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
PEABODY INVESTMENTS CORP. AND AFFILIATES WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES

1b Three-digit plan number (PN) ▶ 503

1c Effective date of plan 12/31/2018

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)
PEABODY INVESTMENTS CORP.

1245 J.J. KELLEY MEMORIAL DRIVE
ST. LOUIS, MO 63131

2b Employer Identification Number (EIN)
20-0480084

2c Plan Sponsor's telephone number
314-342-3400

2d Business code (see instructions)
212110

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.	10/13/2026	BRIAN HASCHMANN
	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**	1318
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)**	811
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	711
b	Retired or separated participants receiving benefits	**6b**	441
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1152
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	
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:

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

4A 4Q

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [X] 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)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
PEABODY INVESTMENTS CORP. AND AFFILIATES WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES

B Three-digit plan number (PN) ▶ 503

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

D Employer Identification Number (EIN)
20-0480084

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

PAYLOCITY CORPORATION

36-4227403

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50	NONE	35965	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

UHY LLP

20-0694403

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	27229	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COMMERCE BANK

48-0962626

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	NONE	25544	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
PEABODY INVESTMENTS CORP. AND AFFILIATES WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES

B Three-digit plan number (PN) ▶ 503

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

D Employer Identification Number (EIN)
20-0480084

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	247825	275757
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	59652	53622
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	322232	2719097
(2) U.S. Government securities	1c(2)	2701689	2566683
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	3485137	2592744
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1937423	1916
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	1405773	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1108970	842940

		(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	11268701	9052759
Liabilities			
1g Benefit claims payable	1g	0	20536
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	20536
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	11268701	9032223

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)	230088	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		230088
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	12685	
(B) U.S. Government securities	2b(1)(B)	100103	
(C) Corporate debt instruments	2b(1)(C)	137716	
(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)		250504
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	23440	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	21162	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		44602
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	8789008	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	7842682	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		946326
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-526225	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-526225

		(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)		345895
c Other income	2c		22135
d Total income. Add all **income** amounts in column (b) and enter total	2d		1313325
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3170809	
(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)		3170809
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		2170
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	35965	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	27229	
(5) Investment advisory and investment management fees	2i(5)	25544	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	288086	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		376824
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3549803
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-2236478
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: UHY LLP **(2)** EIN: 20-0694403

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		25000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

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

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR
NON-REPRESENTED RETIREES

AUDITED FINANCIAL STATEMENTS

Years Ended December 31, 2025 and 2024

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Peabody Investments Corp. and Affiliates
Welfare Benefit Plan for Non-Represented Retirees

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

We have performed audits of the financial statements of Peabody Investments Corp. and Affiliates Welfare Benefit Plan for Non-Represented Retirees (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and benefit obligations as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits and changes in benefit obligations for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2025 and 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

An independent member of UHY International

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date 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 generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than 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 generally accepted auditing standards, we:

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

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

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

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

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2025 and schedule of reportable transactions for the year ended December 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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



St. Louis, Missouri
October 9, 2026

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2025	**2024**
ASSETS		
Investments, at fair value	**$ 8,723,380**	$ 10,961,224
Accrued income	**53,622**	59,652
Cash	**275,757**	247,825
NET ASSETS AVAILABLE FOR BENEFITS	**$ 9,052,759**	$ 11,268,701

See notes to financial statements.

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31,	
	2025	**2024**
ADDITIONS		
Employer Contributions	**$ 230,088**	$ 227,179
Investment income		
Net appreciation in fair value of investments	**765,996**	456,578
Interest and dividends	**317,241**	390,253
Investment income	**1,083,237**	846,831
Less: investment expenses	**(315,800)**	(374,807)
Net investment income	**767,437**	472,024
Total additions	**997,525**	699,203
DEDUCTIONS		
Claims paid, net	**3,150,273**	3,711,240
Administrative expenses	**63,194**	65,499
Total deductions	**3,213,467**	3,776,739
NET DECREASE	**(2,215,942)**	(3,077,536)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning	**11,268,701**	14,346,237
Ending	**$ 9,052,759**	$ 11,268,701

See notes to financial statements.

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES
STATEMENTS OF BENEFIT OBLIGATIONS

	December 31, 2025	December 31, 2024
AMOUNTS CURRENTLY PAYABLE		
Claims payable	**$ 20,536**	$ -
POSTRETIREMENT BENEFIT OBLIGATIONS, NET OF AMOUNTS CURRENTLY PAYABLE		
Current retirees, beneficiaries and dependents	**14,115,508**	16,263,814
Other participants fully eligible for benefits	**9,137,680**	9,326,019
Participants not fully eligible for benefits	**6,754,874**	7,162,186
	30,008,062	32,752,019
TOTAL BENEFIT OBLIGATIONS	**$ 30,028,598**	$ 32,752,019

See notes to financial statements.

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES
STATEMENTS OF CHANGES IN BENEFIT OBLIGATIONS

	Years Ended December 31,	
	2025	**2024**
AMOUNTS CURRENTLY PAYABLE		
Balance at beginning of year	**$ -**	$ 22,931
Claims reported and approved for payment	**3,170,809**	3,688,309
Claims paid	**(3,150,273)**	(3,711,240)
Balance at end of year	**20,536**	-
POSTRETIREMENT BENEFIT OBLIGATIONS, NET OF AMOUNTS CURRENTLY PAYABLE		
Balance at beginning of year	**$ 32,752,019**	$ 39,724,270
Increase (decrease) during the year attributable to		
Benefits earned	**325,289**	417,974
Interest	**1,794,340**	2,079,058
Actuarial experience gain	**(2,100,942)**	(1,617,966)
Changes in actuarial assumptions	**432,680**	(3,816,681)
Net benefits paid	**(3,195,324)**	(4,034,636)
Balance at end of year	**$ 30,008,062**	$ 32,752,019

See notes to financial statements.

NOTE 1 — PLAN DESCRIPTION

The following description of the Peabody Investments Corp. and Affiliates Welfare Benefit Plan for Non-Represented Retirees (the Plan) provides only general information. Participants should refer to the Plan documents for a complete description of the Plan's provisions and reservations.

General

The Plan was established on December 31, 2018 and is a spin-off from the Peabody Investments Corp. and Affiliates Welfare Benefit Plan for Non-Represented Employees (Wrap Plan). The Plan includes certain retiree welfare benefits that were included in the Wrap Plan whereby participants, beneficiaries and dependents eligible for certain retiree welfare benefits under the Wrap Plan are eligible for identical benefits under the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan assets are held in a voluntary employees' beneficiary association (VEBA) trust. The Plan's VEBA Trust agreement was signed on December 31, 2018 and funding began on that date. The Plan investments are held with Commerce Trust Company.

