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
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

1b Three-digit plan number (PN) ▶ 004

1c Effective date of plan 01/01/1989

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)
JUSTICE RESOURCE INSTITUTE, INC.

160 GOULD STREET
SUITE 300
NEEDHAM, MA 02494

2b Employer Identification Number (EIN)
04-2526357

2c Plan Sponsor's telephone number
781-559-4900

2d Business code (see instructions)
813000

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

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

5	Total number of participants at the beginning of the plan year	**5**	3227
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)**	1974
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1988
b	Retired or separated participants receiving benefits	**6b**	181
c	Other retired or separated participants entitled to future benefits	**6c**	1143
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	3312
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	10
f	Total. Add lines **6d** and **6e**.	**6f**	3322
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**	198
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:

1A

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

B Three-digit plan number (PN) ▶ 004

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

D Employer Identification Number (EIN)
04-2526357

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	167711321
b Actuarial value	**2b**	160696365

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	180	25433166	25433166
b For terminated vested participants	1077	33008556	33008556
c For active participants	1974	73571470	80404081
d Total	3231	132013192	138845803

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

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

5 Effective interest rate	**5**	5.43 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	9801154
b Expected plan-related expenses	**6b**	0
c Target normal cost	**6c**	9801154

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

09/28/2026
Date

BORIS CHERNYAK, EA
Type or print name of actuary

26-06873
Most recent enrollment number

CHARLES SCHWAB CORPORATE SERVICES
Firm name

234-255-8671
Telephone number (including area code)

4150 KINROSS LAKES PARKWAY
RICHFIELD, OH 44286

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	4604769	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	4604769	0
10	Interest on line 9 using prior year's actual return of 10.38 %	477975	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		18927072
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.32 %		1006920
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		19933992
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	5082744	0

Part III Funding Percentages

14	Funding target attainment percentage	14	112.07 %
15	Adjusted funding target attainment percentage	15	115.73 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	112.13 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/01/2025	1400000				
11/03/2025	1400000				
12/01/2025	1400000				
			Totals ► 18(b)	4200000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4018878

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	9801154
b Excess assets, if applicable, but not greater than line 31a	**31b**	9801154

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

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

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

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	4018878
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	4018878
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

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

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

A Name of plan
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JUSTICE RESOURCE INSTITUTE, INC.

D Employer Identification Number (EIN)
04-2526357

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

CHARLES SCHWAB & CO. INC AND AFFIL

94-1737782

(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)

MATRIX TRUST COMPANY

75-3182674

(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 49 50	NONE	546351	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JUSTICE RESOURCE INSTITUTE, INC.

D Employer Identification Number (EIN)
04-2526357

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	15707	78388
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	16600000	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1165206	3100844
(2) U.S. Government securities	1c(2)	248672	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	9275060	10088862
(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)		
(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)	57042114	58865239
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	83673689	118542340

		(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	168020448	190675673
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		
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	168020448	190675673

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)	4200000	
(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)		4200000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	409259	
(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)		409259
(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)	6161245	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		6161245
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	20518	
(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)		20518
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	304215	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		304215

		(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)		18599757
c Other income	2c		268858
d Total income. Add all **income** amounts in column (b) and enter total	2d		29963852
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6762276	
(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)		6762276
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	510905	
(6) Bank or trust company trustee/custodial fees	2i(6)	35446	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		546351
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		7308627
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		22655225
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: AAFCPAS, INC **(2)** EIN: 04-2571780

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 592059.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

B Three-digit plan number (PN) ▶ 004

C Plan sponsor's name as shown on line 2a of Form 5500
JUSTICE RESOURCE INSTITUTE, INC.

D Employer Identification Number (EIN)
04-2526357

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 82-3967259

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

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3** 38

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

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

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

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

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

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Public Equity: 61.0 % Private Equity: 1.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 28.0 %
High-Yield Debt: 3.0 % Real Assets: 3.0 % Cash or Cash Equivalents: 1.0 % Other: 3.0 %

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

Contents
December 31, 2025 and 2024

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AAFCPAs
great minds | great hearts

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Independent Auditor's Report

To the Plan Administrator and Trustees of
Pension Plan of Justice Resource Institute, Inc.:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements

We have performed an audit of the financial statements of Pension Plan of Justice Resource Institute, Inc., 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 statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2025 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 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 audit 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 a certification from a qualified institution as of and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- the amounts and disclosures in the accompanying 2025 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 2025 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 on the 2025 Financial Statements

We conducted our audit 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 2025 Financial Statements section of our report. We are required to be independent of Pension Plan of Justice Resource Institute, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2025 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 Pension Plan of Justice Resource Institute, Inc.'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 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements 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 Pension Plan of Justice Resource Institute, Inc.'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 Pension Plan of Justice Resource Institute, Inc.'s ability to continue as a going concern for a reasonable period of time.

Our audit 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 2025 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.

Auditor's Responsibilities for the Audit of the 2025 Financial Statements (Continued)

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 Schedules Required by ERISA

The supplemental schedules, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of December 31, 2025, and Form 5500, Schedule H, Part IV, Line 4j - 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 audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including 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).

Auditor's Report on the 2024 Financial Statements

We were engaged to perform an audit of the 2024 financial statements of Pension Plan of Justice Resource Institute, Inc., 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). In our report dated October 7, 2025, we indicated that an investment had been certified by the Plan's Trustee as complete and accurate with a fair value of $3,580,115, however, plan management had fully written down the investment to a carrying value of zero. We were not able to obtain sufficient appropriate audit evidence to provide an opinion on the 2024 financial statements.

AAFCPAs, Inc.

Westborough, Massachusetts
October 9, 2026

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

Assets	**2025**	**2024**
Investments, at fair value		
Exchange traded funds	$ 113,242,078	$ 80,027,065
Mutual funds	58,865,239	57,042,114
Corporate bonds	10,088,862	9,275,060
Limited liability partnerships	5,117,339	3,481,051
Money market funds	3,179,232	1,180,913
Limited liability companies	182,923	165,573
U.S. government securities	-	248,672
Total investments, at fair value	190,675,673	151,420,448
Employer contribution receivable	-	16,600,000
Net assets available for benefits	$ 190,675,673	$ 168,020,448

The accompanying notes are an integral part of these statements.

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.

Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2025 and 2024

	2025	2024
Additions to net assets attributed to		
Investment income		
Net appreciation of investments, at fair value	$ 19,193,348	$ 8,688,510
Interest and dividends	6,570,504	4,707,728
Total investment income	25,763,852	13,396,238
Other income	-	1,131,995
Employer contributions	4,200,000	20,200,000
Total additions	29,963,852	34,728,233
Deductions		
Benefits paid to participants	6,762,276	4,802,642
Administrative expenses	546,351	505,706
Total deductions	7,308,627	5,308,348
Net increase	22,655,225	29,419,885
Net assets available for benefits		
Beginning of year	168,020,448	138,600,563
End of year	$ 190,675,673	$ 168,020,448

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of Pension Plan of Justice Resource Institute, Inc. (the Plan) is provided for general information purposes only. Participants should refer to the plan document for more complete information.

a. General

The Plan is a defined benefit pension plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Plan benefits are guaranteed by the Pension Benefit Guarantee Corporation (PBGC). The Plan Administrator is responsible for the oversight of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

b. Eligibility

The Plan covers substantially all employees of Justice Resource Institute, Inc. (the Plan Sponsor) who have completed one year of service and attained age twenty-one. Employees become eligible to participate on the first day of the month coinciding with or following the date that eligibility requirements are met.

c. Pension Benefits and Vesting

Upon reaching normal retirement age, eligible employees are entitled to a pension benefit equal to 1.75% of average compensation multiplied by the employee's number of years of service rendered through December 31, 2008, plus 1.25% of average compensation multiplied by the employee's number of years of service after December 31, 2008, through termination of employment. The Plan was amended effective January 1, 2015, which increased the pension benefit percentage to 1.5% for years after December 31, 2008, up to termination of employment for participants employed or reemployed on or after January 1, 2015, plus 0.5% of average compensation in excess of Covered Compensation as defined in the plan document. Benefits are payable in the form of joint annuities in addition to 50%, 75% or 100% survivor annuities to married participants, and life annuities to unmarried participants with vested benefits exceeding $5,000. Other forms of benefits may be elected by participants. Participants with vested benefits that do not exceed $5,000 will receive their benefits in the form of a lump-sum payment in cash.

