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
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 07/01/1990

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)
MOREAU CATHOLIC HIGH SCHOOL

27170 MISSION BLVD
HAYWARD, CA 94544-4135

2b Employer Identification Number (EIN)
94-1609000

2c Plan Sponsor's telephone number
510-881-4352

2d Business code (see instructions)
611000

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.	10/14/2026	ANTHONY M. WARD ESQ.
	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 ☐ Same as Plan Sponsor

ERISA FIDUCIARY SERVICES, INC.

1373 VETERANS HIGHWAY
SUITE 10
HAUPPAUGE, NY 11788

3b Administrator's EIN: 47-1637791

3c Administrator's telephone number: 631-249-0500

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

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	188
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)**	105
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	108
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	81
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	189
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	189
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)**	183
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)**	186
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

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

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

9a Plan funding arrangement (check all that apply)

- (1) ☐ Insurance
- (2) ☐ Code section 412(e)(3) insurance contracts
- (3) ☒ Trust
- (4) ☐ General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) ☐ Insurance
- (2) ☐ Code section 412(e)(3) insurance contracts
- (3) ☒ Trust
- (4) ☐ General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
MOREAU CATHOLIC HIGH SCHOOL

D Employer Identification Number (EIN)
94-1609000

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

CREATIVE PLANNING, LLC

5400 W 110TH STREET
SUITE 102
OVERLAND PARK, KS 66211

84-4519624

(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?
26	ADVISOR	15000	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [X]

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

PAYCHEX, INC.

911 PANORAMA TRAIL S
ROCHESTER, NY 14625

16-1124166

(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?
15	RECORDKEEPER	17398	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [X]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
MOREAU CATHOLIC HIGH SCHOOL

D Employer Identification Number (EIN)
94-1609000

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: METLIFE STABLE VALUE SOLUTIONS J

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
26-0142858-094	C	542300

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
MOREAU CATHOLIC HIGH SCHOOL

D Employer Identification Number (EIN)
94-1609000

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	212156	239872
(9) Value of interest in common/collective trusts	1c(9)	448057	542300
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	15747810	19775285
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(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	16408023	20557457
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	16408023	20557457

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)	450022	
(B) Participants	2a(1)(B)	868966	
(C) Others (including rollovers)	2a(1)(C)	619804	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1938792
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(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)	16906	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		16906
(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)	326051	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		326051
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2445919
c Other income	2c		1647
d Total income. Add all **income** amounts in column (b) and enter total	2d		4729315
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	542558	
(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)		542558
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	21463	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	15000	
(6) Bank or trust company trustee/custodial fees	2i(6)	860	
(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)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		37323
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		579881
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4149434
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: HOOD & STRONG LLP **(2)** EIN: 94-1254756

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**		X	

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
MOREAU CATHOLIC HIGH SCHOOL

D Employer Identification Number (EIN)
94-1609000

Part I Distributions

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

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

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

EIN(s): 27-3169253

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 31 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704150A .

Hood & Strong

Advisory, Tax and Assurance

Moreau Catholic High School 401(k) Profit Sharing Plan and Trust

December 31, 2025 and 2024

Financial Statements and
Supplemental Schedule

Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Table of Contents

Independent Auditors' Report	1 - 4
Financial Statements	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to the Financial Statements	7 - 17
Supplemental Schedule	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18

Hood & Strong

Independent Auditors' Report

PLAN ADMINISTRATOR
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST
Hayward, California

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

We have performed audits of the financial statements of **MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, 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

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date of this report.

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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

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 U.S. GAAP.

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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



San Francisco, California
October 12, 2026

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Net Assets Available for Benefits

December 31,	2025	2024
Assets:		
Investments, at fair value (See Note 4)	$ 19,775,285	$ 15,747,810
Investments, at contract value (See Note 5)	542,300	448,057
Total investments	20,317,585	16,195,867
Receivables:		
Notes receivable from participants	239,872	212,156
Total receivables	239,872	212,156
Total assets	20,557,457	16,408,023
Net Assets Available for Benefits	$ 20,557,457	$ 16,408,023

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2025

Additions to Net Assets Attributed to:		
Contributions:		
Employer	$	450,022
Participants		868,966
Rollovers		619,804
Investment income:		
Interest and dividends		326,051
Net appreciation in fair value of investments		2,445,919
Interest income on notes receivable from participants		16,906
Total additions		4,727,668
Deductions from Net Assets Attributed to:		
Benefits paid to participants		542,558
Administrative expenses		35,676
Total deductions		578,234
Net Increase		4,149,434
Net Assets Available for Benefits:		
Beginning of year		16,408,023
End of year	$	20,557,457

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Notes to the Financial Statements

Note 1 - Description of the Plan:

The following description of the Moreau Catholic High School 401(k) Profit Sharing Plan and Trust, formerly known as Moreau Catholic High School Retirement Plan, (the Plan), formerly known as the Moreau High School of Hayward, California, Inc., Retirement Plan, provides only general information. Plan participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, a defined contribution plan sponsored by Moreau Catholic High School (the School) is intended to qualify under Section 401(a) and related provisions of the Internal Revenue Code (the IRC), and was established effective July 1, 1990. The Plan was amended effective January 5, 2019 to make available plan hardship distributions and to allow all forfeitures to be used to reduce Employer Match Contributions.