Retiree welfare benefits in the Plan are comprised of a Retiree Medical Allowance (RMA), a Health Reimbursement Arrangement (HRA) and a Retiree Choice Account (RCA) which are all types of health reimbursement accounts as defined by the IRS and may be used to help pay the cost of the eligible health plans and other medical expenses after employment with the Company has ended.

Peabody Investments Corp. (the Company) is the Plan Administrator and has entered into administrative services contracts Paylocity Corporation for RMA and RCA benefits and Willis Towers Watson/Via Benefits for HRA benefits.

The RMA, HRA and RCA benefits are only available to pre-65 participants and pre-65 spouses.

Retiree Medical Allowance

The RMA is a tax-free allowance that the Company has established to help certain eligible retired salaried and non-represented hourly employees be reimbursed for the premium costs of the health plans they have selected, including Medicare supplemental plans, Medicare Advantage Plans and/or Medicare Prescription Drug Plans, Patient Protection and Affordable Care Act (PPACA), along with other eligible medical expenses. Eligible participants include (1) Arizona retired salaried employees; (2) Colorado retired hourly and salaried employees; (3) Conservancy Resources, LLC retired hourly employees; (4) Midwest retired hourly and salaried employees; (5) New Mexico retired hourly and salaried employees; (6) St. Louis Corporate Office retired salaried employees; (7) retired salaried employees covered under the National Benefit Plan; and (8) Wyoming retired hourly and salaried employees.

NOTE 1 — PLAN DESCRIPTION (Continued)

Retiree Medical Allowance (Continued)

The RMA is funded solely by Company contributions. The potential RMA allowance available to a participant was frozen as of December 31, 2020 and does not increase after that date. Participants have an annual capped benefit. No rollover of the annual benefit is permitted from year to year. As of December 31, 2025 and 2024, respectively, the participants' capped lifetime maximum benefit amount against which reimbursable expenses may be submitted is $75,101,141 and $86,408,563. Benefits provided by the RMA can be funded through the non-represented VEBA trust or the Company's general assets. Under the terms of the VEBA trust currently in effect, VEBA trust assets allocated to the RMA will only be used to fund RMA benefits until forfeited.

Health Reimbursement Arrangement

The Company has established an HRA to help retired employees pay the premium costs of the health plans they have selected, including Medicare supplemental plans, Medicare Advantage Plans and/or Medicare Prescription Drug Plans, along with other eligible medical expenses. An HRA is a collection of individual bookkeeping accounts containing credits made by an employer on behalf of individual HRA participants. Eligible participants include certain pre-65 retirees for (1) Arizona, (2) Colorado, (3) Mid-America Transportation, (4) New Mexico, (5) Wyoming, and (6) St. Louis Corporate Office.

The HRA is funded solely by Company contributions. Benefits provided by the HRA may be funded through the non-represented VEBA trust or the Company's general assets. VEBA trust assets allocated to the HRA will only be used to fund HRA benefits until forfeited. The Company will credit an annual contribution amount to each participant's HRA in January of each year. The amounts of these contributions will be communicated to HRA participants before the beginning of each year so that HRA participants may budget for their health care expenses. HRA participants may request reimbursement for such medical expenses from their HRAs, up to the balance in their HRAs, without tax consequences. Unused credits are forfeited at the end of the Plan year.

Retiree Choice Account

The Company established an RCA to help retired employees purchase a health care policy after they retire or pay up to $5,000 a year for deductibles and copayments. An RCA is a collection of individual bookkeeping accounts that track amounts made available by an employer to pay health care expenses incurred by individual RCA participants. Benefits provided by the RCA can be funded through the non-represented VEBA trust or the Company's general assets. VEBA trust assets allocated to the RCA will only be used to fund RCA benefits until forfeited. Rollover amounts from an eligible employee's Employee Choice Account with the Company in excess of limitations were transferred into an RCA account for the participant and available for use at retirement. Eligible participants included employees of certain designated subsidiaries and affiliates of the Company that were full-time salaried employees working 35 or more hours per week or part-time salaried employees working 20 or more hours per week.

Amounts available to reimburse participants for qualifying medical expenses under the RCA arrangement were $178,179 and $250,557 at December 31, 2025 and 2024, respectively.

NOTE 1 — PLAN DESCRIPTION (Continued)

Contributions

The Plan is funded by the Company's general assets or VEBA trust established by the Company to help fund retiree medical benefits for non-represented retirees and premiums, deductibles, and coinsurance paid by covered individuals.

Any deficiency of the Plan's net assets over benefit obligations is funded by the Company on a pay-as-you-go basis.

NOTE 2 — SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual method of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

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. See Note 3 for further description of fair value measurements.

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

Payments of Benefits

Claim payments are recorded when paid by the Plan. Amounts due to claims processors that have not been reimbursed by the Plan are recorded as a payable to claims administrators in the accompanying statement of net assets available for benefits.

Subsequent Events

Subsequent events were evaluated through October 9, 2026, which is the date the financial statements were available to be issued.

NOTE 3 — FAIR VALUE MEASUREMENTS

The Plan Administrator uses a three-level fair value hierarchy that categorizes investments measured at fair value based on the observability of the inputs utilized in the valuation. These levels include: Level 1, inputs are quoted prices in active markets for identical investments; Level 2, inputs are other than quoted prices included in Level 1 that are directly or indirectly observable through market-corroborated inputs; and Level 3, inputs are unobservable, or observable but cannot be market-corroborated, requiring the Plan Administrator to make assumptions about pricing by market participants.

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the value of all transfers utilizes the beginning of the reporting period valuation. The Plan Administrator evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2025 and 2024, there were no transfers in or out of Levels 1, 2, or 3. Further, there were no Level 3 investments in the Plan as of or for the years ended December 31, 2025 and 2024.

A financial instrument's level within the valuation hierarchy is based upon the lowest level of input that is significant to the fair value measurement. Following is a description of the valuation techniques and inputs used for investments measured at fair value, including the general classification of such investments pursuant to the valuation hierarchy.

U.S. Equity Securities: The Plan invests in U.S. equity securities for growth and diversification. Investment vehicles include various domestic large-cap publicly traded common stocks and mutual funds. All common stocks are traded on a national securities exchange and are valued at quoted market prices in active markets and accordingly classified within Level 1 of the valuation hierarchy. The mutual funds are traded on a national securities exchange in an active market, are valued using daily publicly quoted net asset value (NAV) prices and accordingly classified within Level 1 of the valuation hierarchy.

