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
PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 10/01/2006

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)
PTM MANAGEMENT CORP.

94-01 150 ST.
PO BOX 350412
JAMAICA, NY 11435

2b Employer Identification Number (EIN) 11-3620341

2c Plan Sponsor's telephone number 718-558-0808

2d Business code (see instructions) 485990

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

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	333
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)**	273
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	267
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	25
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	292
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	292
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)**	111
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)**	67
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:

2G 2J 2K 3D 3H

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[X] 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) [ ] **R** (Retirement Plan Information)

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

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

(4) [ ] **DCG** (Individual Plan Information) – Number Attached _____

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

b General Schedules

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

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
PTM MANAGEMENT CORP.

D Employer Identification Number (EIN)
11-3620341

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

1 Coverage Information:

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

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	06509	815343	67	01/01/2025	12/31/2025

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

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

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

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

OSAIC WEALTH, INC.
18700 N HAYDEN ROAD, SUITE 255
SCOTTSDALE, AZ 85255

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
			7

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	550242
5	Current value of plan's interest under this contract in separate accounts at year end	5	9411822

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING

b	Balance at the end of the previous year			7b	497304
c	Additions: (1) Contributions deposited during the year	7c(1)	46196		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	6743		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	52939
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	550243
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	45465		
	(2) Administration charge made by carrier	7e(2)	778		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)	40		
	(5) Total deductions			7e(5)	46283
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	503960

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
PTM MANAGEMENT CORP.

D Employer Identification Number (EIN)
11-3620341

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: VRIAC SEPERATE ACCOUNT D

b Name of sponsor of entity listed in (a): VOYA RETIREMNT INSURANCE & ANNUITY COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
71-0294708-002	P	9411822

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
PTM MANAGEMENT CORP.

D Employer Identification Number (EIN)
11-3620341

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	161467	163516
(2) Participant contributions	1b(2)	103	-199
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	7883635	9411822
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	497304	503959
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	8542509	10079098
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	8542509	10079098

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)	165660	
(B) Participants	2a(1)(B)	371626	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		537286
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1475741
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2013027
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	473538	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		473538
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	2900	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		2900
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		476438
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1536589
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [X] 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: CRAIG, FITZSIMMONS & MEYER, LLP **(2)** EIN: 11-2442493

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		7956
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

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

Craig, Fitzsimmons & Meyer, LLP

CERTIFIED PUBLIC ACCOUNTANTS

PTM Management Corp. 401k Profit Sharing Plan

Plan Number: 002
Plan Sponsor EIN: 11-3620341

Financial Statements With Supplemental Schedule and Independent Auditor's Report

December 31, 2025 and 2024

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
PLAN NUMBER: 002
PLAN SPONSOR EIN: 11-3620341
INDEX TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

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NOTE: The accompanying financial statements have been prepared for the purpose of filing DOL Form 5500. Supplemental schedules required by Section 2520 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, other than those listed above, are omitted because of the absence of the conditions under which they are required.

Craig, Fitzsimmons & Meyer, LLP

Certified Public Accountants
20 Manor Road, Smithtown, NY 11787
631.360.1400 631.360.7314
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INDEPENDENT AUDITOR'S REPORT

To the Trustees of the
PTM Management Corp. 401k Profit Sharing Plan
94-01 150th Street
Jamaica, NY 11435

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the PTM Management Corp. 401k Profit Sharing Plan 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 the Voya Retirement Insurance and Annuity Company, a qualified institution, covering the certified investment information as of December 31, 2025 and 2024, and for the year ended December 31, 2025. The certifications state that the applicable investment information is complete and accurate.

Opinion

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

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

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

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 PTM Management Corp. 401k Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the PTM Management Corp. 401k Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the PTM Management Corp. 401k Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the PTM Management Corp. 401k Profit Sharing 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 certifications, comparing the certified investment information with the related information presented and disclosed in the 2025 and 2024 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are presented 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 Matters

Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2025 and Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions for the year ended December 31, 2025 are presented for purposes of additional analysis and is 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.