The Plan is designed to provide participants with a means to defer a portion of their compensation for retirement and to provide benefits in the event of disability, death, or termination. The Plan covers all employees of the School who meet certain eligibility requirements as defined by the Plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended.

Effective July 1, 2020, the Plan was restated to incorporate the plan amendment from January 5, 2019 and to bring the Plan into compliance with the requirements of the Bipartisan Budget Act of 2018. The significant provision included changes to the financial hardship withdrawal provision. A favorable opinion letter from the Internal Revenue Service (IRS) was issued on June 30, 2020 regarding the qualified status of the Great-West Trust Company, LLC prototype plan on which the terms of the restated Plan are based.

The Plan adopted the distribution provision of the Coronavirus Aid, Relief, and Economic Security (CARES Act) that was signed into law on March 27, 2020. A CARES Act distribution allows the Plan's participants to take a COVID-19 related distribution up to $100,000 from the Plan beginning on or after January 1, 2020 and before December 31, 2020. The Plan also adopted the provision that raises the limits for qualified plan loans from the lesser of $50,000 or 50% of the present value of the participant's vested account balance to the lesser of $100,000 or 100%of the present value of the participant's vested account balance for 180 days for loans issued beginning March 27, 2020. After 180 days, all existing loan provisions were restored based on previous regulation and plan rules. The Plan implemented certain other provisions by the CARES Act to allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date.

Effective March 18, 2021, the Plan was restated to update the Trustee names in the Plan.

The Plan was restated effective January 13, 2022 to adopt Paychex Inc.'s Flexible 401(k) Profit Sharing Plan non-standardized pre-approved profit sharing plan adoption agreement. Upon the restatement, the Plan name was changed from Moreau Catholic High School Retirement Plan to Moreau Catholic High School 401(k) Profit Sharing Plan and Trust. The restated Plan also converted the Plan year from June 30th to December 31st.

Effective June 1, 2022, the Plan was amended and restated to comply with Paychex Inc.'s non-standardized pre-approved profit-sharing plan adoption agreement. A favorable opinion letter from the IRS dated August 31, 2020 was issued regarding the qualified status of the non-standardized pre-approved profit sharing plan on which the terms of the restated Plan are based.

Effective October 4, 2023, the Plan was amended and restated to reinstate the automatic enrollment deferral of 3%.

Effective January 1, 2024, the Plan was amended and restated to change the automatic enrollment deferral from 3% to 6%. There were no other significant changes in plan provisions. Refer to the restated Plan document for a full description of the provisions.

Effective June 24, 2025, the Plan was restated but there were no significant changes in plan provisions.

Effective January 1, 2026, the Plan was amended and restated to add Substitute Employees, Summer School Workers, Student Helpers, and Temporary Assistants to the excluded employees. There were no other significant changes in Plan provisions. Refer to the amended and restated Plan document for a full description of the Plan provisions.

Plan Administration

The School is the Plan Administrator of the Plan and, as such, carries out the duties imposed by ERISA. The Trustees of the Plan are appointed by the Board of Trustees of the School. The School has delegated certain responsibilities for the operation and administration of the Plan. Custodian services are provided by Mid Atlantic Trust Company (MATC). Record keeping services were provided by Paychex Inc. (Paychex).

Eligibility

All employees of the School, except those employees classified as an excluded class, are eligible to participate in the Plan and make Elective Deferrals and receive Matching Contributions upon reaching age 18, with no additional eligibility service requirement; participation begins immediately upon satisfying the age requirement. Eligibility to receive an allocation of any Employer Profit Sharing Contribution additionally requires the completion of one Year of Eligibility Service, defined as a 12-month period during which the employee completes at least 1,000 hours of service. All newly hired and re-employed employees will be notified approximately 30 days prior to when the School will begin automatically deducting 6% from pay on a pre-tax basis. The employee may stop or change the automatic contribution feature before it commences and thereafter.