International Equity Securities: The Plan invests in international equity securities for growth and diversification. Investment vehicles include mutual funds. The mutual funds are traded on a national securities exchange in an active market, are valued using daily publicly quoted net asset value (NAV) prices and accordingly classified within Level 1 of the valuation hierarchy.

Corporate Bonds: The Plan invests in corporate bonds for diversification, volatility reduction of equity securities and to provide a hedge to interest rate movements affecting liabilities. Investment types are predominantly investment-grade corporate bonds. Fair value for these securities is provided by a third-party pricing service that utilizes various inputs such as benchmark yields, reported trades, broker/dealer quotes, issuer spreads and benchmark securities as well as other relevant economic measures. Corporate bonds are classified within the Level 2 valuation hierarchy since fair value inputs are derived from prices in active markets and the bonds are not traded on a national securities exchange.

NOTE 3 — FAIR VALUE MEASUREMENTS (Continued)

U.S. Government Securities: The Plan invests in U.S. government securities for diversification, volatility reduction of equity securities and to provide a hedge to interest rate movements affecting liabilities. Investment types are predominantly U.S. government bonds, notes, agency securities and municipal bonds. Fair value for these securities is provided by a third-party pricing service that utilizes various inputs such as benchmark yields, reported trades, broker/dealer quotes, issuer spreads and benchmark securities as well as other relevant economic measures. If fair value is based on quoted prices in active markets and traded on a national securities exchange, U.S. government securities are classified within the Level 1 valuation hierarchy; otherwise, U.S. government securities are classified within the Level 2 valuation hierarchy.

Cash Funds: The Plan invests in cash funds to manage liquidity resulting from payment of participant benefits and certain administrative fees. The investment consists of a U.S. government money market fund which is classified within the Level 1 valuation hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan Administrator 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 inputs or methodologies used for valuing investments are not necessarily an indication of the risk associated with investing in those investments.

The following tables present the fair value hierarchy of the investments reflected on the statements of net assets available for benefits:

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
U.S. Equity Securities				
Common Stocks	$ 1,916	$ -	$ -	$ 1,916
Corporate Bonds	-	2,592,744	-	2,592,744
U.S. Government Securities				
Other Government Obligations	953,740	1,612,943	-	2,566,683
Municipal Bonds	-	842,940	-	842,940
Cash Funds	2,719,097	-	-	2,719,097
	$ 3,674,753	$ 5,048,627	$ -	$ 8,723,380

NOTE 3 — FAIR VALUE MEASUREMENTS (Continued)

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
U.S. Equity Securities				
Common Stocks	$ 1,937,423	$ -	$ -	$ 1,937,423
Mutual Funds	744,166	-	-	744,166
International Equity Securities				
Mutual Funds	661,607	-	-	661,607
Corporate Bonds	-	3,485,137	-	3,485,137
U.S. Government Securities				
Other Government Obligations	1,161,250	1,540,439	-	2,701,689
Municipal Bonds	-	1,108,970	-	1,108,970
Cash Funds	322,232	-	-	322,232
	$ 4,826,678	$ 6,134,546	$ -	$ 10,961,224

NOTE 4 — CERTIFIED INVESTMENTS

Information regarding investments held at December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends for the years then ended, disclosed in the accompanying financial statements and supplemental schedules, was obtained or derived from data provided to the Plan Administrator and certified to as complete and accurate by Commerce Trust Company, the trustee.

NOTE 5 — POSTRETIREMENT BENEFIT OBLIGATIONS

The postretirement benefit obligations represent the total actuarial present value of those estimated future benefits that are attributed to employee service rendered prior to December 31, 2025. Postretirement benefits include future benefits expected to be paid to or for (1) currently retired or terminated employees and their beneficiaries and dependents and (2) active employees and their beneficiaries and dependents after retirement from service with the participating employer. The obligations represent the amounts that are expected to be funded by contributions from the Company and from existing assets of the Plan. Prior to an active employee's full eligibility date, the postretirement benefit obligations are the portion of the expected postretirement benefit obligation that is attributed to that employee's service rendered to the valuation date.

The actuarial present value of the expected postretirement benefit obligations is determined by an actuary and is the amount that results from applying actuarial assumptions to historical claims cost data to estimate future annual incurred claims costs per participant and to adjust such estimates for the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment and to reflect the portion of those costs expected to be borne by Medicare, the retired participants and other providers.

NOTE 5 — POSTRETIREMENT BENEFIT OBLIGATIONS (Continued)

The following are significant assumptions used in the valuation as of December 31, 2025:

Discount rate: 5.15%

Trend rates: No increases to the Pre-65 HRA benefits. RMA reimbursements assumed to trend from 7.00% in 2026 to 4.75% through 2035.

Mortality rates: Healthy retirees: PRI-2012 Healthy Annuitant Mortality Table for blue collar, male and female rates, and projected forward generationally using scale MP-2021.

Disabled retirees: PRI-2012 Disabled Mortality Table, male and female rates, projected forward generationally using scale MP-2021.

Termination rates

Attained Age	Annual Terminated Service 0-3	Annual Terminated Service >3
25	15%	12%
30	15%	12%
35	15%	10%
40	15%	9%
45	15%	8%
50+	15%	6%

Retirement rates

Attained Age	Annual Rate
55-58	7%
59-61	15%
62-64	25%
65-69	35%
70+	100%

Mine closing dates: The date mines are expected to close are based on information received from the Company.

Changes in significant assumptions include the discount rates changing from 5.70% to 5.15%. In addition, RMA utilization experience for 2022-2024 was considered in the development of the RMA utilization assumption for 2026.

The current medical trend rate has a significant impact on the liabilities. The postretirement benefit obligation as of December 31, 2025, using trend rates 1% higher than the assumed health care cost trend rate, will increase the obligation by $1,000,224.

The Plan’s total benefit obligations exceeded its net assets available for benefits as of December 31, 2025. The Company has several options at its disposal to fund the deficit, including future contributions.

NOTE 5 — POSTRETIREMENT BENEFIT OBLIGATIONS (Continued)

The foregoing assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of the postretirement benefit obligation.

NOTE 6 — ADMINISTRATIVE EXPENSES

Administrative expenses include fees related to the professional fees and administration of the Plan paid to third-party administrators. These expenses are reported on the statement of changes in net assets available for benefits as administrative expenses. Other administrative expenses, such as other professional fees, are paid by the Company.

NOTE 7 — PLAN TERMINATION

Upon termination, the assets then remaining in the Plan shall be subject to the applicable provisions of the plan then in effect and shall be used until exhausted to pay benefits to participants in the order of their entitlement. Any termination must be in conformity with ERISA and the regulations issued thereunder. See footnote 13 for the Plan's termination subsequent to year-end.