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

For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

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



October 2, 2026
Smithtown, NY

PTM Management Corp. 401k Profit Sharing Plan

Plan Number: 002
Plan Sponsor EIN: 11-3620341

Financial Statements

December 31, 2025 and 2024

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
PLAN NUMBER: 002
PLAN SPONSOR EIN: 11-3620341
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31,

	2025	2024
ASSETS		
Investments, at fair value		
Mutual funds and guaranteed investment contract	$ 9,915,781	$ 8,380,939
Receivables:		
Employer contributions	163,516	161,467
Employee contributions	350	103
Total assets	10,079,647	8,542,509
LIABILITIES		
Other liabilities	549	-
Total liabilities	549	-
Net assets available for benefits	$10,079,098	$ 8,542,509

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

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
PLAN NUMBER: 002
PLAN SPONSOR EIN: 11-3620341
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31,

ADDITIONS	2025
Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	$ 1,475,741
Total investment income	1,475,741
Contributions:	
Employer	165,660
Participants	371,626
Total contributions	537,286
Total additions	2,013,027
DEDUCTIONS	
Deductions from net assets attributed to:	
Benefits paid to participants	473,538
Administration expenses	2,900
Total deductions	476,438
Net increase in net assets available for benefits	1,536,589
Net assets available for benefits, beginning of year	8,542,509
Net assets available for benefits, end of year	$ 10,079,098

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

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
PLAN NUMBER: 002
PLAN SPONSOR EIN: 11-3620341
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

1. Plan Description

The following description of the PTM Management Corp. 401k Profit Sharing Plan ("the Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for more description of the Plans provisions.

General – The Plan is a defined contribution plan covering all eligible employees of the PTM Management Corp. ("Sponsor"), The Plan was established effective October 1, 2006 with a restatement date of January 1, 2021 and is subject to the provisions of ERISA and applicable provisions of the Internal Revenue Code. The Plan has been amended, as applicable, for relevant legislative and regulatory changes.

Entry and Eligibility – Employees may enter the Plan semi-annually, on January 1 or July 1, following the date they meet the eligibility requirements. Eligibility is achieved upon reaching age 21 and completing one year of service with at least 1,000 hours worked. Union employees, non-resident aliens, and leased employees are excluded from participation.

Contributions – Each year, participants may elect to contribute a percentage of eligible compensation, as defined by the Plan, subject to applicable Internal Revenue Code limitations. The elective-deferral limit was $23,500 for 2025. Participants who attained age 50 or older by the end of 2025 could contribute an additional $7,500, except that eligible participants who attained ages 60 through 63 during 2025 could contribute up to the applicable enhanced catch-up limit of $11,250, subject to the terms of the Plan. Participants may also contribute rollover amounts representing distributions from other qualified defined benefit or defined contribution plans.

Participants may also elect to contribute to the Plan, on an after-tax basis, by designating some or all their contributions as Roth 401(k) Deferrals. These after-tax contributions, plus the earnings accumulated thereon, may be withdrawn tax-free provided the withdrawal is a qualified distribution, as defined in the plan document.

The Plan provides for safe harbor matching contributions. The Sponsor will match 100% of the elective deferral that does not exceed 3% of compensation, plus 50% of the elective deferral that exceeds 3% of compensation but does not exceed 5% of compensation. Participants who are eligible to make salary deferrals to the Plan are eligible for the safe harbor match contributions. The Sponsor may decide to make additional non-elective contributions to the Plan. Eligibility to receive a non-elective contribution is attained if an employee completed 1,000 hours of service during the applicable period or is employed on the last day of the applicable period. The Sponsor made contributions to the Plan for the year ended December 31, 2025 and 2024 in the amounts of $165,660 and $161,922, respectively.

Participant Accounts – Each participant's account is credited with the participant's contributions, allocations of the Company's contribution, and Plan earnings. Each account is charged with allocations of investment losses, benefit payments, withdrawals, and administrative expenses, as applicable. Allocations are made in accordance with the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investments – Upon enrollment in the Plan, participants direct the investment of their contributions and Company contributions into various investment options offered by the Plan. The Plan's Trustees determine the appropriateness of the Plan's investment options offered by the Plan and monitor investment performance.

1. Plan Description – continued

Vesting – Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Sponsor's non-elective contribution portion of their accounts is based on years of continuous service. A participant becomes 100% vested over six years of credited service in accordance with the Plan document, or immediately if employment is terminated due to death, disability, or retirement at Normal Age. Vesting occurs as follows:

Years of Credited Service	Vesting Percentage
Less than two	0%
Two Years	20%
Three years	40%
Four Years	60%
Five Years	80%
Six Years	100%

Distributions of Benefits – Depending on the participant's vested account balance, upon termination of employment a participant may elect to receive a lump-sum distribution equal to the participant's vested account balance or roll the vested balance into an individual retirement account or another eligible retirement plan, as permitted by the Plan document.

Notes Receivable from Participants – The Plan does not permit loans to participants.

Forfeitures – At December 31, 2025 and 2024, forfeitures available for use by the Plan totaled $1,658 and $1,602, respectively. Forfeitures may be used to reduce employer contributions or pay eligible Plan administrative expenses, as permitted by the Plan document.