Participant Contributions

Participants may elect to contribute through payroll deductions amounts up to 91% of their annual compensation, as defined in the Plan, on a tax-deferred basis, subject to a maximum amount allowed by the Internal Revenue Code. Maximum allowed deferral amounts were $23,500 and $23,000 for the calendar year 2025 and 2024, respectively. Participants over the age of 50 may also contribute an additional $7,500 catch up contribution to the Plan for the calendar years 2025 and 2024. Roth contributions are allowed.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Plan Administrator. All contributions are invested in the appropriate investment fund or portfolio in accordance with the participant's directives and the terms of the Plan. If the rollover is not in the form of a direct rollover, it must be received by the Custodian within 60 days of receipt of distribution.

Employer Contributions

The School has elected to make safe harbor matching contributions. The School makes a matching contribution equal to 100% of the first 4% of the participant's elective deferrals divided by his/her compensation and an additional 50% for the next 2% of the participant's elective deferrals divided by his/her compensation. The School contributed $450,022 of such contributions to the Plan for the year ended December 31, 2025.

The School may make a discretionary nonelective contribution as defined in the plan agreement and as approved by the Board of Trustees. No nonelective contributions were made for the year ended December 31, 2025.

Participant Accounts

Each participant's account is credited with the participant's contribution and an allocation of (a) the School's contributions, (b) plan earnings, and (c) administrative expenses. Allocations of investment earnings are based strictly on the participant's selection of investments and time of purchase. The benefit to which a participant is entitled is the benefit that can be provided from a participant's vested account.

Participant Investment Options

A participant's contributions are initially invested in the Plan's qualified default investment alternative (QDIA). A participant may then direct contributions to any of the selected investment options as made available and determined by the Plan Administrator. Participants may change their investment options any time throughout the year via Paychex's telephone system or internet website.

Vesting

Participants are immediately vested in their tax-deferred contributions or rollovers plus earnings thereon. For all School contributions prior to December 31, 2015 including profit sharing contribution for the plan year ended June 30, 2016, vesting in the School's contribution portion of the participant's account plus earnings thereon begins at 20% upon completion of two years of credit service, as defined by the Plan, increasing 20% per year until fully vested at the end of the sixth year. Effective July 1, 2016, the School's matching contribution portion, of the participants account, is immediately vested at 100%. Nonelective contributions vest at 20% per year until fully vested at the end of the sixth year.

Notes Receivable from Participants

Under the terms of the Plan, participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. All loans must be repaid within 5 years unless the loan is for the purchase of a primary residence in which case the term may exceed 5 years. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Loans bear annual interest at rates ranging from 4.50% to 9.50%. The repayment of principal plus interest is required by the Plan to be made through semi-monthly payroll deductions. All loans become immediately payable in the event of default, death, disability, or termination of employment.

Payment of Benefits

Distribution and withdrawals are payable upon retirement, termination, disability, hardship or death upon the request of the participant. The participant can consent to either a distribution paid in the form of a lump-sum cash payment, a direct rollover into another qualified plan, or partial withdrawals. Participant account balances of less than $5,000 and greater than $1,000 are automatically rolled into a qualified Individual Retirement Account (IRA). The Plan allows for automatic distributions of terminated participants' account balances of $1,000 or less.

During 2025, the Plan was amended to add qualified birth or adoption distributions (QBADs) and emergency personal expense distributions (EPEDs) as additional withdrawal provisions.

As of December 31, 2025, no distributions had been requested by participants that remained unpaid as of year-end.

Forfeitures

Forfeitures may be used to pay certain plan expenses of the Plan or to reduce any nonelective contributions and employer match. No forfeitures were utilized during the year ended December 31, 2025. As of December 31, 2025, there are no forfeited non-vested accounts.

Note 2 - Summary of Significant Accounting Policies:

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Estimates

The preparation of financial statements in accordance with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments of the Plan are held by the Custodian and invested based solely upon instructions received from participants or in the Plan's QDIA. The Plan's investments are valued and reported at fair value as of the last day of the Plan year, except for fully benefit-responsive investment (fixed annuity) contracts (Note 5) which are reported at contract value. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. 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 the investment advisors, Custodian and insurance company. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The net appreciation (depreciation) of investments in the Statement of Changes in Net Assets Available for Benefits includes both the unrealized appreciation (depreciation) in the aggregate fair value of investments and realized gains and losses on sale of investments purchased and sold as well as held during the year.

The market volatility of equity-based investments may substantially impact the value of such investments at any given time. It is likely that the value of the Plan's investments, both in total and in individual participant accounts, has fluctuated since December 31, 2025.

Management fees and operating expenses charged to the Plan for investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction in net appreciation (depreciation) of fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent loans are treated as distributions based upon the terms of the Plan agreement.