The Plan allows benefit payments to participants who have not met normal retirement age if they meet the following criteria; during the election window beginning August 31, 2023 and ending on October 31, 2023, participants who have terminated employment with a vested accrued benefit prior to January 1, 2022, and were not reemployed during 2022 or 2023 and were not eligible to retire as of December 31, 2023, were able to receive their vested accrued benefit in the form of a lump sum payment during this period.

Average compensation is defined in the Plan as the average of the three consecutive years' compensation during the ten most recent years of a participant's employment that produces the highest average.

A participant becomes 100% vested in their benefit after a five-year cliff vesting schedule.

d. Death and Disability Benefits

If a participant dies prior to the participant's retirement age, a death benefit equal to the value of the participant's accumulated pension benefits is paid to the participant's beneficiary. No disability benefits, other than those payable upon termination of employment, are provided.

1. DESCRIPTION OF PLAN (Continued)

e. Employer Contributions

There was no minimum funding amount based on the actuarial valuation report for the plan years ended December 31, 2025 and 2024. The Plan's funding policy is for the Plan Sponsor to contribute an amount which meets or exceeds the annual ERISA minimum funding requirement.

f. Other Income

Other income represents a settlement payment in relation to the Plan Sponsor's share of a class action lawsuit against the auditors of the Platinum Partners Credit Opportunities Fund (TE) LLC. The total settlement amount was $1,665,678, of which $533,683 was designated as an employer contribution for the plan year ending December 31, 2023. The net amount of $1,131,995 is reflected as other income in the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2024.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The Plan prepares its financial statements in accordance with generally accepted accounting principles in the United States of America (U.S. GAAP) established by the Financial Accounting Standards Board (FASB). References to U.S. GAAP in these notes are to the FASB Accounting Standards Codification (ASC).

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

Investments, Investment Valuation and Income Recognition

Investments are recorded at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by its investment advisor and qualified institution. See Note 4 for additional disclosure regarding fair value measurement.

Purchases and sales of investments 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 of investments, at fair value, includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Asset impairment occurs when the carrying amount of an investment exceeds its recoverable amount. Plan management evaluates the carrying value of its investment assets on a continual basis and evaluates impairment when there are some indications or a reasonable assumption that the recoverable amount of an asset materially declines. Asset impairment accounting affects investment asset reduction in the Statements of Assets Available for Benefits and an impairment loss recognition in the Statements of Changes in Net Assets Available for Benefits (see Note 8).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Actuarial Method and Present Value of Accumulated Plan Benefits

The Plan contributes amounts as necessary using the projected unit credit cost method which is an actuarial basis to provide the Plan with assets sufficient to meet the benefits to plan participants. Under this method, an active participant's benefit is calculated using the Plan's benefit formula of current service and current compensation.

Accumulated plan benefits are those future periodic payments that are attributable under the Plan's provisions to the service that employees have rendered and include benefits expected to be paid to retired, terminated or deceased participants or their beneficiaries as defined in the plan document.

The computations of the actuarial present value of accumulated plan benefits was determined by Schwab Retirement Plan Services Inc. (the Actuary) (see Note 9), and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and the probability of payment between the valuation date and the expected date of payment. The mortality rate used for the plan years 2025 and 2024 was the Static Mortality Table. The target liability interest rates were changed with the implementation of Moving Ahead for Progress in the 21st Century (MAP 21) legislation (see Note 9). Retirement rates for active participants were based upon a graduating rate schedule to take into consideration a value of early retirement subsidies. The turnover rate for active employees was based on the 2003 SOA Pension Plan Turnover Study (S&U-10) for 2025 and 2024.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue and incorporate the provisions of the American Rescue Plan Act (ARPA). Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The significant assumptions underlying the actuarial computations used for valuation purposes as of January 1, 2025 and 2024, are below. Had the valuations been performed as of December 31, 2024 and 2023, there would be no material differences.

Discount Rates	HAFTA Segment Rates	2025	2024
	First Segment	5.07%	4.75%
	Second Segment	5.31%	4.87%
	Third Segment	5.50%	5.59%
Salary increases	3% per year for 2025 and 2024		
Retirement rates	Early retirement (age 55-61 = 5% rate, age 62 = 50% rate, age 63-64 = 10% rate and 65 = 100% for 2025 and 2024).		
Normal retirement	Age 65		
Asset valuation basis	3-year averaging of market value of plan assets		
Mortality	The 2025 Static Mortality Table was used in 2025 and the 2024 Static Mortality Table was used in 2024.		

Payment of Benefits

Benefits paid to participants are recorded when paid.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Expenses

All expenses associated with the investment advisory, actuarial, trustee and benefit payment processing of the Plan are paid by the Plan. PBGC fees and audit fees are paid by the Plan Sponsor.

Subsequent Events

Subsequent events have been evaluated through October 9, 2026, which is the date the financial statements were available to be issued. There were no events that met the criteria for recognition or disclosure in the financial statements.

3. INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S QUALIFIED INSTITUTION

The Plan Administrator has elected the method of annual reporting compliance permitted by 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. Accordingly, Matrix Trust Company (Matrix), a qualified institution, has certified to the completeness and accuracy of all investments reported in the accompanying statements of net assets available for benefits as of December 31, 2025 and 2024, the supplemental schedules, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of December 31, 2025, and Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2025, and the related investment transactions and investment income reported in the accompanying statements of changes in net assets available for benefits for the years ended December 31, 2025 and 2024.

At the request of the Plan Administrator, the Plan's independent auditors did not perform auditing procedures with respect to certified investment information, except for comparing such certified investment information included in the accompanying financial statements and supplemental schedules.

4. FAIR VALUE MEASUREMENT

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. Fair Value Measurement establishes a hierarchy of the valuation techniques based upon whether the inputs to those valuation techniques reflect assumptions other market participants would use based upon market data obtained from independent sources (also referred to as observable inputs).

The fair value hierarchy is as follows:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; and
- 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. FAIR VALUE MEASUREMENT (Continued)

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

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

Following are descriptions of the valuation methodologies used for assets measured at fair value:

Exchange traded funds: Valued at the closing price reported on the active market on which the individual exchange traded funds are traded. These funds held by the Plan are deemed to be actively traded.

Mutual and money market funds: Valued at the daily closing price as reported by the fund. Mutual and money market funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. These funds held by the Plan are deemed to be actively traded.

Corporate bonds: Investments in certain corporate and non-U.S. debt obligations for which prices are not available on the basis of actual trades in securities markets are valued by an independent pricing service approved by the Plan Sponsor. Valuations may be based upon a matrix system and/or appraisals provided by the pricing service which accounts for such factors as yields, prices, maturities, sell features, type of issue, coupon rate, ratings on comparable securities and other factors.

Limited liability partnerships: The Plan maintains investments in non-publicly traded limited partnerships (LP's) which are valued based on the Plan's percent of ownership in the net assets of the LP's net assets.

Limited liability companies: The Plan maintains investments in certain non-publicly traded limited liability companies (LLC's) which are valued based on the Plan's percent of ownership in the net assets of the LLC's net assets.