2. Summary of Significant Accounting Policies

This summary of significant accounting policies of the PTM Management Corp. 401k Profit Sharing Plan (the "Plan") is presented to assist in understanding the Plan's financial statements and supplemental schedules. The following significant accounting policies have been applied consistently in preparing the Plan's financial statements and ERISA-required supplemental schedule.

Basis of Accounting - The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America, except those benefits currently payable to plan participants are recorded on a cash basis.

Use of Estimates - The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of certain assets and liabilities and changes therein, disclosure of contingent assets and liabilities. Accordingly, the actual amounts could differ from those estimates. Any adjustments applied to estimated amounts are recognized in the year in which such adjustments are determined.

Cash - The Plan considers all cash in demand deposit and money market accounts to be cash equivalents. This does not include cash or cash equivalents held in the investment accounts. These balances are included as a component of investments.

Investment Valuation and Income Recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded when earned in accordance with the accrual basis. Dividends are recorded as of the ex-dividend date. Net appreciation (depreciation) includes the plan's gains and losses on the investments bought and sold, as well as held at year-end.

2. Summary of Significant Accounting Policies – continued

Other Receivables - Are comprised of investment income receivable and interest due on delinquent contributions (when applicable) as of the fiscal year-end.

Contributions - Participant contributions are recorded in the period in which the related compensation is earned and withheld. Employer matching and nonelective contributions are recorded in the period in which they are earned under the terms of the Plan. Contributions due to the Plan at year-end are recorded as contributions receivable.

Payment of Benefits - Benefit payments to participants are recorded when paid.

Administrative Expenses - Administrative expenses are paid by the Plan or the Plan Sponsor, as provided by the Plan document. Expenses paid directly by the Plan are recorded in the accompanying statement of changes in net assets available for benefits. Expenses paid by the Plan Sponsor are excluded from the Plan's financial statements.

Operating Expenses - Operating expenses of the Plan are paid by the Sponsor and are therefore excluded from these financial statements.

3. Certified Investments

Certain information relating to investments presented in the accompanying financial statements, notes to the financial statements, and ERISA-required supplemental schedule was obtained or derived from information prepared and certified as complete and accurate by Voya Retirement Insurance and Annuity Company. Management determined that Voya Retirement Insurance and Annuity Company is a qualified institution that meets the requirements of ERISA Section 103(a)(3)(C). The certified information includes investment balances as of December 31, 2025 and 2024 and applicable investment activity for the year ended December 31, 2025, as identified in the related certifications.

4. Investments and Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying financial statement of Net Assets Available for Benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

Accounting standards establish a framework for measuring fair value, providing a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the value hierarchy are described below.

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

Level 2 - Inputs to the valuation methodology include:

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

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

4. Investments and Fair Value Measurements – continued

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Voya Retirement Insurance and Annuity Company, (the "Trustee") invests contributions in variable annuity products. The Trustee hires money managers to create investment portfolios with specific performance objectives outlined by the Trustee. These annuities are not securities in which the general public can invest, but instead are limited to participants of a qualified retirement plan for which the Trustee serves in a fiduciary capacity. These annuities are not readily traded, and as such, their values and performance are not published. If the Plan cancels the annuity contract or withdraws funds in excess of allowable levels prior to maturity of the annuity, the Plan may be subject to surrender charges based upon the annuity's surrender schedule. The Plan's investments in fixed interest accounts have qualities of non-benefit responsive guaranteed investment contracts.

The following is a description of the valuation methodology used for assets measured at fair value. There has been no change in the methodology used at December 31, 2025.

Pooled Separate Accounts: Valued at net asset value ("NAV") as a practical expedient, based on the market values of the underlying investments. The NAV is not a publicly quoted price in an active market. The pooled separate account is comprised of mutual funds as the underlying investments.

Fully Benefit Responsive Investment Contract: The Plan participates in the Voya Guaranteed Income Fund (GIF), which by definition is considered to be a guaranteed investment contract, or (GIC). Because the GIC is fully benefit-responsive, contract value is the relevant measurement. The Voya Fixed income fund is valued at the net asset value (NAV) of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust to ensure that securities liquidations will be carried out in an orderly business manner.

The Plan holds the Voya Fixed Account which are guaranteed interest accounts. The Voya Fixed Account objective is intended to be a long-term investment for participants seeking stability of principal. The guaranteed interest account is credited with earnings on the underlying investments and charged for participant withdrawals. The guaranteed interest accounts promise contract value for a benefit event (termination, death, disability and retirement); however; there is a possible surrender charge when funds are withdrawn prior to their maturity. Thus, the guaranteed interest accounts are considered non-benefit responsive. Fair market value is the amount that would be received were the funds to be withdrawn or transferred within the Plan prior to maturity.

