from service due to death, disability, termination, or retirement, benefits may be distributed to them in a single lump sum amount equal to the vested value of their account or through installments over a certain period at the participant's election. Prior to termination of service, participants who have attained the age of 59 ½ may make in-service withdrawals from all vested accounts. Active participants who have not yet attained the age of 59 ½ may only withdraw their rollover accounts.

1. Description of Plan (continued)

Benefits (continued)

Active participants may also withdraw funds from their accounts under certain hardship conditions. The permitted hardships are defined by the Internal Revenue Service (IRS), and the requirements are strict. The Plan provides for required minimum distributions commencing at age 73 for certain participants.

If the vested benefit of a terminated participant is less than $7,000, the Plan administrator may initiate an involuntary distribution. Prior to such distribution, the participant has the right to request that the amount be distributed directly to the participant in the form of a lump sum amount or request that it be rolled over to a different IRA provider or another retirement plan eligible to receive rollover contributions.

Forfeitures

Participant account balances which are not 100% vested upon termination of services are forfeited. Forfeitures can be used to pay for Plan administrative expenses or to reduce the Company's contributions. As of December 31, 2025 and 2024, the forfeiture account balance was $4,045 and $4,583, respectively.

Administrative Expenses

Certain costs of administering the Plan are paid either by the Plan or Company, as defined 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 the net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits. Participant accounts are also charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions as defined by the Plan document. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Practices

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

2. Summary of Accounting Practices (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties

The Plan invests primarily in various money market and mutual fund securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. 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 in the near term could materially affect participants' account balances and the amounts reported in the accompanying financial statements.

Contributions Receivables and Allowance for Credit Losses

Contributions receivables consist of amounts due from participants and the Plan sponsor at year end and are stated at the amount the Plan expects to collect. Management has considered past transaction history and current economic trends when determining the collectability of contributions receivable. The Plan's allowance for credit losses was zero as of December 31, 2025 and 2024.

Payment of Benefits

Benefits are recorded when paid by the Plan.

Investment Income Recognition

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. The Plan presents in the statements of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of its investments, which consists of realized and unrealized gains (losses).

Fair Value of Financial Instruments

The Plan's investments are stated at fair value. Shares of money market funds and mutual funds are valued at quoted market prices.

2. Summary of Accounting Practices (continued)

Fair Value of Financial Instruments (continued)

The Plan follows Accounting Standards Codification (ASC) 820 for all financial assets and liabilities and nonfinancial assets and liabilities that are recognized or disclosed at fair value in the financial statements on a recurring basis. ASC 820 defines fair value, establishes a fair value hierarchy, and expands disclosures about fair value measurements.

ASC 820 defines fair value as the price that would be received upon sale of an asset or paid upon the transfer of a liability in an orderly transaction between market participants at the measurement date and in the principal or most advantageous market for that asset or liability.

The fair value should be calculated based on assumptions that market participants would use in pricing the asset or liability, not on assumptions specific to the entity.

3. Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, certified to the Plan administrator the following information as complete and accurate, which has been relied upon by the Plan administrator in the preparation of the Plan's financial statements and related supplemental schedules in compliance with ERISA:

(a) Investments

The cost and fair value of investments, in the aggregate and by fund, as of December 31, 2025 and 2024.

(b) Interest and Dividend Income

The amount of interest and dividend income received by the Plan for the years ended December 31, 2025 and 2024.

(c) Net Appreciation (Depreciation)

The amount of appreciation (depreciation) in the fair value of investments, individually and in the aggregate, for the years ended December 31, 2025 and 2024.

(d) Notes Receivable from Participants

The amount of notes receivable from participants plus any accrued but unpaid interest as of December 31, 2025 and 2024.

4. Fair Value Measurements

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy prioritizes valuation inputs into three levels based on the extent to which the inputs used to measure fair value are observable in the market. Each fair value measurement is classified within one of the three levels based on the lowest-level input that is significant to the fair value measurement in its entirety. These levels are as follows:

Level 1 – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2 – Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3 – Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

Investments measured at fair value, at December 31, 2025 and 2024, on a recurring basis are summarized below:

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 61,200	$ -	$ -	$ 61,200
Mutual funds	22,403,218	-	-	22,403,218
Total investments, at fair value	$ 22,464,418	$ -	$ -	$ 22,464,418

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 463,490	$ -	$ -	$ 463,490
Mutual funds	18,710,460	-	-	18,710,460
Total investments, at fair value	$ 19,173,950	$ -	-	$ 19,173,950

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time or to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, no further contributions could be made and all amounts credited to participant accounts would become 100% vested.

6. Party-in-Interest Transactions

Fees paid in the ordinary course of business during 2025 and 2024 for professional, administrative and custodial services were paid by the Plan based on customary and reasonable rates for services. While these transactions qualify as party-in-interest activity, they are expressly exempt from the prohibited transaction rules. During the years ended December 31, 2025 and 2024, the Plan's investments included shares of mutual funds and a money market fund held by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee and recordkeeper of the Plan, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Administrative expenses reported in the statements of changes in net assets available for benefits were charged to participant accounts for administrative services and participant initiated transactions.

7. Tax Status

The Plan adopted a Prototype Non-Standardized Profit Sharing Plan sponsored by Fidelity Management and Research Company. In accordance with Revenue Procedure 2005-16, the Company has chosen to rely on the advisory opinion letter dated June 30, 2020. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. Subsequent to the receipt of the opinion letter from the IRS, the Plan has been amended. Plan management is aware of certain operational issues that, if not properly corrected, could be treated by the IRS as qualification failures. Plan management intends to take steps to correct these issues and, if necessary, resolve the tax-qualification matters directly with the IRS. Accordingly, Plan management believes that the Plan and related trust will retain their tax-qualified status.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2022.

8. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 for the years ended December 31:

	2025	2024
Net assets available for benefits per the financial statements	$ 22,771,389	$ 19,466,476
Deemed distributions	(10,412)	(17,498)
Net assets per Schedule H of Form 5500	$ 22,760,977	$ 19,448,978

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Schedule H of Form 5500 for the year ended December 31:

	2025	2024
Net increase per the financial statements	$ 3,304,913	$ 3,473,419
Adjustment for deemed distributions	7,087	(15,511)
Net income per Schedule H of Form 5500	$ 3,312,000	$ 3,457,908

9. Plan Amendments

The Plan was amended effective June 1, 2024 to modify the Plan's investment lineup which included the addition of revenue sharing funds.

The Setting Every Community Up for Retirement Enhancement Act 2.0 (SECURE Act 2.0) of 2022 was signed into law on December 29, 2022. The SECURE Act 2.0 is a retirement plan bill that aims to increase access to retirement plans and encourage Americans to save for their future. It builds on the changes made by the SECURE Act of 2019, which was signed into law in December 2019. Provisions of the SECURE Act 2.0 affecting the Plan include an increase in the required minimum distributions age; the elimination of required minimum distributions from designated Roth accounts; an increase in the mandatory distribution limit for former participants from $5,000 to $7,000; expanded eligibility for long-term part-time employees; increased catch-up contribution limits for certain participants; qualified birth or adoption distributions; withdrawals for emergency expenses; withdrawals for federally declared disasters; and eligible distributions for domestic abuse victims. The original SECURE Act generally required employers to permit qualifying long-term part-time employees to make elective contributions to 401(k) plans beginning January 1, 2024, after three consecutive years with at least 500 hours of service in each year. The SECURE 2.0 Act reduced the service requirement from three consecutive years to two consecutive years, allowing qualifying employees to enter the Plan beginning January 1, 2025.

9. Plan Amendments (continued)

While employers are required to allow LTPT employees to make contributions, they are not obligated to make matching contributions for them. Written amendments to the Plan document to reflect these operational changes will be adopted at a later date in accordance with law and IRS guidance.

10. Prohibited Transactions

During the Plan year ended December 31, 2024 there were unintentional delays by the Plan Sponsor in remitting employee contributions and loan repayments. Total employee contributions and loan repayments not remitted in time for the year ended December 31, 2024 amounted to $2,409 and $761, respectively, for an aggregate amount of $3,170. The Plan sponsor self-corrected the delays and reimbursed the affected participants for lost earnings, as determined by the Plan's recordkeeper. The Plan sponsor has filed Form 5330 Return of Excise Tax Related to Employee Benefit Plans in connection with these transactions.

11. Subsequent Events

The Plan sponsor has evaluated events occurring between December 31, 2025 and October 6, 2026, the date the financial statements were available to be issued. The Plan sponsor is not aware of any subsequent events which require recognition or disclosure in the financial statements.

Supplemental Schedules

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions
Employer Identification Number 06-1648707
Plan Number 001
Year Ended December 31, 2025

Participant Contributions Transferred Late to Plan: $3,170	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
Check here if Late Participant Loan Repayments are Included ☑	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2024	$ -	$ 3,170	$ -	$ -

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
Employer Identification Number 06-1648707
Plan Number 001
December 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost**	**Current Value**
	Mutual Funds			
	American Funds	American Mutual R6	**	$ 115,638
	Allsprings Global Investments	Special Small Cap Value R6	**	48,291
	Eaton Vance	Atlanta Capital SMID-Cap Fund R6	**	758,225
	Eaton Vance	Emerging & Frontier Countries Equity Fund I	**	130,159
*	Fidelity Investments	Advisor Strategic Income Z	**	224,174
*	Fidelity Investments	Total Bond Fund Z	**	347,437
*	Fidelity Investments	500 Index	**	3,811,740
*	Fidelity Investments	Mid Cap Index	**	502,095
*	Fidelity Investments	Small Cap Index	**	408,024
	BlackRock	iShares MSCI EAFE International Index K	**	370,316
	Janus Investments	Henderson Triton N	**	480,361
	MFS Investment Management	Growth R6	**	1,441,912
	MFS Investment Management	International Intrinsic Value R6	**	476,321
	Principal	Principal Real Estate Securities R6	**	285,737
	T. Rowe Price	Retirement 2010 I	**	11,750
	T. Rowe Price	Retirement 2015 I	**	4,610
	T. Rowe Price	Retirement 2020 I	**	268,085
	T. Rowe Price	Retirement 2025 I	**	789,032
	T. Rowe Price	Retirement 2030 I	**	657,415
	T. Rowe Price	Retirement 2035 I	**	3,300,822
	T. Rowe Price	Retirement 2040 I	**	2,744,023
	T. Rowe Price	Retirement 2045 I	**	692,846
	T. Rowe Price	Retirement 2050 I	**	1,469,284
	T. Rowe Price	Retirement 2055 I	**	2,130,050
	T. Rowe Price	Retirement 2060 I	**	131,162
	T. Rowe Price	Retirement 2065 I	**	221,726
	Victory Capital	Sycamore Established Value R6	**	248,436
	American Funds	High-Inc Trust R6		333,547
		Total Mutual Funds		22,403,218
	Money Market Fund			
*	Fidelity Investments	Government Money Market K6	**	61,200
*	**Participant Notes Receivable**	Notes receivable with interest rates of 3.25% to 8.50%. Loan maturity dates range from 2026 - 2035.	$ -	212,281
				$ 22,676,699

(*) Asterisk denotes a party-in-interest.
(**) Omitted for participant-directed investments.

See independent auditor's report.