U.S. government securities: Valued using pricing models maximizing the use of observable inputs for similar securities. The methods and significant assumptions used result in a measure of fair value appropriate for financial measurement and disclosure purposes.

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

	2025			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Exchange traded funds	$ 113,242,078	$ -	$ -	$ 113,242,078
Mutual funds	58,865,239	-	-	58,865,239
Corporate bonds	-	10,088,862	-	10,088,862
Limited liability partnerships	-	-	5,117,339	5,117,339
Money market funds	3,179,232	-	-	3,179,232
Limited liability companies	-	-	182,923	182,923
Total investments, at fair value	$ 175,286,549	$ 10,088,862	$ 5,300,262	$ 190,675,673

4. FAIR VALUE MEASUREMENT (Continued)

	2024			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Exchange traded funds	$ 80,027,065	$ -	$ -	$ 80,027,065
Mutual funds	57,042,114	-	-	57,042,114
Corporate bonds	-	9,275,060	-	9,275,060
Limited liability partnerships	-	-	3,481,051	3,481,051
Money market funds	1,180,913	-	-	1,180,913
U.S. government securities	-	248,672	-	248,672
Limited liability companies	-	-	165,573	165,573
Total investments, at fair value	$ 138,250,092	$ 9,523,732	$ 3,646,624	$ 151,420,448

The following table represents the Plan's Level 3 financial assets, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the values for those inputs:

	Fair Value				
Instrument	**2025**	**2024**	**Principal Valuation Technique**	**Unobservable Inputs**	**2025 Ownership %**
RA Capital Healthcare Fund, LP (a)	$ 4,787,720	$ 3,104,086	Value of the Net Assets of the limited partnership	Ownership percentage and Net Assets of the Fund	0.04%
Chambers Energy Capital II TE, LP (b)	329,619	376,965	Value of the Net Assets of the limited partnership	Ownership percentage and Net Assets of the Fund	1.57%
Stellus Credit VCOC Fund I, LLC (c)	182,923	165,573	Value of the Net Assets of the limited liability company	Ownership percentage and Net Assets of the Fund	4.99%
Total	$ 5,300,262	$ 3,646,624			

(a) The Partnership invests in long and short within a variety of healthcare and life sciences companies with products, including drugs, research tools, diagnostics, devices, and services.

(b) The Partnership's investment objective is to seek current income and long-term capital appreciation by taking advantage of credit investment opportunities within the energy sector.

(c) The limited liability company's investment objective is to generate both current income and capital appreciation, primarily through investments in privately negotiated debt and co-investment equity securities of middle-market companies based in the U.S. and Canada.

4. FAIR VALUE MEASUREMENT (Continued)

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:

	Limited Liability Partnerships	Limited Liability Companies	Total
Balance, December 31, 2023	$ 3,198,180	$ 330,722	$ 3,528,902
Sales	(19,104)	-	(19,104)
Purchases	-	-	-
Net appreciation (depreciation)	301,975	(165,149)	136,826
Balance, December 31, 2024	3,481,051	165,573	3,646,624
Sales	(77,034)	(167,321)	(244,355)
Purchases	-	-	-
Net appreciation	1,713,322	184,671	1,897,993
Balance, December 31, 2025	$ 5,117,339	$ 182,923	$ 5,300,262

5. TAX STATUS

The Plan Sponsor has obtained an opinion letter dated December 1, 2025, in which the Internal Revenue Service (IRS) stated that the restated individually designed plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). The Plan Administrator timely adopted the restated individually designed plan. The Plan Administrator believes that the Plan is currently being operated in accordance with the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognizes 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.

6. TERMINATION OF PLAN

In the event the Plan does terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The net assets of the Plan will be allocated as prescribed by ERISA and its related regulations, which will generally provide the following benefits in the order indicated:

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

2. Other vested benefits insured by the PBGC up to the applicable limitations (discussed subsequently).

3. All non-vested benefits.

6. TERMINATION OF PLAN (Continued)

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

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

7. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, transactions with investment funds managed and held by the qualified institution are considered party-in-interest transactions.

Morgan Stanley provides investment advisory services to the Plan. Charles Schwab Bank provides custodial services to the Plan. Matrix provides trustee services to the Plan. Schwab Retirement Plan Services Inc. provides actuarial services to the Plan. These transactions qualify as parties-in-interest and are reported as administrative expenses in the accompanying statements of changes in net assets available for benefits. During 2025 and 2024, the Plan paid the qualified institution and investment advisor fees of $546,351 and $505,706, respectively.

8. RISKS AND UNCERTAINTIES

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

The Platinum Partners Credit Opportunities Fund (TE) LLC investment has been in "receivership" status, with the latest known fair value determined as of June 30, 2016, of $3,580,115, and was reported by the Trustee in the certified investment statements at December 31, 2024, at this fair value amount. A second "receiver" has been appointed by the courts and is in the process of valuing and liquidating the investments within the fund; the Plan Sponsor believes final settlement with investors may take years to determine due to the complexity and illiquid nature of certain underlying assets. Plan management has provided for a full impairment reserve associated with this investment within the accompanying statements of net assets available for benefits as of December 31, 2024, and has written down the investment to a carrying value of zero. As of December 31, 2025, the Plan's qualified institution now reports and certifies the investment to the Trustee at a fair value of $0. Accordingly, the investment is reported at $0 in the accompanying financial statements and supplemental schedule for the year ended December 31, 2025, and has been removed from Note 4.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimates 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.

8. RISKS AND UNCERTAINTIES (Continued)

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

9. ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarially determined value of the accumulated plan benefits as of January 1, are as follows:

	2025	2024
Actuarial present value of accumulated plan benefits		
Vested benefits		
Participants currently receiving payments	$ 21,501,633	$ 17,337,106
Other participants	76,808,639	70,449,817
Total vested benefits	98,310,272	87,786,923
Non-vested benefits	5,401,819	4,736,227
Total actuarial present value of accumulated plan benefits	$ 103,713,091	$ 92,523,150
Changes in accumulated plan benefits are presented below		
Actuarial present value of accumulated plan benefits, beginning of year	$ 92,523,150	$ 88,350,836
Increase (decrease) during the year attributed to		
Benefits accumulated and actuarial gains and losses	8,899,176	8,620,468
Change in interest rate and discount period (see Note 2)	6,759,904	6,260,915
Change in actuarial assumptions and plan design	313,053	(965,119)
Benefits paid to participants	(4,782,192)	(9,743,950)
Actuarial present value of accumulated plan benefits, end of year	$ 103,713,091	$ 92,523,150