This fair market value represents guaranteed interest accounts contract value adjusted to reflect current market interest rates only to the extent such market rates exceed crediting rates. This value represents contributions allocated to guaranteed interest accounts, plus interest at the contractually guaranteed rate, less funds used to pay benefits and insurance company's administrative expenses. All withdrawals from guaranteed interest accounts are made at either book value, the lessor of book or market value, or market value depending upon the withdrawal type as outlined in the contract. Book value equals the sum of all contributions made to the participants account plus interest owed less any charges fees and any previous withdrawals. The contract is therefore included in the financial statements at fair value as reported to the Plan. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The contract value of the investment is not materially different from its fair value.

4. Fair Value Measurements – continued

Investment Measured Using the Net Asset Value per Share Practical Expedient

The Guaranteed Interest Contract (GIC), in which the Plan participates, is maintained by Voya Retirement Insurance and Annuity Company. Interests in the GIC are represented by units, each of which represents an undivided pro-rata share of the net assets of the GIC. Although similar in nature to mutual funds, the GIC is not traded on an active market. Participant transactions (purchases and sales) may occur daily, without requiring notice or restrictions of redemption. The Plan has no unfunded commitments as of December 31, 2025 and 2024.

The following table summarizes investment for which fair value is measured using the NAV per share, or its equivalent, as a practical expedient as of December 31, 2025 and 2024. There are no participant redemption restrictions for this investment; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2025	Fair Value at December 31, 2024	Unfunded Commitment	Other Redemption Restrictions	Redemption Notice Period
GIC	$ 503,959	$ 497,304	None	Daily	None

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2025 and 2024:

Investments at Fair Value as of December 31, 2025

	Level 3	Total
Guaranteed investment contract	$ 503,959	$ 503,959
Pooled separate accounts measured at NAV (a)		9,411,822
Total investments at fair value		$ 9,915,781

Investments at Fair Value as of December 31, 2024

	Level 3	Total
Guaranteed investment contract	$ 497,304	$ 497,304
Pooled separate accounts measured at NAV (a)		7,883,635
Total investments at fair value		$ 8,380,939

(a) This category includes pooled separate accounts that are designed to deliver safety and stability by preserving principal and accumulating earnings, valued at the NAV of units held by the plan at year end. The NAV is determined by the custodian of the fund and is based on the fair value of the underlying assets held by the fund. In accordance with ASC Topic 820, Fair Value Measurements, certain investments are measured at fair value using the NAV per share (or its equivalent) practical expedient that have not been classified in the fair value hierarchy. The fair value amount presented in this table is intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

4. Fair Value Measurements – continued

Changes in Fair Value of Level 3 Assets and Related Gains and Losses

The following table sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2025 and 2024:

	Fair Value Measurements Using Significant Unobservable Inputs (Level 3)	
	2025	2024
Balance, beginning of the year	$ 497,304	$ 454,976
Purchases, issues, sales, and settlements		
Purchases	46,196	46,347
Issues	6,743	6,031
Sales	(46,284)	(10,050)
	$ 503,959	$ 497,304

5. Pooled Separate Accounts That Calculate Net Asset Value Per Share

The following tables set forth additional disclosures of the Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2025 and 2024:

	2025	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Equity funds	$ 5,674,507	n/a	Immediate	None
Money market funds	1,310	n/a	Immediate	None
Target funds	3,127,673	n/a	Immediate	None
Fixed income funds	608,332	n/a	Immediate	None
Total pooled separate accounts	$ 9,411,822			

	2024	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Equity funds	$ 4,860,781	n/a	Immediate	None
Money market funds	1,259	n/a	Immediate	None
Target funds	2,457,849	n/a	Immediate	None
Fixed income funds	563,746	n/a	Immediate	None
Total pooled separate accounts	$ 7,883,635			

Fixed Income Funds: A fund that invests solely in fixed income investments, such as bonds or certificates of deposit, as opposed to equity investments. The objective of fixed income funds is guaranteed income as opposed to capital growth. Fixed income funds typically invest in corporate debt or municipal debt. Debt rates of return are based on economic conditions and credit worthiness of the debtor.

Target Funds: These funds are hybrid mutual funds that automatically reset the asset mix (stocks, bonds, cash equivalents) in their portfolio according to a selected time frame appropriate for a particular investor. The target fund is structured to address a future date, such as retirement.