Financial Statements and Supplemental Schedules

Fiondella, Milone & LaSaracina 401(k) Plan

Years ended December 31, 2025 and 2024
with Independent Auditor's Report

DELUZIO & COMPANY, LLP
CERTIFIED PUBLIC ACCOUNTANTS & BUSINESS ADVISORS

Fiondella, Milone & LaSaracina 401(k) Plan

Financial Statements and Supplemental Schedules

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Note: Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

DELUZIO & COMPANY, LLP

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Independent Auditor's Report

To the Plan Administrator
Fiondella, Milone & LaSaracina 401(k) Plan

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

We have performed audits of the financial statements of Fiondella, Milone & LaSaracina 401(k) Plan (Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified 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 Fidelity Management Trust Company, 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 3 to the financial statements, is complete and accurate.

Opinion

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

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

(continued)

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Independent Auditor's Report

(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 Fiondella, Milone & LaSaracina 401(k) Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

(continued)

Independent Auditor's Report

(continued)

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Fiondella, Milone & LaSaracina 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and the Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of and 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 are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

(continued)

Independent Auditor's Report

(continued)

Other Matter — Supplemental Schedules Required by ERISA (continued)

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agrees to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Deluzio & Company, LLP

Greensburg, Pennsylvania
October 6, 2026

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments, at fair value		
Money Market fund	$ 61,200	$ 463,490
Mutual funds	22,403,218	18,710,460
Total Investments, at fair value	22,464,418	19,173,950
Receivables		
Employer contribution, net of allowances for credit losses of zero	31,078	29,915
Employees' contributions, net of allowances for credit losses of zero	63,612	57,581
Notes receivable from participants	212,281	205,030
Total Receivables	306,971	292,526
Net Assets Available for Benefits	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment Income:		
Net appreciation in fair value of investments	$ 1,935,057	$ 1,617,597
Interest and dividends	1,035,451	733,775
Total Investment Income	2,970,508	2,351,372
Interest on Notes Receivable from Participants	15,732	12,320
Contributions		
Employer	537,544	521,645
Employee	1,310,734	1,253,338
Rollover	-	60,237
Total Contributions	1,848,278	1,835,220
Total Additions	4,834,518	4,198,912
Deductions		
Benefits paid to participants	1,467,919	713,008
Administrative expenses	61,686	12,485
Total Deductions	1,529,605	725,493
Net Increase	3,304,913	3,473,419
Net Assets Available for Benefits - Beginning of Year	19,466,476	15,993,057
Net Assets Available for Benefits - End of Year	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

1. Description of Plan

The following description of the Fiondella, Milone & LaSaracina 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan, established on November 1, 2003, is a defined contribution profit sharing plan with a 401(k) safe harbor matching feature covering substantially all employees of Fiondella, Milone & LaSaracina LLP (the Company) who have met the eligibility requirements stipulated by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA). The administrator of the Plan and Plan sponsor is the Company.

Eligibility

In general, employees are eligible to participate in the Plan upon attainment of age 21 and completion of three months of service. Eligible participants are automatically enrolled in the Plan at a 5% pretax contribution rate unless they opt out of participation or elect a different contribution rate.

Contributions

Each year, participants may elect to contribute either a specified dollar amount or from 1% to 100% of their pretax annual compensation, as defined by the Plan document. Participants' contributions are subject to limitations imposed by the Internal Revenue Code (IRC). Participants may also designate a portion of their contributions as Roth 401(k) contributions, which are taxable to the participant at the time of deferral. Participants may also contribute rollover distributions from other qualified defined benefit or defined contribution plans.

All eligible participants are eligible to receive a safe harbor matching contribution of 100% of the first 3% of eligible compensation and 50% of the next 2% of eligible compensation contributed to the Plan.

Nonelective contributions and employer matching contributions may also be made at the discretion of the Company. There were no nonelective contributions made for the years ended December 31, 2025 and 2024.

Investment Options

All assets of the Plan are held by Fidelity Management Trust Company. All investments are fully participant directed. Participants may direct the investment of their contributions and Company contributions into any of the Plan's available investment options.

1. Description of Plan (continued)

Participant Accounts

The account of each participant reflects a separate record of participant contributions, Company safe harbor matching contributions and discretionary Company contributions, withdrawals, expenses, and investment gains and losses.

Vesting

Participants are immediately vested in their voluntary contributions, safe harbor matching contributions, and discretionary employer matching contributions plus actual earnings thereon.

Participants vest in the Company's nonelective employer contributions, if granted, in accordance with a graded five-year vesting schedule. Participants are credited with a year of service based on elapsed time.

Notes Receivable from Participants

Notes receivable from participants represents participant loans that are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participants may borrow at least $1,000, subject to a maximum equal to the lesser of $50,000 or 50% of the participant's vested account balance and may have up to two loans outstanding at one time. Loans must be repaid over a period of no more than 5 years except in the case of a loan used to acquire a principal residence, in which case the loan, once approved by the Plan administrator, may be repaid over a period of 10 years. Payments of principal and interest are made through payroll deductions over the loan period. Loans are secured by the vested balance in the participant's account. Loans bear interest at a rate that is determined by the Plan administrator based on prevailing market conditions and are fixed over the life of the note. Interest rates on participant loans ranged from 3.25% to 8.50% at December 31, 2025.

Benefits

Upon a participant's separation from service due to death, disability, termination, or retirement, benefits may be distributed to them in a single lump sum amount equal to the vested value of their account or through installments over a certain period at the participant's election. Prior to termination of service, participants who have attained the age of 59 ½ may make in-service withdrawals from all vested accounts. Active participants who have not yet attained the age of 59 ½ may only withdraw their rollover accounts.