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
December 31, 2025

(a) Parties in Interest	(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) Market Value
	Vanguard Total Stock Market ETF	Exchange Traded Fund	$ 8,905,378	$ 17,764,281
	Vanguard Total Institutional Stock	Exchange Traded Fund	11,277,506	14,849,987
	iShares Core S&P 500 ETF	Exchange Traded Fund	8,298,636	9,363,130
	Fidelity Total Bond ETF	Exchange Traded Fund	9,128,190	9,310,669
	Vanguard Russell 1000 Growth	Exchange Traded Fund	4,648,236	9,279,785
	Invesco S&P 500 Equal Weight I	Exchange Traded Fund	5,515,271	9,260,968
	MFS International Diversication	Mutual Fund	6,091,011	7,556,304
	First Eagle Global I	Mutual Fund	5,606,932	7,513,629
	PIMCO Income I2	Mutual Fund	7,153,943	7,500,090
	Vanguard Value ETF	Exchange Traded Fund	5,442,544	7,403,154
	Capital Group Intl Focus ETF	Exchange Traded Fund	6,154,065	7,147,554
	Natixis Loomis SAY C/P Bond Y	Mutual Fund	5,866,324	5,626,545
	Guggenheim- Limit Duration- I	Mutual Fund	5,607,803	5,609,956
	Capital Group Core Bond ETF	Exchange Traded Fund	5,554,841	5,607,123
	Janus Henderson Balanced Fund I	Mutual Fund	4,338,982	5,596,451
	Capital Group Core Balanced ETF	Exchange Traded Fund	4,567,947	5,565,182
	RA Capital Healthcare Fund, LP	Limited Partnership	671,430	4,787,720
	Invesco S&P 100 Equal Weight ETF	Exchange Traded Fund	4,257,093	4,644,870
	First Trust Institutional Pr	Exchange Traded Fund	3,559,111	3,749,056
	Columbia Dividend Income Z	Mutual Fund	2,365,235	3,724,202
	BlackRock Event Driven Equity Instl	Mutual Fund	3,598,459	3,721,935
	MFS Mass Inv Growth Stk I	Mutual Fund	2,837,744	3,716,890
	Invesco Variable Rate Preferred ETF	Exchange Traded Fund	3,737,779	3,712,758
	JP Morgan Hedged Equity 3-1	Mutual Fund	2,387,021	2,833,946
	Vanguard Short Term Treasury ETF	Exchange Traded Fund	2,761,548	2,802,596
	iShares Core S&P Small-Cap ETF	Exchange Traded Fund	2,486,331	2,780,965
	Cohen & Stears Global Realty I	Mutual Fund	2,583,718	2,742,473
	Cohen & Stears Real Estate Securities I	Mutual Fund	2,517,655	2,722,818
*	Morgan Stanley Bank Deposit Program	Money Market	1,685,123	1,685,123
*	Schwab Money Market Fund	Money Market	1,415,721	1,415,721
	Metlife Inc 6.500% Bond	Corporate Bond	552,090	561,227
	RTX Corp 6.000% Bond	Corporate Bond	524,340	538,625
	Oneok Inc 5.800% Bond	Corporate Bond	533,075	527,293
	Gilead Sciences Inc 5.250% Bond	Corporate Bond	507,040	523,137
	Allstate Corp 5.350% Bond	Corporate Bond	520,490	519,565
	Ebay Inc 5.9% Bond	Corporate Bond	517,575	517,520
	Amazon.Com Inc 4.800% Bond	Corporate Bond	509,537	514,570

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
December 31, 2025

(a) Parties in Interest	(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) Market Value
	McDonald's Corp 4.600% Bond	Corporate Bond	491,510	509,810
	Northrop Grumman Corp 4.900% Bond	Corporate Bond	508,520	506,980
*	Charles Schwab Corp 2.900% Bond	Corporate Bond	477,394	505,181
	Valero Energy Partners	Corporate Bond	496,390	503,500
	Duke Energy Corp 2.550% Bond	Corporate Bond	470,222	500,830
	Bank of America Corp 4.45% Bond	Corporate Bond	502,650	500,175
	American International Group	Corporate Bond	478,360	497,940
	CVS Health Corp 3% Bond	Corporate Bond	489,460	496,857
	Textron Inc 3.375% Bond	Corporate Bond	480,905	491,471
	Union Pacific Corp 2.150% Bond	Corporate Bond	490,770	491,437
	Intel Corp 2.450% Bond	Corporate Bond	444,615	467,045
	Netflix Inc 4.900% Bond	Corporate Bond	452,394	459,684
	Unitedhealth Group Inc.	Corporate Bond	411,555	456,015
	Chambers Energy Capital II TE, LP	Limited Partnership	1,300,000	329,619
	Stellus Credit VCOC Fund I, LLC	Limited Liability Company	1,186,329	182,923
	Cash	Money Market	78,388	78,388
	Total Investments		$ 153,445,186	$ 190,675,673

* Party-in-interest

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
December 31, 2025

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Number of Transactions	**Description of Asset**	**Purchase Price**	**Selling Price**	**Lease Rental**	**Expense Incurred with Transaction**	**Cost of Asset**	**Current Value of Asset on Transaction Date**	**Net Gain/ (Loss)**
110	Morgan Stanley Bank Deposit Program	$ 32,830,065	$ -	$ -	$ -	$ 32,830,065	$ 32,830,065	$ -
33	Morgan Stanley Bank Deposit Program	-	31,779,100	-	-	31,779,100	31,779,100	-
3	iShares Core S&P 500 ETF	$ 8,653,244	$ -	$ -	$ -	$ 8,653,244	$ 8,653,244	$ -

Pension Plan of Justice Resource Institute, Inc.

EIN/ PN 04 – 2526357 / 004

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

	Under 1	Average Salary	1 to 4	Average Salary	5 to 9	Average Salary	10 to 14	Average Salary	15 to 19	Average Salary	20 to 24	Average Salary	25 to 29	Average Salary	30 to 34	Average Salary	35 to 39	Average Salary	40 & up	Total
Under 25	59	48,146	26	52,721	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85
25 to 29	106	52,269	198	56,651	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	312
30 to 34	74	45,108	167	55,583	96	67,300	8	-	-	-	-	-	-	-	-	-	-	-	-	345
35 to 39	60	53,458	87	53,369	90	67,897	27	81,166	4	-	-	-	-	-	-	-	-	-	-	268
40 to 44	30	50,507	82	64,397	78	71,640	35	73,058	24	104,628	1	-	-	-	-	-	-	-	-	250
45 to 49	26	43,491	48	58,750	50	74,619	17	-	16	-	11	-	2	-	-	-	-	-	-	170
50 to 54	19	-	51	49,428	51	70,236	16	-	12	-	18	-	9	-	2	-	-	-	-	178
55 to 59	10	-	38	60,599	41	71,023	18	-	10	-	11	-	-	-	5	-	2	-	-	135
60 to 64	10	-	32	60,448	33	57,844	21	74,160	13	-	3	-	3	-	2	-	2	-	2	121
65 to 69	1	-	20	54,558	21	65,427	25	75,114	3	-	1	-	2	-	-	-	-	-	1	74
70 & up	1	-	10	-	12	-	6	-	4	-	2	-	-	-	1	-	-	-	-	36
Total	396		759		480		173		86		47		16		10		4		3	1,974

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

A summary of the actuarial methods and assumptions used in the valuation are presented below:

Data Methods

Census data

Was as collected from information presented by the Plan Sponsor and trustee as of January 1, 2025.

Actuarial Methods

Actuarial cost method

The Funding Targets used in this report were developed using the unit credit actuarial cost method as defined by PPA 2006.

Discount rate method

The discount rates used to develop the Funding Target in this report are equal to the rates published by the IRS for the lookback period elected by the Plan Sponsor.

Asset valuation method

The Actuarial Value of Assets (Valuation Assets) is equal to a 3-year averaging method as described in IRS Notice 2009-22. Under this method, the Valuation Assets is the average of the current and two preceding valuation date Market Value of Assets, where the preceding two years include expected earnings at the lesser of the third segment rate for that year or 7.50%.

Demographic Assumptions

Mortality tables for annuities

The prescribed mortality assumption under Section 430(h)(3)(A) of the Internal Revenue Code, using generational tables with separate mortality rates for annuitants and nonannuitants.

Mortality tables for lump sums

The “applicable mortality” as defined under IRS Code Section 417(e).

Classification: Schwab Internal

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Retirement rates
The following table shows assumed retirement rates:

Age	Rate
55-61	5%
62	50%
63-64	10%
65	100%

Termination rates
The 2003 SOA Pension Plan Turnover Study (S&U – 10)

Disability rates
None.

Form of Payment

80% of active participants are assumed to elect an annuity at either their assumed future retirement or termination date. 20% of active participants are assumed to elect a lump sum payment at either their assumed future retirement or termination date. 100% of vested terminated participants are assumed to elect an annuity payment at age 65.