5. Pooled Separate Accounts That Calculate Net Asset Value Per Share – continued

Equity Funds: Equity funds invest principally in stocks, as opposed to bonds, notes, or other securities. The objective of an equity fund is long-term growth through capital gains, although historically, dividends have also been an important source of total return. Stock funds typically have a specific style, for example, value or growth, and can invest in large, moderate, small, or micro companies that trade on one of the major markets or over the counter (e.g., pink sheets).

Money Market Funds: These funds invest in short-term, high-quality debt instruments, such as U.S. Treasuries, commercial paper, and certificates of deposit, which can be quickly converted to cash. They are designed to maintain a stable net asset value of $1 per share, minimizing the risk of losing principal. The returns are typically modest; the funds generate income through interest payments from the underlying securities.

Variable annuities contain surrender charges and redemption restrictions that may limit the amount a participant would receive when the funds are liquidated and withdrawn.

6. Transactions with Parties-In-Interest

Certain Plan investments are managed or maintained by Voya Retirement Insurance and Annuity Company, which serves as the Plan's custodian and recordkeeper. Accordingly, transactions involving those investments and related service fees constitute party-in-interest transactions. These transactions are intended to qualify as exempt transactions under ERISA. Fees paid by the Plan for custodial and investment management services are included as a component of administration expenses on the Statement of Changes in Net Assets Available for Benefits.

Certain administrative fees related to the administration of the Plan were paid by the Plan or by the Sponsor. These transactions also qualify as exempt party-in-interest transactions.

Notes receivable from participants (when present) also constitutes party-in-interest transactions and are intended to qualify as exempt transactions under ERISA.

7. Plan Termination

Although it has not expressed any intention to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination, affected participants will become fully vested in their accounts to the extent required by the Plan document and applicable law.

8. Federal Income Tax Status

The Plan utilizes a pre-approved plan document for which the document provider received an Internal Revenue Service opinion letter dated June 30, 2020 stating that the form of the document satisfied the applicable requirements of Section 401(a) of the Internal Revenue Code. The Plan was restated effective January 1, 2021 and adopted by the Plan Sponsor on April 15, 2022. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Management believes the Plan is designed and has been operated in compliance with the applicable requirements of the Code. Management has evaluated known operational matters and believes any required corrective action, if any, will not adversely affect the Plan's tax-qualified status. Accordingly, no provision for income taxes has been recorded in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable authorities. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is subject to examination for the tax years 2022 through 2025.

9. Risk and Uncertainties

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

10. Other Matters

During the Plan year ended December 31, 2025, participant contributions totaling $7,956 were not remitted to the Plan within the period prescribed by DOL regulations. These transactions constitute non-exempt party-in-interest transactions or prohibited transactions as defined by ERISA.

11. Subsequent Events

The plan sponsor has evaluated the December 31, 2025 financial statements for subsequent events through October 2, 2026, the date the financial statements were available to be issued. No events were identified that required adjustment to or disclosure in the financial statements.

PTM Management Corp. 401k Profit Sharing Plan

Plan Number: 002
Plan Sponsor EIN: 11-3620341

Supplemental Information

December 31, 2025

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
PLAN NUMBER: 002
PLAN SPONSOR EIN: 11-3620341
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AS OF DECEMBER 31, 2025

(a) Party-in-interest	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
*	VOYA Retirement Insurance and Annuity Company	American Funds Am Balanced R6	{+}	$ 456,894
*	VOYA Retirement Insurance and Annuity Company	American Funds Cap Inc Bld R6	{+}	997,273
*	VOYA Retirement Insurance and Annuity Company	American Funds Cap Wld G&I R6	{+}	933,131
*	VOYA Retirement Insurance and Annuity Company	American Funds EuroPacific R6	{+}	54
*	VOYA Retirement Insurance and Annuity Company	American Funds Fdmntl Inv R6	{+}	671,881
*	VOYA Retirement Insurance and Annuity Company	American Funds Growth Fnd R6	{+}	1,330,186
*	VOYA Retirement Insurance and Annuity Company	American Funds Nw Prspctv R6	{+}	944,973
*	VOYA Retirement Insurance and Annuity Company	DFA Global Real Est Sec Pt Ins	{+}	49
*	VOYA Retirement Insurance and Annuity Company	DFA Intl-Prot Sec Prt Ins	{+}	487
*	VOYA Retirement Insurance and Annuity Company	Inv Intl Sm-Md Co Fd R6	{+}	75,368
*	VOYA Retirement Insurance and Annuity Company	MFS Value Fund R6	{+}	225,343
*	VOYA Retirement Insurance and Annuity Company	Vangrd Int-Trm Bd Indx Fd Adm	{+}	608,332
*	VOYA Retirement Insurance and Annuity Company	Vangrd Mid-Cap Index Fund Adm	{+}	12,389
*	VOYA Retirement Insurance and Annuity Company	Vangrd Small-Cap Index Fnd Adm	{+}	26,479
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2020 Fd	{+}	20,446
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2025 Fd	{+}	92,379
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2030 Fd	{+}	1,425,666
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2035 Fd	{+}	784,824
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2040 Fd	{+}	83,651
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2045 Fd	{+}	523,671
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2050 Fd	{+}	139,764
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2055 Fd	{+}	47,498
*	VOYA Retirement Insurance and Annuity Company	Vangrd Trgt Retire 2060 Fd	{+}	9,774
*	VOYA Retirement Insurance and Annuity Company	Voya Gov Money Mkt Fnd A	{+}	1,310
*	VOYA Retirement Insurance and Annuity Company	VOYA Fixed Account	{+}	503,959
	Total Investments			$ 9,915,781