1. Description of Plan (continued)

Benefits (continued)

Active participants may also withdraw funds from their accounts under certain hardship conditions. The permitted hardships are defined by the Internal Revenue Service (IRS), and the requirements are strict. The Plan provides for required minimum distributions commencing at age 73 for certain participants.

If the vested benefit of a terminated participant is less than $7,000, the Plan administrator may initiate an involuntary distribution. Prior to such distribution, the participant has the right to request that the amount be distributed directly to the participant in the form of a lump sum amount or request that it be rolled over to a different IRA provider or another retirement plan eligible to receive rollover contributions.

Forfeitures

Participant account balances which are not 100% vested upon termination of services are forfeited. Forfeitures can be used to pay for Plan administrative expenses or to reduce the Company's contributions. As of December 31, 2025 and 2024, the forfeiture account balance was $4,045 and $4,583, respectively.

Administrative Expenses

Certain costs of administering the Plan are paid either by the Plan or Company, as defined 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 the net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits. Participant accounts are also charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions as defined by the Plan document. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Practices

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

2. Summary of Accounting Practices (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties

The Plan invests primarily in various money market and mutual fund securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. 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 in the near term could materially affect participants' account balances and the amounts reported in the accompanying financial statements.

Contributions Receivables and Allowance for Credit Losses

Contributions receivables consist of amounts due from participants and the Plan sponsor at year end and are stated at the amount the Plan expects to collect. Management has considered past transaction history and current economic trends when determining the collectability of contributions receivable. The Plan's allowance for credit losses was zero as of December 31, 2025 and 2024.

Payment of Benefits

Benefits are recorded when paid by the Plan.

Investment Income Recognition

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. The Plan presents in the statements of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of its investments, which consists of realized and unrealized gains (losses).

Fair Value of Financial Instruments

The Plan's investments are stated at fair value. Shares of money market funds and mutual funds are valued at quoted market prices.

2. Summary of Accounting Practices (continued)

Fair Value of Financial Instruments (continued)

The Plan follows Accounting Standards Codification (ASC) 820 for all financial assets and liabilities and nonfinancial assets and liabilities that are recognized or disclosed at fair value in the financial statements on a recurring basis. ASC 820 defines fair value, establishes a fair value hierarchy, and expands disclosures about fair value measurements.

ASC 820 defines fair value as the price that would be received upon sale of an asset or paid upon the transfer of a liability in an orderly transaction between market participants at the measurement date and in the principal or most advantageous market for that asset or liability.

The fair value should be calculated based on assumptions that market participants would use in pricing the asset or liability, not on assumptions specific to the entity.

3. Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, certified to the Plan administrator the following information as complete and accurate, which has been relied upon by the Plan administrator in the preparation of the Plan's financial statements and related supplemental schedules in compliance with ERISA:

(a) Investments

The cost and fair value of investments, in the aggregate and by fund, as of December 31, 2025 and 2024.

(b) Interest and Dividend Income

The amount of interest and dividend income received by the Plan for the years ended December 31, 2025 and 2024.

(c) Net Appreciation (Depreciation)

The amount of appreciation (depreciation) in the fair value of investments, individually and in the aggregate, for the years ended December 31, 2025 and 2024.

(d) Notes Receivable from Participants

The amount of notes receivable from participants plus any accrued but unpaid interest as of December 31, 2025 and 2024.

4. Fair Value Measurements

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy prioritizes valuation inputs into three levels based on the extent to which the inputs used to measure fair value are observable in the market. Each fair value measurement is classified within one of the three levels based on the lowest-level input that is significant to the fair value measurement in its entirety. These levels are as follows:

Level 1 – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2 – Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3 – Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

Investments measured at fair value, at December 31, 2025 and 2024, on a recurring basis are summarized below:

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 61,200	$ -	$ -	$ 61,200
Mutual funds	22,403,218	-	-	22,403,218
Total investments, at fair value	$ 22,464,418	$ -	$ -	$ 22,464,418

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 463,490	$ -	$ -	$ 463,490
Mutual funds	18,710,460	-	-	18,710,460
Total investments, at fair value	$ 19,173,950	$ -	-	$ 19,173,950

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time or to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, no further contributions could be made and all amounts credited to participant accounts would become 100% vested.

6. Party-in-Interest Transactions

Fees paid in the ordinary course of business during 2025 and 2024 for professional, administrative and custodial services were paid by the Plan based on customary and reasonable rates for services. While these transactions qualify as party-in-interest activity, they are expressly exempt from the prohibited transaction rules. During the years ended December 31, 2025 and 2024, the Plan's investments included shares of mutual funds and a money market fund held by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee and recordkeeper of the Plan, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Administrative expenses reported in the statements of changes in net assets available for benefits were charged to participant accounts for administrative services and participant initiated transactions.

7. Tax Status

The Plan adopted a Prototype Non-Standardized Profit Sharing Plan sponsored by Fidelity Management and Research Company. In accordance with Revenue Procedure 2005-16, the Company has chosen to rely on the advisory opinion letter dated June 30, 2020. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. Subsequent to the receipt of the opinion letter from the IRS, the Plan has been amended. Plan management is aware of certain operational issues that, if not properly corrected, could be treated by the IRS as qualification failures. Plan management intends to take steps to correct these issues and, if necessary, resolve the tax-qualification matters directly with the IRS. Accordingly, Plan management believes that the Plan and related trust will retain their tax-qualified status.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2022.

8. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 for the years ended December 31:

	2025	2024
Net assets available for benefits per the financial statements	$ 22,771,389	$ 19,466,476
Deemed distributions	(10,412)	(17,498)
Net assets per Schedule H of Form 5500	$ 22,760,977	$ 19,448,978

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Schedule H of Form 5500 for the year ended December 31:

	2025	2024
Net increase per the financial statements	$ 3,304,913	$ 3,473,419
Adjustment for deemed distributions	7,087	(15,511)
Net income per Schedule H of Form 5500	$ 3,312,000	$ 3,457,908

9. Plan Amendments

The Plan was amended effective June 1, 2024 to modify the Plan's investment lineup which included the addition of revenue sharing funds.