NOTE 8 — TAX STATUS

The VEBA trust has received an exemption letter from the Internal Revenue Service stating that the trust is tax-exempt under the provisions of Section 501(c)(9) of the Internal Revenue Code (IRC) as a Voluntary Employee Beneficiary Association. The trust is subject to federal income tax for unrelated business taxable income on investment income less related investment fees, excluding investment income from tax exempt sources. For the years ended December 31, 2025 and 2024, the Plan incurred income tax expense of $285,000 and $338,000, respectively.

The Plan and trust are required to operate in conformity with the IRC to maintain the tax-exempt status of the trust. The Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the IRC, and therefore, believes the related trust is tax-exempt.

NOTE 9 — PARTY-IN-INTEREST TRANSACTIONS

Commerce Bank is the custodian and Commerce Trust Company is the trustee of the Plan's assets. In addition, as described in Notes 1 and 2, the Plan has several arrangements with service providers. The Plan pays administrative expenses that consist primarily of administrative fees paid to third-party claims administrators. Personnel and facilities of the Company have been used to perform administrative functions for the Plan at no charge to the Plan. These transactions qualify as exempt party-in-interest transactions under ERISA.

NOTE 10 — CONCENTRATION OF CREDIT RISK

The Plan maintains its cash accounts in a commercial bank. Deposits are secured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000. The balances, at times, exceed federally insured limits. The Plan has not experienced any losses in such accounts.

NOTE 11 — RISKS AND UNCERTAINTIES

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

The Plan invests in various types of investment securities, which are exposed to risks such as interest rate, market, and credit. 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 amounts reported in the statements of net assets available for benefits.

NOTE 12 — RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500:

	December 31, 2025	December 31, 2024
Net Assets Available for Benefits per the Financial Statements	$ 9,052,759	$ 11,268,701
Benefit Obligation Currently Payable, end of year	(20,536)	-
Balance, End of Year	$ 9,032,223	$ 11,268,701

The following is a reconciliation of claims paid per the financial statements to the Form 5500:

	Years Ended December 31, 2025	Years Ended December 31, 2024
Claims Paid per the Financial Statements	$ 3,150,273	$ 3,711,240
Amounts Currently Payable, end of year	20,536	-
Amounts Currently Payable, beginning of year	-	(22,931)
Claims Paid per Form 5500	$ 3,170,809	$ 3,688,309

NOTE 12 — RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (Continued)

Claims that have been processed and approved for payment at year end, but not paid, and claims incurred but not reported, are not considered liabilities under generally accepted accounting principles and, therefore, are not presented as liabilities or claims and premiums paid in the accompanying financial statements but are recorded on the Form 5500 as liabilities.

NOTE 13 — SUBSEQUENT EVENTS

In May 2026, the Board of Directors of Peabody Investments Corp. approved the termination of the Plan effective December 31, 2026, subject to a three-month run-out period, and use of remaining VEBA trust assets for the payment of healthcare expenses of active employees. In addition, a special discretionary 401(k) contribution was approved to be made to the 401(k) accounts of eligible active employees from general assets of the Company based on assets remaining in the VEBA as of the end of the three-month run-out period. In July 2026, the Plan termination was communicated to eligible active employees and retirees.