*Party-in-interest transaction, not a prohibited transaction.
{+} Column (d) left blank as all investments are participant directed.

See Independent Auditor's Report.

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

PLAN NUMBER: 002

PLAN SPONSOR EIN: 11-3620341

SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE PLAN YEAR ENDED DECEMBER 31, 2025

Participant Contributions Transferred Late to the Plan	Total that Constitutes Nonexempt Prohibited Transactions				Total Fully Corrected under VFCP* and PTE 2002-51
	Check Here if Late Participant Loan Repayments are Included	Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP*	
4/6/2025		$ 7,316	$ -	$ -	$ -
7/18/2025		320	-	-	-
7/25/2025		320	-	-	-
Total		$ 7,956	$ -	$ -	$ -

* Voluntary Fiduciary Correction Program (DOL)

See Independent Auditor's Report and notes to financial statements.

October 2, 2026

To the Trustees of the
PTM Management Corp. 401k Profit Sharing Plan
94-01 150 Street
Jamaica, NY 11435

Auditor's Required Communication with Those Charged with Governance

We have audited the financial statements of the PTM Management Corp. 401k Profit Sharing Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), for the year ended December 31, 2025, and have issued our report thereon dated October 2, 2026. At management's instruction, the audit was performed pursuant to ERISA Section 103(a)(3)(C). Management determined that the investment information prepared and certified by Voya Retirement Insurance and Annuity Company met the applicable requirements for the ERISA Section 103(a)(3)(C) election. Accordingly, our audit did not extend to the certified investment information, except for the procedures required by professional standards, including obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedules, and evaluating whether the related disclosures complied with the applicable financial reporting framework. Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as specific information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter dated May 20, 2026. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

You are responsible for selecting and applying appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during 2025. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of financial statements and are based on your knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive due to their significant impact on the financial statements and the possibility that future events affecting them may differ significantly from those currently expected.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosure affecting the financial statements was:

- The investment and fair value disclosures in Note 4 are particularly significant because they describe the nature and valuation of the Plan's investments and identify the investment information covered by the certification obtained from the qualified institution in connection with management's ERISA Section 103(a)(3)(C) election.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500

We are required to obtain and read a substantially complete draft of Form 5500 before dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies between the final draft of the 5500 and the financial statements during the performance and completion of our audit.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties during the performance and completion of our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. You have corrected all such misstatements.

Disagreements with Management

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

Disclosures under ERISA

Under the DOL regulations that became effective July 1, 2012, a retirement plan's contract or arrangement with a covered service provider constitutes a prohibited transaction unless the service provider and Plan fiduciary comply with disclosure requirements under Section 408(b)(2) of ERISA. Plan fiduciaries ultimately bear responsibility for ensuring that they receive complete disclosures under ERISA Section 408(b)(2) and that the Plan pays reasonable compensation to service providers. If a plan has an unreasonable arrangement or contract with its service provider, the plan fiduciary may be subject to significant penalties under ERISA or the Internal Revenue Code. In addition, the Plan fiduciary has fiduciary obligations under Section 404(a)(5) of ERISA to distribute appropriate disclosure information to all employees eligible to participate in the Plan (including eligible non-participants) and beneficiaries.

Planned Scope and Timing of the Audit

We conducted our audit in accordance with the previously communicated scope and timing.

Other Information in Documents Containing Audited Financial Statements

Our responsibility for other information included in a document containing the audited financial statements is to read the other information and consider whether a material inconsistency exists between the other information and the financial statements or our knowledge obtained during the audit, or whether the other information otherwise appears to be materially misstated.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, as well as other members of our firm, has complied with all relevant ethical requirements regarding independence.

Representations Requested from Management

We have requested certain written representations from management, which are included in a separate letter dated October 2, 2026.