Percent of population that is married

For non-retired participants, 80% are assumed to be married.

Age of assumed spouse

The female spouse is assumed to be 3 years younger than the male spouse.

Death benefit

A Qualified Pre-Retirement Death Benefit was assumed to be paid.

Classification: Schwab Internal

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Economic Assumptions

Discount rate used in Funding Target and Funding Target Normal Cost

The assumed discount rates on benefits paid in the future are based on the September 2024 PPA segment rates, reflecting ARPA. Previously, the September 2023 PPA segment rates reflecting ARPA were used.

Segment	Rate	Applicable to benefit payments made:
1	5.07%	During first 5 years starting from the valuation date.
2	5.31%	During years 6-20 starting from the valuation date.
3	5.50%	During years 21 and beyond starting from the valuation date.

Salary Improvement Scale

3.0% per year

Social Security Wage Base

3.0% per year.

Expenses

The administrative expense to be included as part of the normal cost is $0.

Classification: Schwab Internal

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions
December 31, 2025

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Number of Transactions	**Description of Asset**	**Purchase Price**	**Selling Price**	**Lease Rental**	**Expense Incurred with Transaction**	**Cost of Asset**	**Current Value of Asset on Transaction Date**	**Net Gain/ (Loss)**
110	Morgan Stanley Bank Deposit Program	$ 32,830,065	$ -	$ -	$ -	$ 32,830,065	$ 32,830,065	$ -
33	Morgan Stanley Bank Deposit Program	-	31,779,100	-	-	31,779,100	31,779,100	-
3	iShares Core S&P 500 ETF	$ 8,653,244	$ -	$ -	$ -	$ 8,653,244	$ 8,653,244	$ -

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC

B Three-digit plan number (PN) ▶ 004

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

D Employer Identification Number (EIN)
04-2526357

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	167711321
b Actuarial value	**2b**	160696365

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	180	25433166	25433166
b For terminated vested participants	1077	33008556	33008556
c For active participants	1974	73571470	80404081
d Total	3231	132013192	138845803

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

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.43 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	9801154
b Expected plan-related expenses	**6b**	0
c Target normal cost	**6c**	9801154

Statement by Enrolled Actuary

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

SIGN HERE

Boris Chernyak — Signature of actuary

4/28/2026 — Date

BORIS CHERNYAK, EA — Type or print name of actuary

26-06873 — Most recent enrollment number

CHARLES SCHWAB CORPORATE SERVICES — Firm name

(234) 255-8671 — Telephone number (including area code)

4150 KINROSS LAKES PARKWAY
RICHFIELD, OH 44286 — Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	4604769	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	4604769	0
10	Interest on line 9 using prior year's actual return of 10.38 %	477975	0
11	Prior year's excess contributions to be added to prefunding balance		
	a Present value of excess contributions (line 38a from prior year)		18927072
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5 32 %		1006920
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		19933992
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	5082744	0

Part III Funding Percentages

14	Funding target attainment percentage	14	112.07 %
15	Adjusted funding target attainment percentage	15	115.73 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	112 13 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10-01-2025	1400000				
11-03-2025	1400000				
12-01-2025	1400000				
			Totals ▶ 18(b)	4200000	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	4018878

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates	1st segment: 5 07 %	2nd segment. 5.31 %	3rd segment: 5 50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions)

a Target normal cost (line 6c)	**31a**	9801154
b Excess assets, if applicable, but not greater than line 31a	**31b**	9801154

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

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

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

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	4018878

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	4018878
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Pension Plan of Justice Resource Institute, Inc.

EIN/ PN 04 – 2526357 / 004

Schedule SB, line 19 – Discounted Employer Contributions

Valuation Date	1/1/2025
Effective Interest Rate	5.43%

Actual Contribution Date	Actual Contribution Amount	Discounted Contribution Amount	Plan Year to Which the Contribution is Applied
10/1/2025	$ 1,400,000	$ 1,345,712	2025
11/3/2025	$ 1,400,000	$ 1,339,294	2025
12/1/2025	$ 1,400,000	$ 1,333,872	2025
Total	$ 4,200,000	$ 4,018,878	

Classification: Schwab Internal

Schedule SB, line 22 – Description of Weighted Average Retirement Age

(A) Age	(B) Retirement Decrement	(C) Lx	(D) Number Retiring	(E) Weighting (A) times (D)
55	5.0%	100,000	5,000	275,000
56	5.0%	95,000	4,750	266,000
57	5.0%	90,250	4,512	257,184
58	5.0%	85,738	4,287	248,646
59	5.0%	81,451	4,073	240,307
60	5.0%	77,378	3,869	232,140
61	5.0%	73,509	3,675	224,175
62	50.0%	69,834	34,917	2,164,854
63	10.0%	34,917	3,492	219,996
64	10.0%	31,425	3,142	201,088
65	100.0%	28,283	28,283	1,838,395
			100,000	6,167,785

Weighted Average Retirement Age =	**62**

Classification: Schwab Internal

Pension Plan of Justice Resource Institute, Inc.
EIN/ PN 04 – 2526357 / 004

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

	Under 1	Average Salary	1 to 4	Average Salary	5 to 9	Average Salary	10 to 14	Average Salary	15 to 19	Average Salary	20 to 24	Average Salary	25 to 29	Average Salary	30 to 34	Average Salary	35 to 39	Average Salary	40 & up	Total
Under 25	59	48,146	26	52,721	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	85
25 to 29	106	52,269	198	56,651	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	312
30 to 34	74	45,108	167	55,583	96	67,300	8	-	-	-	-	-	-	-	-	-	-	-	-	345
35 to 39	60	53,458	87	53,369	90	67,897	27	81,166	4	-	-	-	-	-	-	-	-	-	-	268
40 to 44	30	50,507	82	64,397	78	71,640	35	73,058	24	104,628	1	-	-	-	-	-	-	-	-	250
45 to 49	26	43,491	48	58,750	50	74,619	17	-	16	-	11	-	2	-	-	-	-	-	-	170
50 to 54	19	-	51	49,428	51	70,236	16	-	12	-	18	-	9	-	2	-	-	-	-	178
55 to 59	10	-	38	60,599	41	71,023	18	-	10	-	11	-	-	-	5	-	2	-	-	135
60 to 64	10	-	32	60,448	33	57,844	21	74,160	13	-	3	-	3	-	2	-	2	-	2	121
65 to 69	1	-	20	54,558	21	65,427	25	75,114	3	-	1	-	2	-	-	-	-	-	1	74
70 & up	1	-	10	-	12	-	6	-	4	-	2	-	-	-	1	-	-	-	-	36
Total	396		759		480		173		86		47		16		10		4		3	1,974

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Expected benefit payments shown below are based on the form of payment assumption listed in the Statement of Actuarial Assumptions/Methods attachment.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	4,559,605	466,403	2,224,444	7,250,452
2026	2,680,047	538,577	2,191,490	5,410,114
2027	2,694,535	622,926	2,167,930	5,485,391
2028	2,872,704	746,829	2,140,720	5,760,253
2029	3,202,516	832,470	2,107,057	6,142,043
2030	3,383,612	957,136	2,071,226	6,411,974
2031	3,442,043	1,066,840	2,031,663	6,540,546
2032	3,926,417	1,207,208	1,986,844	7,120,469
2033	3,986,763	1,343,027	1,933,901	7,263,691
2034	4,420,911	1,535,025	1,875,482	7,831,418
2035	4,660,589	1,739,210	1,815,269	8,215,068
2036	4,605,069	1,893,439	1,746,175	8,244,683
2037	5,121,609	1,995,861	1,677,068	8,794,538
2038	5,117,888	2,145,910	1,602,259	8,866,057
2039	5,238,555	2,254,058	1,523,707	9,016,320
2040	5,436,306	2,333,825	1,441,648	9,211,779
2041	5,398,436	2,476,109	1,356,277	9,230,822
2042	5,431,821	2,642,874	1,268,290	9,342,985
2043	5,776,006	2,755,473	1,178,526	9,710,005
2044	5,734,000	2,883,370	1,087,919	9,705,289
2045	5,901,354	2,960,982	997,457	9,859,793
2046	6,154,280	3,028,178	908,111	10,090,569
2047	6,178,793	3,147,530	820,785	10,147,108
2048	6,333,581	3,201,155	736,289	10,271,025
2049	6,203,997	3,287,131	655,348	10,146,476
....				