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Cash and Cash Equivalents						
Financial Square Tr Government Institutional Class Fd #465 38141W273/FGTXX	2,719,096.63	2,719,096.63 1.00	2,719,096.63 1.00	31.17%	100,223.00 3,879.36	3.69%
Income Cash		3,625,644.51	3,625,644.51	41.56%	0.00	0.00%
Principal Cash		-3,625,644.51	-3,625,644.51	-41.56%	0.00	0.00%
Total Cash and Cash Equivalents		***$ 2,719,096.63***	***$ 2,719,096.63***	***31.17%***	***$ 100,223.00 $ 3,879.36***	***3.69%***
Equity Investments						
Domestic Equities						
Common Stocks						
Abiomed Inc Cvr Escrow Cusip Original Cusip 003654100 003CVR016	4	140.00 35.00	140.00 0.00	0.00%	0.00	0.00%
Albemarle Corporation 012653101/ALB		0.00 0.00	0.00 141.44	0.00%	0.00 5.26	0.00%
Allegion PLC G0176J109/ALLE		0.00 0.00	0.00 159.22	0.00%	0.00 4.08	0.00%
Altria Group Inc 02209S103/MO		0.00 0.00	0.00 57.66	0.00%	0.00 64.66	0.00%
American Tower Corp 03027X100/AMT		0.00 0.00	0.00 175.57	0.00%	0.00 32.30	0.00%
Baxter International Inc 071813109/BAX		0.00 0.00	0.00 19.11	0.00%	0.00 0.35	0.00%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Block (H & R) Inc 093671105/HRB		0.00 0.00	0.00 43.58	0.00%	0.00 12.60	0.00%
Broadcom Inc 11135F101/AVGO		0.00 0.00	0.00 346.10	0.00%	0.00 48.10	0.00%
Broadridge Financial Sol 11133T103/BR		0.00 0.00	0.00 223.17	0.00%	0.00 8.77	0.00%
C H Robinson Worldwide Inc 12541W209/CHRW		0.00 0.00	0.00 160.76	0.00%	0.00 12.60	0.00%
Chubb LTD H1467J104/CB		0.00 0.00	0.00 312.12	0.00%	0.00 19.40	0.00%
Danaher Corp 235851102/DHR		0.00 0.00	0.00 228.92	0.00%	0.00 3.52	0.00%
DTE Energy Co 233331107/DTE		0.00 0.00	0.00 128.98	0.00%	0.00 15.14	0.00%
Eagle Materials Inc 26969P108/EXP		0.00 0.00	0.00 206.68	0.00%	0.00 1.00	0.00%
Ecolab Inc 278865100/ECL		0.00 0.00	0.00 262.52	0.00%	0.00 8.03	0.00%
Fedex Corporation 31428X106/FDX		0.00 0.00	0.00 288.86	0.00%	0.00 15.95	0.00%
First Horizon Corp 320517105/FHN		0.00 0.00	0.00 23.90	0.00%	0.00 10.50	0.00%
Huntington Bancshares Inc 446150104/HBAN		0.00 0.00	0.00 17.35	0.00%	0.00 12.55	0.00%
International Flavors & Fragrances 459506101/IFF		0.00 0.00	0.00 67.39	0.00%	0.00 7.20	0.00%
Iron Mountain Incorporated 46284V101/IRM		0.00 0.00	0.00 82.95	0.00%	0.00 31.96	0.00%
Johnson Controls International PLC G51502105/JCI		0.00 0.00	0.00 119.75	0.00%	0.00 13.60	0.00%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Kimberly Clark Corp 494368103/KMB		0.00 0.00	0.00 100.89	0.00%	0.00 11.34	0.00%
Lam Resh Corp 512807306/LRCX		0.00 0.00	0.00 171.18	0.00%	0.00 11.44	0.00%
Leggett & Platt Inc 524660107/LEG		0.00 0.00	0.00 11.00	0.00%	0.00 4.55	0.00%
Marriott Vacations World 57164Y107/VAC		0.00 0.00	0.00 57.69	0.00%	0.00 6.40	0.00%
McKesson Corporation 58155Q103/MCK		0.00 0.00	0.00 820.29	0.00%	0.00 6.56	0.00%
Medtronic PLC G5960L103/MDT		0.00 0.00	0.00 96.06	0.00%	0.00 7.81	0.00%
Merck & Co Inc 58933Y105/MRK		0.00 0.00	0.00 105.26	0.00%	0.00 68.00	0.00%
Northern Trust Corp 665859104/NTRS	13	920.09 70.78	1,775.67 136.59	0.02%	41.00 10.40	2.34%
Occidental Petroleum Corp 674599105/OXY		0.00 0.00	0.00 41.12	0.00%	0.00 6.72	0.00%
Packaging Corp of America 695156109/PKG		0.00 0.00	0.00 206.23	0.00%	0.00 11.25	0.00%
Pepsico Inc 713448108/PEP		0.00 0.00	0.00 143.52	0.00%	0.00 76.81	0.00%
Philip Morris International 718172109/PM		0.00 0.00	0.00 160.40	0.00%	0.00 110.25	0.00%
PPL Corporation 69351T106/PPL		0.00 0.00	0.00 35.02	0.00%	0.00 15.26	0.00%
Regions Financial Corp 7591EP100/RF		0.00 0.00	0.00 27.10	0.00%	0.00 25.70	0.00%
Salesforce Inc 79466L302/CRM		0.00 0.00	0.00 264.91	0.00%	0.00 4.57	0.00%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Sempra 816851109/SRE		0.00 0.00	0.00 88.29	0.00%	0.00 23.86	0.00%
Slb Limited 806857108/SLB		0.00 0.00	0.00 38.38	0.00%	0.00 13.68	0.00%
The Hartford Insurance Group Inc 416515104/HIG		0.00 0.00	0.00 137.80	0.00%	0.00 6.00	0.00%
Thermo Fisher Corp 883556102/TMO		0.00 0.00	0.00 579.45	0.00%	0.00 0.86	0.00%
Trane Technologies PLC G8994E103/TT		0.00 0.00	0.00 389.20	0.00%	0.00 19.74	0.00%
Walmart Inc 931142103/WMT		0.00 0.00	0.00 111.41	0.00%	0.00 27.26	0.00%
Xcel Energy Inc 98389B100/XEL		0.00 0.00	0.00 73.86	0.00%	0.00 15.96	0.00%
Total Common Stocks		**$ 1,060.09**	**$ 1,915.67**	**0.02%**	**$ 41.00** **$ 811.99**	**2.17%**
Total Domestic Equities		**$ 1,060.09**	**$ 1,915.67**	**0.02%**	**$ 41.00** **$ 811.99**	**2.17%**
Total Equity Investments		***$ 1,060.09***	***$ 1,915.67***	***0.02%***	***$ 41.00*** ***$ 811.99***	***2.17%***
Fixed Income Investments						
Mortgage						
Federal Home Loan Mortgage Corp Umbs Pool #SD3396 5.5% Due 07/01/53 Dated 07/01/23 3132DQXZ4 Bond Rating: NA	81,062.158	80,479.53 99.28	82,948.47 102.33	0.95%	4,458.00 371.53	5.37%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Federal Home Loan Mortgage Corp Umbs Pool #SD8507 6% Due 01/25/55 Dated 01/01/25 3132DWNY5 Bond Rating: NA	68,167.42	67,996.99 99.75	69,997.03 102.68	0.80%	4,090.00 340.83	5.84%
Federal Home Loan Mortgage Corp Umbs Pool #SC0002 5% Due 05/01/39 Dated 06/01/19 3132D9AB0 Bond Rating: NA	23,169.669	24,777.06 106.94	23,618.93 101.94	0.27%	1,158.00 96.54	4.90%
Federal Home Loan Mortgage Corp Umbs Pool #SC0009 5% Due 07/01/39 Dated 07/01/19 3132D9AJ3 Bond Rating: NA	23,903.96	25,711.69 107.56	24,524.51 102.60	0.28%	1,195.00 99.59	4.87%
Federal Home Loan Mortgage Corp REMIC Series 4030 Class Bc 2% Due 01/15/42 Dated 04/01/12 3137APJG6 Bond Rating: NA	28,796.938	28,207.51 97.95	27,488.52 95.46	0.32%	575.00 47.99	2.10%
Federal Home Loan Mortgage Corp REMIC Series 4224 Class MA 2.75% Due 01/15/43 Dated 07/01/13 3137B3CL0 Bond Rating: NA	36,177.57	36,352.79 100.48	34,671.37 95.84	0.40%	994.00 82.90	2.87%
Federal Home Loan Mortgage Corp REMIC Series 2024-4929 Class PA 2.5% Due 09/25/49 Dated 08/01/24 3137FPKU8 Bond Rating: NA	87,411.891	74,709.85 85.47	75,760.89 86.67	0.87%	2,185.00 182.10	2.88%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Federal Home Loan Mortgage Corp REMIC Series 2024-5460 Class EB 4.75% Due 09/25/54 Dated 09/01/24 3137HFRU1 Bond Rating: NA	200,000	200,750.00 100.38	196,835.28 98.42	2.26%	9,500.00 791.66	4.83%
Federal Home Loan Mortgage Corp REMIC Series 2024-5460 Class Bc 4.75% Due 09/25/54 Dated 09/01/24 3137HFR98 Bond Rating: NA	100,000	100,343.75 100.34	98,485.83 98.49	1.13%	4,750.00 395.83	4.82%