Management Consultations with Other Accountants

In some cases, management may consult with other accountants about auditing and accounting matters. Management informed us that there were no consultations with other accountants regarding auditing and accounting matters. No issues have come to our attention that contradict this management assertion.

Reportable Findings

For purposes of this letter, a reportable finding is a matter that includes one or more of the following: (1) non-compliance or suspected noncompliance with laws and regulations, (2) a finding that in our professional judgment is significant and relevant to you regarding your responsibility to oversee the financial reporting process, and (3) an indication of internal control deficiencies identified during the audit that have not been previously communicated to management by other parties and that we determined are sufficiently important to merit management's attention. We identified the following reportable findings:

Administration of Forfeiture Account

Issue: The Plan document allows forfeitures to be used to reduce employer contributions or to pay Plan administrative expenses. Forfeitures must be used within one year after they become available.

We reviewed the Voya forfeiture reports to check how the forfeiture account was used:

- 2025 Plan year: The account began the year at $1,602.27. There were no new participant forfeitures and only a $0.17 miscellaneous deposit. No forfeitures were used for employer contributions or Plan expenses. With $55.66 of earnings, the balance was $1,658.10 as of December 31, 2025. This balance agrees to Note 1 of the Plan's financial statements.
- April 1 – June 30, 2026: The account began the period at $1,670.06. During the period, $1,346.61 was used to reduce employer contributions. With $9.15 in earnings, the account balance was $332.60 as of June 30, 2026. The TPA confirmed that the $1,346.61 was applied to the 2025 Safe Harbor Matching contribution funded on June 1, 2026.

No new forfeitures occurred during 2025. That means the forfeitures in the January 1, 2025, balance originated in prior Plan years. They were not used during 2025, and most of them were not applied until June 2026. On that basis, the forfeitures do not appear to have been used within the one-year period the Plan document requires. Also, $332.60 was still unused as of June 30, 2026.

Recommendation: We recommend that the Plan Sponsor work with the TPA to:

- Promptly apply the remaining $332.60 to reduce employer contributions or pay eligible Plan expenses, as the Plan document allows.
- Evaluate whether the late use of forfeitures requires corrective action, consulting ERISA counsel if necessary.
- Review the forfeiture account at least once a year, before each employer contribution is funded, so forfeitures are used within the Plan document's timeframe.
- Keep records showing when each forfeiture arose, how it was used, and when it was applied.

Timely Remittance of Participant Contributions

Issue: Department of Labor regulations generally require participant contributions to be transmitted to a plan as soon as the amounts can reasonably be segregated from the employer’s general assets. The 15th business day of the month following the applicable payroll date represents an outside limit and does not necessarily establish that an earlier deposit was timely when the employer demonstrated the ability to remit contributions sooner.

Timely Remittance of Participant Contributions – continued

Issue: - continued

During our audit procedures, we compared the payroll dates reflected in the Voya reports to the corresponding trade dates. Based on that comparison, and subject to confirmation that the payroll and trade dates in the report represent the applicable withholding and deposit dates, we identified the following:

Remittances that appear to exceed the DOL funding timeframe: Participant contributions totaling $7,955.97 appear to have been remitted after the allowable funding timeframe. This amount consists of $7,315.97 associated with the April 6, 2025, payroll and deposited on June 6, 2025, and $640.00 associated with the July 18 and July 25, 2025, payrolls and deposited on September 9, 2025.

Remittances requiring further evaluation: Additional participant contributions totaling $4,416.36 were deposited later than the Plan Sponsor's general remittance pattern and may require further evaluation under the earliest-date-reasonably-segregable standard. This amount consists of $3,254.53 associated with payrolls dated August 1, 2025 through September 5, 2025, and deposited on September 9, 2025, and $1,161.83 associated with payrolls dated September 12, 2025 through October 10, 2025, and deposited on October 16, 2025. Our audit procedures indicated that participant contributions were otherwise frequently transmitted on the payroll date or shortly thereafter.

In total, the transactions identified for further review amounted to $12,372.33, consisting of $7,955.97 that appear to exceed the outside DOL timeframe and $4,416.36 that may be considered late depending on the date the amounts could reasonably have been segregated from the Plan Sponsor's general assets. The Sponsor's final determination should consider the underlying payroll records, funding dates, circumstances surrounding the deposits, and the Plan Sponsor's demonstrated remittance capabilities.

Recommendation: We recommend that the Plan Sponsor work with the Plan's third-party administrator and, as considered necessary, ERISA counsel to review the identified transactions and determine which amounts constitute delinquent participant contributions under the applicable DOL standard.