The expected benefit payments for plan years 2050-2074 continue on the next page.

Classification: Schwab Internal

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments (continued)

Expected benefit payments shown below are based on the form of payment assumption listed in the Statement of Actuarial Assumptions/Methods attachment.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
....				
2050	6,098,477	3,359,124	578,609	10,036,210
2051	6,240,104	3,370,602	506,618	10,117,324
2052	6,017,908	3,393,871	439,787	9,851,566
2053	6,016,793	3,377,874	378,390	9,773,057
2054	6,087,801	3,394,285	322,573	9,804,659
2055	5,938,194	3,401,764	272,367	9,612,325
2056	5,791,738	3,373,092	227,722	9,392,552
2057	5,686,822	3,317,717	188,496	9,193,035
2058	5,656,225	3,250,817	154,429	9,061,471
2059	5,452,151	3,158,776	125,217	8,736,144
2060	5,395,966	3,064,430	100,487	8,560,883
2061	5,085,709	2,960,840	79,828	8,126,377
2062	4,845,637	2,826,524	62,811	7,734,972
2063	4,652,408	2,684,459	48,970	7,385,837
2064	4,369,550	2,540,887	37,848	6,948,285
2065	4,148,741	2,397,222	29,018	6,574,981
2066	3,884,218	2,254,812	22,092	6,161,122
2067	3,657,346	2,114,139	16,719	5,788,204
2068	3,429,904	1,975,654	12,596	5,418,154
2069	3,213,308	1,839,787	9,462	5,062,557
2070	3,002,671	1,706,939	7,095	4,716,705
2071	2,797,445	1,577,495	5,316	4,380,256
2072	2,597,791	1,451,807	3,983	4,053,581
2073	2,404,095	1,330,214	2,982	3,737,291
2074	2,216,749	1,213,062	2,227	3,432,038

The expected benefit payments for plan years 2025-2049 are available on the previous page.

Classification: Schwab Internal

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

A summary of the actuarial methods and assumptions used in the valuation are presented below:

Data Methods

Census data

Was as collected from information presented by the Plan Sponsor and trustee as of January 1, 2025.

Actuarial Methods

Actuarial cost method

The Funding Targets used in this report were developed using the unit credit actuarial cost method as defined by PPA 2006.

Discount rate method

The discount rates used to develop the Funding Target in this report are equal to the rates published by the IRS for the lookback period elected by the Plan Sponsor.

Asset valuation method

The Actuarial Value of Assets (Valuation Assets) is equal to a 3-year averaging method as described in IRS Notice 2009-22. Under this method, the Valuation Assets is the average of the current and two preceding valuation date Market Value of Assets, where the preceding two years include expected earnings at the lesser of the third segment rate for that year or 7.50%.

Demographic Assumptions

Mortality tables for annuities

The prescribed mortality assumption under Section 430(h)(3)(A) of the Internal Revenue Code, using generational tables with separate mortality rates for annuitants and nonannuitants.

Mortality tables for lump sums

The "applicable mortality" as defined under IRS Code Section 417(e).

Classification: Schwab Internal

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Retirement rates
The following table shows assumed retirement rates:

Age	Rate
55-61	5%
62	50%
63-64	10%
65	100%

Termination rates
The 2003 SOA Pension Plan Turnover Study (S&U – 10)

Disability rates
None.

Form of Payment

80% of active participants are assumed to elect an annuity at either their assumed future retirement or termination date. 20% of active participants are assumed to elect a lump sum payment at either their assumed future retirement or termination date. 100% of vested terminated participants are assumed to elect an annuity payment at age 65.

Percent of population that is married

For non-retired participants, 80% are assumed to be married.

Age of assumed spouse

The female spouse is assumed to be 3 years younger than the male spouse.

Death benefit

A Qualified Pre-Retirement Death Benefit was assumed to be paid.

Classification: Schwab Internal

Schedule SB, Part V – Statement of Actuarial Assumptions/Methods (continued)

Economic Assumptions

Discount rate used in Funding Target and Funding Target Normal Cost

The assumed discount rates on benefits paid in the future are based on the September 2024 PPA segment rates, reflecting ARPA. Previously, the September 2023 PPA segment rates reflecting ARPA were used.

Segment	Rate	Applicable to benefit payments made:
1	5.07%	During first 5 years starting from the valuation date.
2	5.31%	During years 6-20 starting from the valuation date.
3	5.50%	During years 21 and beyond starting from the valuation date.

Salary Improvement Scale

3.0% per year

Social Security Wage Base

3.0% per year.

Expenses

The administrative expense to be included as part of the normal cost is $0.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions

Definitions:

Effective Date – January 1, 1989.

Plan Year – The calendar year.

Year of Service – The computation period of 12 consecutive months during which an employee has at least 1,000 hours of service.

Eligibility – All non-relief employees of Justice Resource Institute, Inc. who have attained age 21 and completed one Year of Service. First computation period starts at employment and shifts to the Plan Year.

Participation Date – Entry is on the first day of the month coincident with or next following the date eligibility requirements are met.

Vesting Service – Years and months of employment with fractional periods of a month counted as a full month.

Accrual Service (Period of Service) – Years and completed months of participation including pre-Effective Date service as if the Plan been in effect prior to January 1, 1989. Service prior to attainment of age 25 before January 1, 1985 shall not be credited.

Compensation – Total earnings paid during the year. See the Plan Document for detailed description.

Average Monthly Compensation – The highest monthly compensation averaged over the 3 consecutive Plan Years within the last 10 completed years of employment or averaged over the full employment if less than 3 consecutive Plan Years.

Covered Compensation – The average (without indexing) of the taxable wage bases in effect for each calendar year during the 35 year period ending with the last day of the calendar year in which the participant attains (or will attain) social security retirement age.

Normal Retirement Date (NRD) – The first day of the month coinciding with or next following the later of attainment of age 65.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions (continued)

Early Retirement Date (ERD) – The first day of the month coinciding with or next following the later of attainment of age 55 and completion of 5 years of Vesting Service.

Accrued Benefit – The sum of i., ii., and multiplication of iii. by a ratio of Accrual Service on the date of determination over Accrual Service the participant would have if the participant continued employment until age 65.

i. 1.75% of Average Monthly Compensation times Accrual Service through December 31, 2008.

ii. 1.25% of Average Monthly Compensation times Accrual Service after December 31, 2008 until termination of employment, except that 1.25% shall be increased to 1.50% for Credited Service after December 31, 2008 until termination of employment for those Participants who are employed or reemployed on or after January 1, 2015.

iii. 0.50% of Average Monthly Compensation in excess of 1/12th of Covered Compensation times accrual service at NRD (up to 35 years).

Eligibility for Benefits:

Normal Retirement – Retirement on NRD.

Early Retirement – Retirement on ERD.

Late Retirement - Retirement after NRD.

Deferred Vested Retirement – Termination for reasons other than death or retirement after completing five years of Vesting Service.

Preretirement Spouse Benefit – Death before retirement, whether in service or not.