Federal National Mortgage Assoc Umbs Pool #BS6088 4.04% Due 08/01/30 Dated 07/01/22 3140LGXS6 Bond Rating: NA	99,694.24	94,257.80 94.55	99,040.25 99.34	1.14%	4,027.00 335.63	4.07%
Federal National Mortgage Assoc Umbs Pool #FS8551 3% Due 06/25/52 Dated 08/01/24 3140XQQD2 Bond Rating: NA	83,653.222	74,699.73 89.30	75,110.55 89.79	0.86%	2,509.00 209.13	3.34%
Federal National Mortgage Assoc Umbs Pool #FS8955 3% Due 09/25/53 Dated 09/01/24 3140XQ5R4 Bond Rating: NA	82,351.73	75,094.48 91.19	72,899.40 88.52	0.84%	2,470.00 205.87	3.39%
Federal National Mortgage Assoc Umbs Pool #MA1491 3% Due 07/01/43 Dated 06/01/13 31418AUR7 Bond Rating: NA	40,563.042	41,374.33 102.00	36,858.01 90.87	0.42%	1,216.00 210.45	3.30%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Federal National Mortgage Assoc Umbs Pool #MA5615 6% Due 01/25/55 Dated 01/01/25 31418FGZ4 Bond Rating: NA	67,146.15	67,051.73 99.86	68,945.00 102.68	0.79%	4,028.00 758.98	5.84%
Federal National Mortgage Assoc REMIC Series 2021-60 Class Nd 1.5% Due 09/25/51 Dated 08/01/21 3136BGD99 Bond Rating: NA	140,414.44	140,957.48 100.39	115,997.30 82.61	1.33%	2,106.00 175.51	1.82%
Federal National Mortgage Assoc REMIC Series 2022-12 Class Da 3% Due 06/25/48 Dated 02/01/22 3136BMBL1 Bond Rating: NA	114,040.17	117,301.00 102.86	106,582.56 93.46	1.22%	3,421.00 285.10	3.21%
Federal National Mortgage Assoc REMIC Series 2017-105 Class N 3% Due 01/25/48 Dated 12/01/17 3136B0NG7 Bond Rating: NA	34,389.30	34,561.25 100.50	30,944.08 89.98	0.35%	1,031.00 85.97	3.33%
Government National Mortgage Assoc II Pool #CO2900 5% Due 07/20/52 Dated 07/01/22 3617FEGH8 Bond Rating: NA	85,222.041	81,733.27 95.91	84,986.83 99.72	0.97%	4,261.00 355.09	5.01%
Government National Mortgage Assoc II Pool #MA6645 2.5% Due 05/20/50 Dated 05/01/20 36179VL24 Bond Rating: NA	65,955.62	67,712.70 102.66	55,698.86 84.45	0.64%	1,648.00 137.40	2.96%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Government National Mortgage Assoc REMIC Series 2009-118 Class Ap 3% Due 12/16/39 Dated 12/01/09 38376PSS0 Bond Rating: NA	42,683.803	43,550.84 102.03	41,206.35 96.54	0.47%	1,280.00 106.70	3.11%
Government National Mortgage Assoc REMIC Series 2014-96 Class Ea 2.25% Due 07/20/44 Dated 07/01/14 38379C4S2 Bond Rating: NA	39,773.165	38,959.06 97.95	35,627.15 89.58	0.41%	894.00 74.57	2.51%
Government National Mortgage Assoc REMIC Series 2015-65 Class Bd 2.25% Due 05/20/45 Dated 05/01/15 38379L4S2 Bond Rating: NA	12,636.966	12,277.58 97.16	11,397.68 90.19	0.13%	284.00 23.69	2.49%
Government National Mortgage Assoc REMIC Series 2019-103 Class LB 3.5% Due 08/20/49 Dated 08/01/19 38381X4C7 Bond Rating: NA	12,505.488	12,958.84 103.63	11,325.00 90.56	0.13%	437.00 36.47	3.86%
Government National Mortgage Assoc REMIC Series 2021-027 Class Cw Variable Rate Due 02/20/51 Dated 08/01/24 38382NLJ4 Bond Rating: NA	82,069.832	81,915.96 99.81	81,939.09 99.84	0.94%	4,103.00 341.95	5.01%
Government National Mortgage Assoc REMIC Series 2014-26 Class A 3% Due 02/16/44 Dated 02/01/14 38379ARP7 Bond Rating: NA	55,460.054	57,678.44 104.00	50,053.83 90.25	0.57%	1,663.00 69.77	3.32%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Total Mortgage		**$ 1,681,413.66**	**$ 1,612,942.77**	**18.49%**	**$ 64,283.00** **$ 5,821.25**	**3.99%**
Credit						
Alexandria Real Estate Equities Inc Senior Unsecured Note 3.375% Due 08/15/31 Dated 07/15/19 Callable 05/15/31 015271AR0 Bond Rating: BBB+	75,000	74,894.25 99.86	70,104.00 93.47	0.80%	2,531.00 956.25	3.61%
AT&T Inc Senior Unsecured Note 4.35% Due 03/01/29 Dated 02/19/19 Callable 12/01/28 00206RHJ4 Bond Rating: BBB	60,000	58,603.80 97.67	60,312.60 100.52	0.69%	2,610.00 870.00	4.33%
Boardwalk Pipelines LP Senior Unsecured Note 3.6% Due 09/01/32 Dated 02/16/22 Callable 06/01/32 096630AJ7 Bond Rating: BBB	80,000	79,922.40 99.90	74,624.00 93.28	0.86%	2,880.00 960.00	3.86%
Burlington North Santa Fe Senior Unsecured Note 3.55% Due 02/15/50 Dated 07/24/19 Callable 08/15/49 12189LBE0 Bond Rating: AA-	120,000	119,642.40 99.70	87,880.80 73.23	1.01%	4,260.00 1,609.33	4.85%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Camden Property Trust Senior Unsecured Note 3.15% Due 07/01/29 Dated 06/17/19 Callable 04/01/29 133131AX0 Bond Rating: A-	75,000	74,813.25 99.75	72,390.75 96.52	0.83%	2,362.00 1,181.25	3.26%
Citigroup Inc Subordinated Unsecured Note Variable Rate Due 09/19/39 Dated 09/19/24 Callable 09/19/34 17327CAU7 Bond Rating: BBB	60,000	58,891.20 98.15	60,378.60 100.63	0.69%	3,246.00 919.86	5.38%
Consolidated Edison Inc Senior Unsecured Note 4.125% Due 05/15/49 Dated 05/09/19 Callable 11/15/48 209111FV0 Bond Rating: A-	65,000	64,977.25 99.97	51,631.45 79.43	0.59%	2,681.00 342.60	5.19%
CVS Health Corp Senior Unsecured Note 3% Due 08/15/26 Dated 08/15/19 Callable 06/15/26 126650DF4 Bond Rating: BBB	60,000	59,932.20 99.89	59,601.60 99.34	0.68%	1,800.00 680.00	3.02%
Duke Energy Carolinas LLC Secured Note 5.25% Due 03/15/35 Dated 01/06/25 Callable 12/15/34 26442CBQ6 Bond Rating: A	70,000	69,764.10 99.66	72,340.80 103.34	0.83%	3,675.00 1,156.60	5.08%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Eli Lilly and Company Senior Unsecured Note 4.6% Due 08/14/34 Dated 08/14/24 Callable 05/14/34 532457CR7 Bond Rating: A+	90,000	89,971.20 99.97	90,261.00 100.29	1.03%	4,140.00 1,575.50	4.59%
Enterprise Products Operating Senior Unsecured Note 3.3% Due 02/15/53 Dated 09/15/21 Callable 08/15/52 29379VCB7 Bond Rating: A-	80,000	79,336.00 99.17	53,419.20 66.77	0.61%	2,640.00 997.33	4.94%
Evergy Inc Senior Unsecured Note 2.9% Due 09/15/29 Dated 09/09/19 Callable 06/15/29 30034WAB2 Bond Rating: BBB	75,000	64,755.00 86.34	71,467.50 95.29	0.82%	2,175.00 670.62	3.04%
Exxon Mobil Corporation Senior Unsecured Note 3.095% Due 08/16/49 Dated 08/16/19 Callable 02/16/49 30231GAZ5 Bond Rating: AA-	160,000	160,000.00 100.00	109,270.40 68.29	1.25%	4,952.00 1,857.00	4.53%
Factset Research Systems Senior Unsecured Note 2.9% Due 03/01/27 Dated 03/01/22 Callable 02/01/27 303075AA3 Bond Rating: BAA3	60,000	59,897.40 99.83	59,094.00 98.49	0.68%	1,740.00 579.99	2.94%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Gatx Corp Senior Unsecured Note 3.1% Due 06/01/51 Dated 02/03/21 Callable 12/01/50 361448BH5 Bond Rating: BBB	90,000	87,853.50 97.62	56,909.70 63.23	0.65%	2,790.00 232.50	4.90%