For amounts determined to be delinquent, the Plan Sponsor should calculate and deposit any required lost earnings, retain documentation supporting the determination and corrective action, and evaluate the applicable Form 5500, financial statement, and supplemental schedule reporting requirements. The Plan Sponsor should implement a procedure that documents its remittance against the expected remittance timeframe and conduct a periodic review comparing payroll dates to funding and recordkeeper trade dates so potential delays are identified and addressed timely.

Other Audit Findings or Issues

Except as discussed in the preceding paragraphs, in planning and performing our audit of the financial statements of the Plan as of December 31, 2025 and for the year ended December 31, 2025 in accordance with U.S. GAAS, we considered the Plan's internal control over financial reporting (internal control) as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we do not express an opinion on the effectiveness of the Plan's internal control.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis. A significant deficiency is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness yet important enough to merit attention by those charged with governance. A material weakness is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented or detected and corrected on a timely basis.

Other Audit Findings or Issues – continued

Our consideration of internal control was limited to the purpose described in the preceding two paragraphs. It was not designed to identify all deficiencies in internal control that might constitute material weaknesses. Given the inherent limitations of an audit, material weaknesses or significant deficiencies may exist that were not identified. During our audit, we did not identify any deficiencies in internal control that we considered to be material weaknesses or significant deficiencies. We identified other matters we considered sufficiently important to communicate, as described in the Reportable Findings section of this letter.

Other Matters

In the normal course of our professional association with the Plan, we generally discuss various matters, including the application of accounting principles and auditing standards, business conditions affecting the plan, and business plans and strategies that may impact the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the Plan's auditors.

Our responsibility for the ERISA-required supplemental schedules accompanying the financial statements is to perform adequate procedures to evaluate whether the form and content of the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, is presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and whether 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).

Closing and Restriction on Use

This information is intended solely for the use of Trustees and management of the Plan and is not intended to be, and should not be, used by anyone other than these specified parties.

Respectfully submitted,



Robert R. Craig, Engagement Partner
Craig, Fitzsimmons & Meyer, LLP

Schedule H, line 4i
Schedule of Assets (Held At End of Year)

For the plan year beginning 01/01/2025 and ending 12/31/2025

Name of plan

PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN

Employer Identification Number

11-3620341

Three-digit plan number ► 002

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Voya Financial	American Funds Am Balanced R6		456,894
	Voya Financial	American Funds Cap Inc Bld R6		997,273
	Voya Financial	American Funds Cap Wld G&I R6		933,131
	Voya Financial	American Funds EuroPacific R6		54
	Voya Financial	American Funds Fdmntl Inv R6		671,881
	Voya Financial	American Funds Growth Fnd R6		1,330,186
	Voya Financial	American Funds Nw Prspctv R6		944,972
	Voya Financial	DFA Global Real Est Sec Pt Ins		49
	Voya Financial	DFA Infl-Prot Sec Port Ins		486
	Voya Financial	Inv Intl Sm-Md Co Fd R6		75,368
	Voya Financial	MFS Value Fund R6		225,343
	Voya Financial	Vangrd Int-Trm Bd Indx Fd Adm		608,332
	Voya Financial	Vangrd Mid-Cap Index Fund Adm		12,389
	Voya Financial	Vangrd Small-Cap Index Fnd Adm		26,479
	Voya Financial	Vangrd Trgt Retire 2020 Fd		20,446
	Voya Financial	Vangrd Trgt Retire 2025 Fd		92,379
	Voya Financial	Vangrd Trgt Retire 2030 Fd		1,425,666
	Voya Financial	Vangrd Trgt Retire 2035 Fd		784,824
	Voya Financial	Vangrd Trgt Retire 2040 Fd		83,651
	Voya Financial	Vangrd Trgt Retire 2045 Fd		523,671
	Voya Financial	Vangrd Trgt Retire 2050 Fd		139,764
	Voya Financial	Vangrd Trgt Retire 2055 Fd		47,498
	Voya Financial	Vangrd Trgt Retire 2060 Fd		9,774
	Voya Financial	Vangrd Trgt Retire Inc Fd		0
	Voya Financial	Voya Fixed Account 4633		503,959
	Voya Financial	Voya Gv Mny Mkt F A (Hld Acct)		1,310

Schedule H, Line 4

Schedule of Delinquent Participant Contributions

For the Plan Year Beginning 01/01/2025 and Ending 12/31/2025
Name of Plan: PTM MANAGEMENT CORP. 401K PROFIT SHARING PLAN
Employer Identification Number: 11-3620341 Three-digit plan number: 002

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ____	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
$7,956		$7,956		