Disability Retirement – Treated the same as a regular termination.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions (continued)

Monthly Benefits Paid Upon the Following Events:

Normal Retirement – Accrued Benefit determined as of NRD.

Early Retirement – Accrued Benefit determined as of ERD, reduced as follows:

(a) For participants with less than 10 years of Vesting Service, the Accrued Benefit is reduced by 1/15th for each of the first 5 years and 1/30th for each year thereafter that ERD precedes NRD.

(b) For participants with more than 10 years of Vesting Service, the Accrued Benefit is reduced by 1/15th for each of the first 5 years, and 1/30th for each year thereafter that ERD precedes age 62 (with no reduction at or after age 62).

Late Retirement – The greater of the Accrued Benefit determined as of actual retirement date or the actuarial equivalent of the Normal Retirement benefit.

Deferred Vested Retirement – Accrued Benefit determined as of termination date and payable at NRD.

Death with Preretirement Spouse Benefits – The surviving spouse is entitled to the 50% of the monthly pension benefit as of the participant's earliest retirement date or date of death if later, reduced for the 50% joint and survivor election and reduced for payment before the participant's NRD.

Disability Benefit – Treated as a termination with deferred vested benefit.

Forms of Benefit:

Normal Form of Payment – The normal form of payment is the life annuity.

Optional Form of Payments – Optional forms are a 50%, 75%, or 100% joint and survivor annuity, a ten-year certain and life annuity option, a fifteen-year certain and life annuity option, and a lump sum (cashout) option.

Benefit Limitations:

Maximum on Benefits and Pay - All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code.

Classification: Schwab Internal

Schedule SB, line 19 – Discounted Employer Contributions

Valuation Date	1/1/2025
Effective Interest Rate	5.43%

Actual Contribution Date	Actual Contribution Amount	Discounted Contribution Amount	Plan Year to Which the Contribution is Applied
10/1/2025	$ 1,400,000	$ 1,345,712	2025
11/3/2025	$ 1,400,000	$ 1,339,294	2025
12/1/2025	$ 1,400,000	$ 1,333,872	2025
Total	$ 4,200,000	$ 4,018,878	

Classification: Schwab Internal

Schedule SB, line 22 – Description of Weighted Average Retirement Age

(A) Age	(B) Retirement Decrement	(C) Lx	(D) Number Retiring	(E) Weighting (A) times (D)
55	5.0%	100,000	5,000	275,000
56	5.0%	95,000	4,750	266,000
57	5.0%	90,250	4,512	257,184
58	5.0%	85,738	4,287	248,646
59	5.0%	81,451	4,073	240,307
60	5.0%	77,378	3,869	232,140
61	5.0%	73,509	3,675	224,175
62	50.0%	69,834	34,917	2,164,854
63	10.0%	34,917	3,492	219,996
64	10.0%	31,425	3,142	201,088
65	100.0%	28,283	28,283	1,838,395
			100,000	6,167,785

Weighted Average Retirement Age =	**62**

Classification: Schwab Internal

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Expected benefit payments shown below are based on the form of payment assumption listed in the Statement of Actuarial Assumptions/Methods attachment.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	4,559,605	466,403	2,224,444	7,250,452
2026	2,680,047	538,577	2,191,490	5,410,114
2027	2,694,535	622,926	2,167,930	5,485,391
2028	2,872,704	746,829	2,140,720	5,760,253
2029	3,202,516	832,470	2,107,057	6,142,043
2030	3,383,612	957,136	2,071,226	6,411,974
2031	3,442,043	1,066,840	2,031,663	6,540,546
2032	3,926,417	1,207,208	1,986,844	7,120,469
2033	3,986,763	1,343,027	1,933,901	7,263,691
2034	4,420,911	1,535,025	1,875,482	7,831,418
2035	4,660,589	1,739,210	1,815,269	8,215,068
2036	4,605,069	1,893,439	1,746,175	8,244,683
2037	5,121,609	1,995,861	1,677,068	8,794,538
2038	5,117,888	2,145,910	1,602,259	8,866,057
2039	5,238,555	2,254,058	1,523,707	9,016,320
2040	5,436,306	2,333,825	1,441,648	9,211,779
2041	5,398,436	2,476,109	1,356,277	9,230,822
2042	5,431,821	2,642,874	1,268,290	9,342,985
2043	5,776,006	2,755,473	1,178,526	9,710,005
2044	5,734,000	2,883,370	1,087,919	9,705,289
2045	5,901,354	2,960,982	997,457	9,859,793
2046	6,154,280	3,028,178	908,111	10,090,569
2047	6,178,793	3,147,530	820,785	10,147,108
2048	6,333,581	3,201,155	736,289	10,271,025
2049	6,203,997	3,287,131	655,348	10,146,476
....				

The expected benefit payments for plan years 2050-2074 continue on the next page.

Classification: Schwab Internal

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments (continued)

Expected benefit payments shown below are based on the form of payment assumption listed in the Statement of Actuarial Assumptions/Methods attachment.

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
....				
2050	6,098,477	3,359,124	578,609	10,036,210
2051	6,240,104	3,370,602	506,618	10,117,324
2052	6,017,908	3,393,871	439,787	9,851,566
2053	6,016,793	3,377,874	378,390	9,773,057
2054	6,087,801	3,394,285	322,573	9,804,659
2055	5,938,194	3,401,764	272,367	9,612,325
2056	5,791,738	3,373,092	227,722	9,392,552
2057	5,686,822	3,317,717	188,496	9,193,035
2058	5,656,225	3,250,817	154,429	9,061,471
2059	5,452,151	3,158,776	125,217	8,736,144
2060	5,395,966	3,064,430	100,487	8,560,883
2061	5,085,709	2,960,840	79,828	8,126,377
2062	4,845,637	2,826,524	62,811	7,734,972
2063	4,652,408	2,684,459	48,970	7,385,837
2064	4,369,550	2,540,887	37,848	6,948,285
2065	4,148,741	2,397,222	29,018	6,574,981
2066	3,884,218	2,254,812	22,092	6,161,122
2067	3,657,346	2,114,139	16,719	5,788,204
2068	3,429,904	1,975,654	12,596	5,418,154
2069	3,213,308	1,839,787	9,462	5,062,557
2070	3,002,671	1,706,939	7,095	4,716,705
2071	2,797,445	1,577,495	5,316	4,380,256
2072	2,597,791	1,451,807	3,983	4,053,581
2073	2,404,095	1,330,214	2,982	3,737,291
2074	2,216,749	1,213,062	2,227	3,432,038

The expected benefit payments for plan years 2025-2049 are available on the previous page.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions

Definitions:

Effective Date – January 1, 1989.

Plan Year – The calendar year.

Year of Service – The computation period of 12 consecutive months during which an employee has at least 1,000 hours of service.

Eligibility – All non-relief employees of Justice Resource Institute, Inc. who have attained age 21 and completed one Year of Service. First computation period starts at employment and shifts to the Plan Year.

Participation Date – Entry is on the first day of the month coincident with or next following the date eligibility requirements are met.

Vesting Service – Years and months of employment with fractional periods of a month counted as a full month.

Accrual Service (Period of Service) – Years and completed months of participation including pre-Effective Date service as if the Plan been in effect prior to January 1, 1989. Service prior to attainment of age 25 before January 1, 1985 shall not be credited.

Compensation – Total earnings paid during the year. See the Plan Document for detailed description.

Average Monthly Compensation – The highest monthly compensation averaged over the 3 consecutive Plan Years within the last 10 completed years of employment or averaged over the full employment if less than 3 consecutive Plan Years.

Covered Compensation – The average (without indexing) of the taxable wage bases in effect for each calendar year during the 35 year period ending with the last day of the calendar year in which the participant attains (or will attain) social security retirement age.