Goldman Sachs Group Inc Senior Unsecured Note Variable Rate Due 10/24/34 Dated 10/24/23 Callable 10/24/33 38141GA53 Bond Rating: BBB+	45,000	45,000.00 100.00	50,125.50 111.39	0.57%	2,952.00 549.48	5.89%
Hartford Financial Services Group Senior Unsecured Note 2.8% Due 08/19/29 Dated 08/19/19 Callable 05/19/29 416515BE3 Bond Rating: A-	60,000	59,808.00 99.68	57,363.60 95.61	0.66%	1,680.00 616.00	2.93%
Hubbell Incorporated Senior Unsecured Note 3.5% Due 02/15/28 Dated 02/02/18 Callable 11/15/27 443510AJ1 Bond Rating: BBB+	85,000	86,976.25 102.33	84,132.15 98.98	0.96%	2,975.00 1,123.88	3.54%
Kinder Morgan Energy Partners LP Senior Unsecured Note 7.3% Due 08/15/33 Dated 08/19/02 494550AQ9 Bond Rating: BBB	65,000	86,040.50 132.37	74,698.00 114.92	0.86%	4,745.00 1,792.55	6.35%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Louisville Gas & Electric Secured Note 4.65% Due 11/15/43 Dated 11/14/13 Callable 05/15/43 546676AV9 Bond Rating: A	125,000	136,888.75 109.51	109,840.00 87.87	1.26%	5,812.00 742.70	5.29%
Mastercard Inc Senior Unsecured Note 2.95% Due 06/01/29 Dated 05/31/19 Callable 03/01/29 57636QAM6 Bond Rating: A+	90,000	89,875.80 99.86	87,177.60 96.86	1.00%	2,655.00 221.25	3.05%
Mid-America Apartments Senior Unsecured Note 3.95% Due 03/15/29 Dated 03/07/19 Callable 12/15/28 59523UAQ0 Bond Rating: A-	80,000	86,261.60 107.83	79,523.20 99.40	0.91%	3,160.00 930.44	3.97%
Morgan Stanley Senior Unsecured Note Variable Rate Due 07/20/27 Dated 07/20/21 Callable 07/20/26 61747YEC5 Bond Rating: A-	100,000	100,000.00 100.00	98,578.00 98.58	1.13%	1,512.00 2,461.20	1.53%
Mplx LP Senior Unsecured Note 5.5% Due 02/15/49 Dated 11/15/18 Callable 08/15/48 55336VAT7 Bond Rating: BBB	75,000	66,449.25 88.60	68,872.50 91.83	0.79%	4,125.00 1,558.33	5.99%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
National Rural Utility Cooperative Secured Note 3.9% Due 11/01/28 Dated 10/31/18 Callable 08/01/28 637432NQ4 Bond Rating: A-	100,000	106,170.00 106.17	99,911.00 99.91	1.15%	3,900.00 649.99	3.90%
Norfolk Southern Corp Senior Unsecured Note 4.55% Due 06/01/53 Dated 06/13/22 Callable 12/01/52 655844CP1 Bond Rating: BBB+	50,000	49,992.50 99.99	42,132.00 84.26	0.48%	2,275.00 189.58	5.40%
Oneok Incorporated Senior Unsecured Note 5.15% Due 10/15/43 Dated 10/15/23 682680BV4 Bond Rating: BBB	80,000	91,716.00 114.65	72,565.60 90.71	0.83%	4,120.00 869.77	5.68%
Raytheon Company Senior Unsecured Note 4.7% Due 12/15/41 Dated 12/06/11 755111BW0 Bond Rating: BBB+	100,000	115,527.00 115.53	93,309.00 93.31	1.07%	4,700.00 208.88	5.04%
Reinsurance Group of America Senior Unsecured Note 3.9% Due 05/15/29 Dated 05/15/19 Callable 02/15/29 759351AN9 Bond Rating: A	60,000	62,288.40 103.81	59,270.40 98.78	0.68%	2,340.00 299.00	3.95%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Southwestern Public Service Secured Note 3.75% Due 06/15/49 Dated 06/18/19 Callable 12/15/48 845743BT9 Bond Rating: A-	140,000	138,234.60 98.74	103,387.20 73.85	1.19%	5,250.00 233.33	5.08%
TCI Communications Inc Note 7.875% Due 02/15/26 Dated 02/14/1996 872287AF4 Bond Rating: A-	80,000	105,800.00 132.25	80,328.00 100.41	0.92%	6,300.00 2,380.00	7.84%
Truist Financial Corporation Senior Unsecured Note Variable Rate Due 08/05/32 Dated 08/05/24 89788MAT9 Bond Rating: A-	75,000	75,000.00 100.00	77,426.25 103.24	0.89%	3,864.00 1,567.37	4.99%
US Bancorp Subordinated Note 3% Due 07/30/29 Dated 07/29/19 Callable 04/30/29 91159HHW3 Bond Rating: A-	90,000	89,991.90 99.99	86,665.50 96.30	0.99%	2,700.00 1,132.50	3.12%
Ventas Realty LP Senior Unsecured Note 5% Due 01/15/35 Dated 09/09/24 Callable 10/15/34 92277GBA4 Bond Rating: BBB+	50,000	49,823.50 99.65	50,061.50 100.12	0.57%	2,500.00 1,152.77	4.99%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
Ww Grainger Inc Senior Unsecured Note 4.6% Due 06/15/45 Dated 06/11/15 Callable 12/15/44 384802AB0 Bond Rating: A+	75,000	83,116.50 110.82	67,690.50 90.25	0.78%	3,450.00 153.33	5.10%
Total Credit		**$ 2,928,214.50**	**$ 2,592,743.90**	**29.72%**	**$ 115,497.00** **$ 33,421.18**	**4.45%**
Treasury						
United States Treasury Bond 4.375% Due 05/15/40 Dated 05/15/10 912810QH4 Bond Rating: AA1	125,000	165,415.04 132.33	122,930.00 98.34	1.41%	5,468.00 710.03	4.45%
United States Treasury Bond 2.25% Due 08/15/46 Dated 08/15/16 912810RT7 Bond Rating: AA1	240,000	247,759.37 103.23	158,016.00 65.84	1.81%	5,400.00 2,039.67	3.42%
United States Treasury Bond 1.75% Due 08/15/41 Dated 08/15/21 912810TA6 Bond Rating: AA1	175,000	132,453.13 75.69	118,142.50 67.51	1.35%	3,062.00 1,156.76	2.59%
United States Treasury Note 1.25% Due 08/15/31 Dated 08/15/21 91282CCS8 Bond Rating: AA1	250,000	245,761.72 98.31	217,857.50 87.14	2.50%	3,125.00 1,180.36	1.43%
United States Treasury Note 2.875% Due 05/15/32 Dated 05/15/22 91282CEP2 Bond Rating: AA1	265,000	249,938.48 94.32	249,913.55 94.31	2.86%	7,618.00 989.17	3.05%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
United States Treasury Note 4.375% Due 05/15/34 Dated 05/15/24 91282CKQ3 Bond Rating: AA1	85,000	85,893.16 101.05	86,881.05 102.21	1.00%	3,718.00 482.82	4.28%
Total Treasury		**$ 1,127,220.90**	**$ 953,740.60**	**10.93%**	**$ 28,391.00** **$ 6,558.81**	**2.98%**
Taxable Municipal Bonds						
Arlington TX Higher Education Finance Corp Education Revenue Taxable Refunding Series B 2.45% Due 12/1/27 Dated 8/20/19 041806UB4 Bond Rating: AAA	165,000	165,000.00 100.00	161,498.70 97.88	1.85%	4,042.00 336.87	2.50%
Houston TX Taxable Refunding Series B General Obligation Limited 2.13% Due 3/1/26 Dated 9/10/19 4423315V2 Bond Rating: AA	160,000	160,000.00 100.00	159,560.00 99.73	1.83%	3,408.00 1,136.00	2.14%
LA State Local Government Envrnmntl Facs & Cmnty Dev Auth Reve Taxable Ref-Lctcs Act 360 Project 1.656% Due 10/01/28 Dated 09/01/21 54628CWA6 Bond Rating: AA	170,000	170,000.00 100.00	160,359.30 94.33	1.84%	2,815.00 703.80	1.76%
Los Angeles CA Department of Airports Revenue Subordinate Taxable Refunding International Series F 2.3% Due 05/15/28 Dated 02/15/22 544445ZQ5 Bond Rating: AA-	200,000	200,000.00 100.00	193,642.00 96.82	2.22%	4,600.00 587.77	2.38%