The Setting Every Community Up for Retirement Enhancement Act 2.0 (SECURE Act 2.0) of 2022 was signed into law on December 29, 2022. The SECURE Act 2.0 is a retirement plan bill that aims to increase access to retirement plans and encourage Americans to save for their future. It builds on the changes made by the SECURE Act of 2019, which was signed into law in December 2019. Provisions of the SECURE Act 2.0 affecting the Plan include an increase in the required minimum distributions age; the elimination of required minimum distributions from designated Roth accounts; an increase in the mandatory distribution limit for former participants from $5,000 to $7,000; expanded eligibility for long-term part-time employees; increased catch-up contribution limits for certain participants; qualified birth or adoption distributions; withdrawals for emergency expenses; withdrawals for federally declared disasters; and eligible distributions for domestic abuse victims. The original SECURE Act generally required employers to permit qualifying long-term part-time employees to make elective contributions to 401(k) plans beginning January 1, 2024, after three consecutive years with at least 500 hours of service in each year. The SECURE 2.0 Act reduced the service requirement from three consecutive years to two consecutive years, allowing qualifying employees to enter the Plan beginning January 1, 2025.

9. Plan Amendments (continued)

While employers are required to allow LTPT employees to make contributions, they are not obligated to make matching contributions for them. Written amendments to the Plan document to reflect these operational changes will be adopted at a later date in accordance with law and IRS guidance.

10. Prohibited Transactions

During the Plan year ended December 31, 2024 there were unintentional delays by the Plan Sponsor in remitting employee contributions and loan repayments. Total employee contributions and loan repayments not remitted in time for the year ended December 31, 2024 amounted to $2,409 and $761, respectively, for an aggregate amount of $3,170. The Plan sponsor self-corrected the delays and reimbursed the affected participants for lost earnings, as determined by the Plan's recordkeeper. The Plan sponsor has filed Form 5330 Return of Excise Tax Related to Employee Benefit Plans in connection with these transactions.

11. Subsequent Events

The Plan sponsor has evaluated events occurring between December 31, 2025 and October 6, 2026, the date the financial statements were available to be issued. The Plan sponsor is not aware of any subsequent events which require recognition or disclosure in the financial statements.

Supplemental Schedules

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions
Employer Identification Number 06-1648707
Plan Number 001
Year Ended December 31, 2025

Participant Contributions Transferred Late to Plan: $3,170	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
Check here if Late Participant Loan Repayments are Included ☑	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2024	$ -	$ 3,170	$ -	$ -

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
Employer Identification Number 06-1648707
Plan Number 001
December 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost**	**Current Value**
	Mutual Funds			
	American Funds	American Mutual R6	**	$ 115,638
	Allsprings Global Investments	Special Small Cap Value R6	**	48,291
	Eaton Vance	Atlanta Capital SMID-Cap Fund R6	**	758,225
	Eaton Vance	Emerging & Frontier Countries Equity Fund I	**	130,159
*	Fidelity Investments	Advisor Strategic Income Z	**	224,174
*	Fidelity Investments	Total Bond Fund Z	**	347,437
*	Fidelity Investments	500 Index	**	3,811,740
*	Fidelity Investments	Mid Cap Index	**	502,095
*	Fidelity Investments	Small Cap Index	**	408,024
	BlackRock	iShares MSCI EAFE International Index K	**	370,316
	Janus Investments	Henderson Triton N	**	480,361
	MFS Investment Management	Growth R6	**	1,441,912
	MFS Investment Management	International Intrinsic Value R6	**	476,321
	Principal	Principal Real Estate Securities R6	**	285,737
	T. Rowe Price	Retirement 2010 I	**	11,750
	T. Rowe Price	Retirement 2015 I	**	4,610
	T. Rowe Price	Retirement 2020 I	**	268,085
	T. Rowe Price	Retirement 2025 I	**	789,032
	T. Rowe Price	Retirement 2030 I	**	657,415
	T. Rowe Price	Retirement 2035 I	**	3,300,822
	T. Rowe Price	Retirement 2040 I	**	2,744,023
	T. Rowe Price	Retirement 2045 I	**	692,846
	T. Rowe Price	Retirement 2050 I	**	1,469,284
	T. Rowe Price	Retirement 2055 I	**	2,130,050
	T. Rowe Price	Retirement 2060 I	**	131,162
	T. Rowe Price	Retirement 2065 I	**	221,726
	Victory Capital	Sycamore Established Value R6	**	248,436
	American Funds	High-Inc Trust R6		333,547
		Total Mutual Funds		22,403,218
	Money Market Fund			
*	Fidelity Investments	Government Money Market K6	**	61,200
*	**Participant Notes Receivable**	Notes receivable with interest rates of 3.25% to 8.50%. Loan maturity dates range from 2026 - 2035.	$ -	212,281
				$ 22,676,699

(*) Asterisk denotes a party-in-interest.
(**) Omitted for participant-directed investments.

See independent auditor's report.

Financial Statements and Supplemental Schedules

Fiondella, Milone & LaSaracina 401(k) Plan

Years ended December 31, 2025 and 2024
with Independent Auditor's Report

DELUZIO & COMPANY, LLP
CERTIFIED PUBLIC ACCOUNTANTS & BUSINESS ADVISORS

Fiondella, Milone & LaSaracina 401(k) Plan

Financial Statements and Supplemental Schedules

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Note: Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

DELUZIO & COMPANY, LLP

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Independent Auditor's Report

To the Plan Administrator
Fiondella, Milone & LaSaracina 401(k) Plan

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

We have performed audits of the financial statements of Fiondella, Milone & LaSaracina 401(k) Plan (Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified 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 Fidelity Management Trust Company, 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 3 to the financial statements, is complete and accurate.