Normal Retirement Date (NRD) – The first day of the month coinciding with or next following the later of attainment of age 65.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions (continued)

Early Retirement Date (ERD) – The first day of the month coinciding with or next following the later of attainment of age 55 and completion of 5 years of Vesting Service.

Accrued Benefit – The sum of i., ii., and multiplication of iii. by a ratio of Accrual Service on the date of determination over Accrual Service the participant would have if the participant continued employment until age 65.

i. 1.75% of Average Monthly Compensation times Accrual Service through December 31, 2008.

ii. 1.25% of Average Monthly Compensation times Accrual Service after December 31, 2008 until termination of employment, except that 1.25% shall be increased to 1.50% for Credited Service after December 31, 2008 until termination of employment for those Participants who are employed or reemployed on or after January 1, 2015.

iii. 0.50% of Average Monthly Compensation in excess of 1/12th of Covered Compensation times accrual service at NRD (up to 35 years).

Eligibility for Benefits:

Normal Retirement – Retirement on NRD.

Early Retirement – Retirement on ERD.

Late Retirement - Retirement after NRD.

Deferred Vested Retirement – Termination for reasons other than death or retirement after completing five years of Vesting Service.

Preretirement Spouse Benefit – Death before retirement, whether in service or not.

Disability Retirement – Treated the same as a regular termination.

Classification: Schwab Internal

Schedule SB, Part V – Summary of Plan Provisions (continued)

Monthly Benefits Paid Upon the Following Events:

Normal Retirement – Accrued Benefit determined as of NRD.

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(b) For participants with more than 10 years of Vesting Service, the Accrued Benefit is reduced by 1/15th for each of the first 5 years, and 1/30th for each year thereafter that ERD precedes age 62 (with no reduction at or after age 62).

Late Retirement – The greater of the Accrued Benefit determined as of actual retirement date or the actuarial equivalent of the Normal Retirement benefit.

Deferred Vested Retirement – Accrued Benefit determined as of termination date and payable at NRD.

Death with Preretirement Spouse Benefits – The surviving spouse is entitled to the 50% of the monthly pension benefit as of the participant's earliest retirement date or date of death if later, reduced for the 50% joint and survivor election and reduced for payment before the participant's NRD.

Disability Benefit – Treated as a termination with deferred vested benefit.

Forms of Benefit:

Normal Form of Payment – The normal form of payment is the life annuity.

Optional Form of Payments – Optional forms are a 50%, 75%, or 100% joint and survivor annuity, a ten-year certain and life annuity option, a fifteen-year certain and life annuity option, and a lump sum (cashout) option.

Benefit Limitations:

Maximum on Benefits and Pay - All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code.

Classification: Schwab Internal

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
December 31, 2025

(a) Parties in Interest	(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) Market Value
	Vanguard Total Stock Market ETF	Exchange Traded Fund	$ 8,905,378	$ 17,764,281
	Vanguard Total Institutional Stock	Exchange Traded Fund	11,277,506	14,849,987
	iShares Core S&P 500 ETF	Exchange Traded Fund	8,298,636	9,363,130
	Fidelity Total Bond ETF	Exchange Traded Fund	9,128,190	9,310,669
	Vanguard Russell 1000 Growth	Exchange Traded Fund	4,648,236	9,279,785
	Invesco S&P 500 Equal Weight I	Exchange Traded Fund	5,515,271	9,260,968
	MFS International Diversication	Mutual Fund	6,091,011	7,556,304
	First Eagle Global I	Mutual Fund	5,606,932	7,513,629
	PIMCO Income I2	Mutual Fund	7,153,943	7,500,090
	Vanguard Value ETF	Exchange Traded Fund	5,442,544	7,403,154
	Capital Group Intl Focus ETF	Exchange Traded Fund	6,154,065	7,147,554
	Natixis Loomis SAY C/P Bond Y	Mutual Fund	5,866,324	5,626,545
	Guggenheim- Limit Duration- I	Mutual Fund	5,607,803	5,609,956
	Capital Group Core Bond ETF	Exchange Traded Fund	5,554,841	5,607,123
	Janus Henderson Balanced Fund I	Mutual Fund	4,338,982	5,596,451
	Capital Group Core Balanced ETF	Exchange Traded Fund	4,567,947	5,565,182
	RA Capital Healthcare Fund, LP	Limited Partnership	671,430	4,787,720
	Invesco S&P 100 Equal Weight ETF	Exchange Traded Fund	4,257,093	4,644,870
	First Trust Institutional Pr	Exchange Traded Fund	3,559,111	3,749,056
	Columbia Dividend Income Z	Mutual Fund	2,365,235	3,724,202
	BlackRock Event Driven Equity Instl	Mutual Fund	3,598,459	3,721,935
	MFS Mass Inv Growth Stk I	Mutual Fund	2,837,744	3,716,890
	Invesco Variable Rate Preferred ETF	Exchange Traded Fund	3,737,779	3,712,758
	JP Morgan Hedged Equity 3-1	Mutual Fund	2,387,021	2,833,946
	Vanguard Short Term Treasury ETF	Exchange Traded Fund	2,761,548	2,802,596
	iShares Core S&P Small-Cap ETF	Exchange Traded Fund	2,486,331	2,780,965
	Cohen & Stears Global Realty I	Mutual Fund	2,583,718	2,742,473
	Cohen & Stears Real Estate Securities I	Mutual Fund	2,517,655	2,722,818
*	Morgan Stanley Bank Deposit Program	Money Market	1,685,123	1,685,123
*	Schwab Money Market Fund	Money Market	1,415,721	1,415,721
	Metlife Inc 6.500% Bond	Corporate Bond	552,090	561,227
	RTX Corp 6.000% Bond	Corporate Bond	524,340	538,625
	Oneok Inc 5.800% Bond	Corporate Bond	533,075	527,293
	Gilead Sciences Inc 5.250% Bond	Corporate Bond	507,040	523,137
	Allstate Corp 5.350% Bond	Corporate Bond	520,490	519,565
	Ebay Inc 5.9% Bond	Corporate Bond	517,575	517,520
	Amazon.Com Inc 4.800% Bond	Corporate Bond	509,537	514,570

PENSION PLAN OF JUSTICE RESOURCE INSTITUTE, INC.
(PLAN NO. 004, FEDERAL I.D. #04-2526357)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
December 31, 2025

(a) Parties in Interest	(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) Market Value
	McDonald's Corp 4.600% Bond	Corporate Bond	491,510	509,810
	Northrop Grumman Corp 4.900% Bond	Corporate Bond	508,520	506,980
*	Charles Schwab Corp 2.900% Bond	Corporate Bond	477,394	505,181
	Valero Energy Partners	Corporate Bond	496,390	503,500
	Duke Energy Corp 2.550% Bond	Corporate Bond	470,222	500,830
	Bank of America Corp 4.45% Bond	Corporate Bond	502,650	500,175
	American International Group	Corporate Bond	478,360	497,940
	CVS Health Corp 3% Bond	Corporate Bond	489,460	496,857
	Textron Inc 3.375% Bond	Corporate Bond	480,905	491,471
	Union Pacific Corp 2.150% Bond	Corporate Bond	490,770	491,437
	Intel Corp 2.450% Bond	Corporate Bond	444,615	467,045
	Netflix Inc 4.900% Bond	Corporate Bond	452,394	459,684
	Unitedhealth Group Inc.	Corporate Bond	411,555	456,015
	Chambers Energy Capital II TE, LP	Limited Partnership	1,300,000	329,619
	Stellus Credit VCOC Fund I, LLC	Limited Liability Company	1,186,329	182,923
	Cash	Money Market	78,388	78,388
	Total Investments		$ 153,445,186	$ 190,675,673

* Party-in-interest