List of Assets

Description	*Shares*	*Cost/ Per Unit*	*Market Value/ Per Unit*	*Percent Of Assets*	*Projected Annual Income/ Accrued Income*	*Current Yield*
RI State Student Loan Authority Loan Revenue Taxable Series 1 2.58% Due 12/01/26 Dated 08/27/19 762323AT0 Bond Rating: AA	170,000	170,000.00 100.00	167,880.10 98.75	1.92%	4,386.00 365.49	2.61%
Total Taxable Municipal Bonds		**$ 865,000.00**	**$ 842,940.10**	**9.66%**	**$ 19,251.00** **$ 3,129.93**	**2.28%**
Total Fixed Income Investments		***$ 6,601,849.06***	***$ 6,002,367.37***	***68.81%***	***$ 227,422.00*** ***$ 48,931.17***	***3.79%***
Net Assets and Liabilities		**$ 9,322,005.78**	**$ 8,723,379.67**	**100.00%**	**$ 327,686.00** **$ 53,622.52**	**3.76%**

PEABODY INVESTMENTS CORP. AND AFFILIATES
WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES
EIN #20-0480084, Plan No. 503
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
Year Ended December 31, 2025

{a} Identity of party involved	{b} Description of assets	{c} Purchase price	{d} Selling price	{e} Lease rental	{f} Expense incurred with transaction	{e} Cost of asset	{f} Current value of asset on transaction date	{i} Net gain (loss)
Category 3 - Series of transactions in excess of 5% of plan assets at beginning of year:								
Commerce Trust Company	Financial Square Tr Government (335)	$ 7,084,167	$ -	$ -	$ -	$ 7,084,167	$ 7,084,167	$ -
Commerce Trust Company	Financial Square Tr Government (34)	$ -	$ 4,687,302	$ -	$ -	$ 4,687,302	$ 4,687,302	$ -
Commerce Trust Company	Nuveen International Equity Index Fund-R6 #7295 (2)	$ -	$ 590,790	$ -	$ -	$ 407,855	$ 590,790	$ 182,935
Commerce Trust Company	Vanguard Total Stock Market Index Fund Admiral Shares (1)	$ 40,000	$ -	$ -	$ -	$ 40,000	$ 40,000	$ -
Commerce Trust Company	Vanguard Total Stock Market Index Fund Admiral Shares (7)	$ -	$ 834,401	$ -	$ -	$ 740,000	$ 834,401	$ 94,401

Plan Name	**PEABODY INVESTMENTS CORP. AND AFFILIATES WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES**
Plan Sponsor EIN	**74-2666822**
ERISA Plan #	**503**
Plan Year Ending	**12/31/2025**

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	

Plan Name	**PEABODY INVESTMENTS CORP. AND AFFILIATES WELFARE BENEFIT PLAN FOR NON-REPRESENTED RETIREES**
Plan Sponsor EIN	**74-2666822**
ERISA Plan #	**503**
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5500 Sch. H	Line 4j	Schedule of Reportable Transactions	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	