Opinion

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

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

(continued)

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Independent Auditor's Report

(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 Fiondella, Milone & LaSaracina 401(k) Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with 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 Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

(continued)

Independent Auditor's Report

(continued)

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Fiondella, Milone & LaSaracina 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Fiondella, Milone & LaSaracina 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and the Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year), as of and 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 are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

(continued)

Independent Auditor's Report

(continued)

Other Matter — Supplemental Schedules Required by ERISA (continued)

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agrees to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Deluzio & Company, LLP

Greensburg, Pennsylvania
October 6, 2026

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments, at fair value		
Money Market fund	$ 61,200	$ 463,490
Mutual funds	22,403,218	18,710,460
Total Investments, at fair value	22,464,418	19,173,950
Receivables		
Employer contribution, net of allowances for credit losses of zero	31,078	29,915
Employees' contributions, net of allowances for credit losses of zero	63,612	57,581
Notes receivable from participants	212,281	205,030
Total Receivables	306,971	292,526
Net Assets Available for Benefits	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment Income:		
Net appreciation in fair value of investments	$ 1,935,057	$ 1,617,597
Interest and dividends	1,035,451	733,775
Total Investment Income	2,970,508	2,351,372
Interest on Notes Receivable from Participants	15,732	12,320
Contributions		
Employer	537,544	521,645
Employee	1,310,734	1,253,338
Rollover	-	60,237
Total Contributions	1,848,278	1,835,220
Total Additions	4,834,518	4,198,912
Deductions		
Benefits paid to participants	1,467,919	713,008
Administrative expenses	61,686	12,485
Total Deductions	1,529,605	725,493
Net Increase	3,304,913	3,473,419
Net Assets Available for Benefits - Beginning of Year	19,466,476	15,993,057
Net Assets Available for Benefits - End of Year	$ 22,771,389	$ 19,466,476

See accompanying notes to the financial statements.

1. Description of Plan

The following description of the Fiondella, Milone & LaSaracina 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan, established on November 1, 2003, is a defined contribution profit sharing plan with a 401(k) safe harbor matching feature covering substantially all employees of Fiondella, Milone & LaSaracina LLP (the Company) who have met the eligibility requirements stipulated by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act (ERISA). The administrator of the Plan and Plan sponsor is the Company.

Eligibility

In general, employees are eligible to participate in the Plan upon attainment of age 21 and completion of three months of service. Eligible participants are automatically enrolled in the Plan at a 5% pretax contribution rate unless they opt out of participation or elect a different contribution rate.

Contributions

Each year, participants may elect to contribute either a specified dollar amount or from 1% to 100% of their pretax annual compensation, as defined by the Plan document. Participants' contributions are subject to limitations imposed by the Internal Revenue Code (IRC). Participants may also designate a portion of their contributions as Roth 401(k) contributions, which are taxable to the participant at the time of deferral. Participants may also contribute rollover distributions from other qualified defined benefit or defined contribution plans.

All eligible participants are eligible to receive a safe harbor matching contribution of 100% of the first 3% of eligible compensation and 50% of the next 2% of eligible compensation contributed to the Plan.

Nonelective contributions and employer matching contributions may also be made at the discretion of the Company. There were no nonelective contributions made for the years ended December 31, 2025 and 2024.

Investment Options

All assets of the Plan are held by Fidelity Management Trust Company. All investments are fully participant directed. Participants may direct the investment of their contributions and Company contributions into any of the Plan's available investment options.

1. Description of Plan (continued)

Participant Accounts

The account of each participant reflects a separate record of participant contributions, Company safe harbor matching contributions and discretionary Company contributions, withdrawals, expenses, and investment gains and losses.

Vesting

Participants are immediately vested in their voluntary contributions, safe harbor matching contributions, and discretionary employer matching contributions plus actual earnings thereon.

Participants vest in the Company's nonelective employer contributions, if granted, in accordance with a graded five-year vesting schedule. Participants are credited with a year of service based on elapsed time.

Notes Receivable from Participants

Notes receivable from participants represents participant loans that are recorded at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when it is earned. Related fees are recorded as administrative expenses and are expensed when they are incurred. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be a distribution, the participant loan balance is reduced, and a benefit payment is recorded.

Participants may borrow at least $1,000, subject to a maximum equal to the lesser of $50,000 or 50% of the participant's vested account balance and may have up to two loans outstanding at one time. Loans must be repaid over a period of no more than 5 years except in the case of a loan used to acquire a principal residence, in which case the loan, once approved by the Plan administrator, may be repaid over a period of 10 years. Payments of principal and interest are made through payroll deductions over the loan period. Loans are secured by the vested balance in the participant's account. Loans bear interest at a rate that is determined by the Plan administrator based on prevailing market conditions and are fixed over the life of the note. Interest rates on participant loans ranged from 3.25% to 8.50% at December 31, 2025.

Benefits

Upon a participant's separation from service due to death, disability, termination, or retirement, benefits may be distributed to them in a single lump sum amount equal to the vested value of their account or through installments over a certain period at the participant's election. Prior to termination of service, participants who have attained the age of 59 ½ may make in-service withdrawals from all vested accounts. Active participants who have not yet attained the age of 59 ½ may only withdraw their rollover accounts.

1. Description of Plan (continued)

Benefits (continued)

Active participants may also withdraw funds from their accounts under certain hardship conditions. The permitted hardships are defined by the Internal Revenue Service (IRS), and the requirements are strict. The Plan provides for required minimum distributions commencing at age 73 for certain participants.

If the vested benefit of a terminated participant is less than $7,000, the Plan administrator may initiate an involuntary distribution. Prior to such distribution, the participant has the right to request that the amount be distributed directly to the participant in the form of a lump sum amount or request that it be rolled over to a different IRA provider or another retirement plan eligible to receive rollover contributions.

Forfeitures

Participant account balances which are not 100% vested upon termination of services are forfeited. Forfeitures can be used to pay for Plan administrative expenses or to reduce the Company's contributions. As of December 31, 2025 and 2024, the forfeiture account balance was $4,045 and $4,583, respectively.

Administrative Expenses

Certain costs of administering the Plan are paid either by the Plan or Company, as defined 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 the net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits. Participant accounts are also charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions as defined by the Plan document. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Practices

Basis of Accounting

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

2. Summary of Accounting Practices (continued)

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make significant estimates and assumptions that affect the reported amounts of net assets available for benefits at the date of the financial statements and the changes in net assets available for benefits during the reporting period and, when applicable, disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risks and Uncertainties

The Plan invests primarily in various money market and mutual fund securities. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. 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 in the near term could materially affect participants' account balances and the amounts reported in the accompanying financial statements.

Contributions Receivables and Allowance for Credit Losses

Contributions receivables consist of amounts due from participants and the Plan sponsor at year end and are stated at the amount the Plan expects to collect. Management has considered past transaction history and current economic trends when determining the collectability of contributions receivable. The Plan's allowance for credit losses was zero as of December 31, 2025 and 2024.

Payment of Benefits

Benefits are recorded when paid by the Plan.

Investment Income Recognition

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned. Dividends are recorded on the ex-dividend date. The Plan presents in the statements of changes in net assets available for benefits the net appreciation (depreciation) in the fair value of its investments, which consists of realized and unrealized gains (losses).

Fair Value of Financial Instruments

The Plan's investments are stated at fair value. Shares of money market funds and mutual funds are valued at quoted market prices.

2. Summary of Accounting Practices (continued)

Fair Value of Financial Instruments (continued)

The Plan follows Accounting Standards Codification (ASC) 820 for all financial assets and liabilities and nonfinancial assets and liabilities that are recognized or disclosed at fair value in the financial statements on a recurring basis. ASC 820 defines fair value, establishes a fair value hierarchy, and expands disclosures about fair value measurements.

ASC 820 defines fair value as the price that would be received upon sale of an asset or paid upon the transfer of a liability in an orderly transaction between market participants at the measurement date and in the principal or most advantageous market for that asset or liability.

The fair value should be calculated based on assumptions that market participants would use in pricing the asset or liability, not on assumptions specific to the entity.

3. Information Certified by the Trustee

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, certified to the Plan administrator the following information as complete and accurate, which has been relied upon by the Plan administrator in the preparation of the Plan's financial statements and related supplemental schedules in compliance with ERISA:

(a) Investments

The cost and fair value of investments, in the aggregate and by fund, as of December 31, 2025 and 2024.

(b) Interest and Dividend Income

The amount of interest and dividend income received by the Plan for the years ended December 31, 2025 and 2024.

(c) Net Appreciation (Depreciation)

The amount of appreciation (depreciation) in the fair value of investments, individually and in the aggregate, for the years ended December 31, 2025 and 2024.

(d) Notes Receivable from Participants

The amount of notes receivable from participants plus any accrued but unpaid interest as of December 31, 2025 and 2024.

4. Fair Value Measurements

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs. The hierarchy prioritizes valuation inputs into three levels based on the extent to which the inputs used to measure fair value are observable in the market. Each fair value measurement is classified within one of the three levels based on the lowest-level input that is significant to the fair value measurement in its entirety. These levels are as follows:

Level 1 – Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2 – Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3 – Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

Investments measured at fair value, at December 31, 2025 and 2024, on a recurring basis are summarized below:

	December 31, 2025			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 61,200	$ -	$ -	$ 61,200
Mutual funds	22,403,218	-	-	22,403,218
Total investments, at fair value	$ 22,464,418	$ -	$ -	$ 22,464,418

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Investments				
Money Market fund	$ 463,490	$ -	$ -	$ 463,490
Mutual funds	18,710,460	-	-	18,710,460
Total investments, at fair value	$ 19,173,950	$ -	-	$ 19,173,950

5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time or to terminate the Plan subject to the provisions of ERISA. Upon termination of the Plan, no further contributions could be made and all amounts credited to participant accounts would become 100% vested.

6. Party-in-Interest Transactions

Fees paid in the ordinary course of business during 2025 and 2024 for professional, administrative and custodial services were paid by the Plan based on customary and reasonable rates for services. While these transactions qualify as party-in-interest activity, they are expressly exempt from the prohibited transaction rules. During the years ended December 31, 2025 and 2024, the Plan's investments included shares of mutual funds and a money market fund held by Fidelity Management Trust Company. Fidelity Management Trust Company is the trustee and recordkeeper of the Plan, therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules. Administrative expenses reported in the statements of changes in net assets available for benefits were charged to participant accounts for administrative services and participant initiated transactions.

7. Tax Status

The Plan adopted a Prototype Non-Standardized Profit Sharing Plan sponsored by Fidelity Management and Research Company. In accordance with Revenue Procedure 2005-16, the Company has chosen to rely on the advisory opinion letter dated June 30, 2020. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. Subsequent to the receipt of the opinion letter from the IRS, the Plan has been amended. Plan management is aware of certain operational issues that, if not properly corrected, could be treated by the IRS as qualification failures. Plan management intends to take steps to correct these issues and, if necessary, resolve the tax-qualification matters directly with the IRS. Accordingly, Plan management believes that the Plan and related trust will retain their tax-qualified status.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2022.

8. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Schedule H of Form 5500 for the years ended December 31:

	2025	2024
Net assets available for benefits per the financial statements	$ 22,771,389	$ 19,466,476
Deemed distributions	(10,412)	(17,498)
Net assets per Schedule H of Form 5500	$ 22,760,977	$ 19,448,978

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Schedule H of Form 5500 for the year ended December 31:

	2025	2024
Net increase per the financial statements	$ 3,304,913	$ 3,473,419
Adjustment for deemed distributions	7,087	(15,511)
Net income per Schedule H of Form 5500	$ 3,312,000	$ 3,457,908

9. Plan Amendments

The Plan was amended effective June 1, 2024 to modify the Plan's investment lineup which included the addition of revenue sharing funds.

The Setting Every Community Up for Retirement Enhancement Act 2.0 (SECURE Act 2.0) of 2022 was signed into law on December 29, 2022. The SECURE Act 2.0 is a retirement plan bill that aims to increase access to retirement plans and encourage Americans to save for their future. It builds on the changes made by the SECURE Act of 2019, which was signed into law in December 2019. Provisions of the SECURE Act 2.0 affecting the Plan include an increase in the required minimum distributions age; the elimination of required minimum distributions from designated Roth accounts; an increase in the mandatory distribution limit for former participants from $5,000 to $7,000; expanded eligibility for long-term part-time employees; increased catch-up contribution limits for certain participants; qualified birth or adoption distributions; withdrawals for emergency expenses; withdrawals for federally declared disasters; and eligible distributions for domestic abuse victims. The original SECURE Act generally required employers to permit qualifying long-term part-time employees to make elective contributions to 401(k) plans beginning January 1, 2024, after three consecutive years with at least 500 hours of service in each year. The SECURE 2.0 Act reduced the service requirement from three consecutive years to two consecutive years, allowing qualifying employees to enter the Plan beginning January 1, 2025.

9. Plan Amendments (continued)

While employers are required to allow LTPT employees to make contributions, they are not obligated to make matching contributions for them. Written amendments to the Plan document to reflect these operational changes will be adopted at a later date in accordance with law and IRS guidance.

10. Prohibited Transactions

During the Plan year ended December 31, 2024 there were unintentional delays by the Plan Sponsor in remitting employee contributions and loan repayments. Total employee contributions and loan repayments not remitted in time for the year ended December 31, 2024 amounted to $2,409 and $761, respectively, for an aggregate amount of $3,170. The Plan sponsor self-corrected the delays and reimbursed the affected participants for lost earnings, as determined by the Plan's recordkeeper. The Plan sponsor has filed Form 5330 Return of Excise Tax Related to Employee Benefit Plans in connection with these transactions.

11. Subsequent Events

The Plan sponsor has evaluated events occurring between December 31, 2025 and October 6, 2026, the date the financial statements were available to be issued. The Plan sponsor is not aware of any subsequent events which require recognition or disclosure in the financial statements.

Supplemental Schedules

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions
Employer Identification Number 06-1648707
Plan Number 001
Year Ended December 31, 2025

Participant Contributions Transferred Late to Plan: $3,170	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
Check here if Late Participant Loan Repayments are Included ☑	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2024	$ -	$ 3,170	$ -	$ -

FIONDELLA, MILONE & LASARACINA 401(k) PLAN
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
Employer Identification Number 06-1648707
Plan Number 001
December 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost**	**Current Value**
	Mutual Funds			
	American Funds	American Mutual R6	**	$ 115,638
	Allsprings Global Investments	Special Small Cap Value R6	**	48,291
	Eaton Vance	Atlanta Capital SMID-Cap Fund R6	**	758,225
	Eaton Vance	Emerging & Frontier Countries Equity Fund I	**	130,159
*	Fidelity Investments	Advisor Strategic Income Z	**	224,174
*	Fidelity Investments	Total Bond Fund Z	**	347,437
*	Fidelity Investments	500 Index	**	3,811,740
*	Fidelity Investments	Mid Cap Index	**	502,095
*	Fidelity Investments	Small Cap Index	**	408,024
	BlackRock	iShares MSCI EAFE International Index K	**	370,316
	Janus Investments	Henderson Triton N	**	480,361
	MFS Investment Management	Growth R6	**	1,441,912
	MFS Investment Management	International Intrinsic Value R6	**	476,321
	Principal	Principal Real Estate Securities R6	**	285,737
	T. Rowe Price	Retirement 2010 I	**	11,750
	T. Rowe Price	Retirement 2015 I	**	4,610
	T. Rowe Price	Retirement 2020 I	**	268,085
	T. Rowe Price	Retirement 2025 I	**	789,032
	T. Rowe Price	Retirement 2030 I	**	657,415
	T. Rowe Price	Retirement 2035 I	**	3,300,822
	T. Rowe Price	Retirement 2040 I	**	2,744,023
	T. Rowe Price	Retirement 2045 I	**	692,846
	T. Rowe Price	Retirement 2050 I	**	1,469,284
	T. Rowe Price	Retirement 2055 I	**	2,130,050
	T. Rowe Price	Retirement 2060 I	**	131,162
	T. Rowe Price	Retirement 2065 I	**	221,726
	Victory Capital	Sycamore Established Value R6	**	248,436
	American Funds	High-Inc Trust R6		333,547
		Total Mutual Funds		22,403,218
	Money Market Fund			
*	Fidelity Investments	Government Money Market K6	**	61,200
*	**Participant Notes Receivable**	Notes receivable with interest rates of 3.25% to 8.50%. Loan maturity dates range from 2026 - 2035.	$ -	212,281
				$ 22,676,699

(*) Asterisk denotes a party-in-interest.
(**) Omitted for participant-directed investments.

See independent auditor's report.