Contributions

Contributions from Plan participants and matching contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid directly by the School and are excluded from these financial statements. Fees related to the administration and maintenance of notes receivable from participants and distributions, and the monthly fee for plan recordkeeping and administration support are charged directly to the participant's account and are included in administrative expenses.

Revenue Sharing

The Plan recognizes the income from revenue sharing agreements when received. During the period ending December 31, 2025, the Plan did not received any revenue sharing, accordingly, no revenue sharing income was utilized for plan expenses or reflected as an offset in administrative expenses in the Statement of Changes in Net Assets Available for Benefits.

Subsequent Events

The Plan Administrator evaluated subsequent events from December 31, 2025 through [DATE], the date these financial statements were available to be issued, and has determined that, except as disclosed in Note 1, there were no material subsequent events that required recognition or additional disclosure in these financial statements.

Note 3 - Certified Information:

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at December 31, 2025 and 2024, and net appreciation in fair value of investments and interest and dividends for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Mid Atlantic Trust Company.

Note 4 - Fair Value Measurements:

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Mutual funds: Valued at daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual 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. The mutual funds held by the Plan are deemed to be actively traded.

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

Notes to the Financial Statements

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

December 31, 2025	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,775,285	$ -	$ -	$ 19,775,285
Investments, at fair value	$ 19,775,285	$ -	$ -	$ 19,775,285

December 31, 2024	Level 1	Level 2	Level 3	Total
Mutual funds	$ 15,747,810	$ -	$ -	$ 15,747,810
Investments, at fair value	$ 15,747,810	$ -	$ -	$ 15,747,810

Note 5 - Fixed Annuity Contract:

The Plan has a stable value fund with Great Gray CIT III for MetLife Group Annuity (the Fund). The Fund maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The Fund is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate for the Fund is based on the earnings of the underlying assets in the entire medium-long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These investment contracts meet the fully benefit-responsive investment criteria and therefore are reported at contract value, which is the relevant measure because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet their financial obligations. The issuer's ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

Total fully benefit-responsive insurance company investment contracts measured at contract value were as follows as of December 31, 2025 and 2024:

	2025	2024
Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	$ 542,300	$ 448,057
	$ 542,300	$ 448,057

Note 6 - Related Party Transactions:

The Custodian manages certain investments owned by the Plan, either directly or through an affiliate. Any purchases and sales of these funds were performed in the open market. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA.

Certain administrative expenses of the Plan are paid directly by the School for the year ended December 31, 2025. Other administrative expenses are paid out of the assets of the Plan. Certain administrative functions are performed by officers or employees of the School. No such officer or employee receives compensation from the Plan.

Note 7 - Plan Termination and Party-in-Interest Transactions:

Although it has not expressed any intent to do so, the School has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all non-vested account balances would become fully vested.

Note 8 - Income Tax Status:

The Plan is a defined contribution plan designed to qualify as a tax-exempt plan under the IRC. A favorable opinion letter from the Internal Revenue Service was issued on August 31, 2020 regarding the qualified status of the non-standardized profit sharing plan on which the terms of the Plan are based. The Plan has not filed for a determination letter. The Plan has been amended since the profit sharing plan received its opinion letter and qualified status under the IRC. The Plan Administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would be sustained upon examination by the applicable tax authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require recognition or disclosure in the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

Note 9 - Risks and Uncertainties:

The Plan provides for various investment options in any combination of mutual funds or a fixed annuity contract offered by the Plan. Investment securities are exposed to various risks, such as interest rate risk, market fluctuations and credit risks. Due to the nature of risks associated with certain investment securities, it is at least reasonably possible that changes in the level of risk in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

A total of 61% and 66% of the Plan's investments were held in three funds with the Custodian at December 31, 2025 and 2024, respectively, as noted below. This is considered to be a concentration of credit risk.

	2025		2024	
Investments	Value Assets	Percentage of Total	Value Assets	Percentage of Total
Fidelity 500 Index Fund	$ 6,451,736	32%	$ 5,512,966	34%
Fidelity U.S. Bond Index Fund	3,483,000	17%	3,163,349	20%
Fidelity International Index Fund	2,519,286	12%	1,956,954	12%
	$ 12,454,022	61%	$ 10,633,269	66%

Supplemental Schedule

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002
(See Independent Auditors' Report)

December 31, 2025

(a) Identity of issue, borrower, lessor, or similar party
(b) Description of investment, including maturity date, rate of interest, par or maturity value
(c) Cost***
(d) Current value

	(a)	(b)	(c)	(d)
	Mutual Funds:			
	Fidelity 500 Index Fund	Mutual Funds		6,451,736
	Fidelity U.S. Bond Index Fund	Mutual Funds		3,483,000
	Fidelity Inflation-Protected Bond Index Fund	Mutual Funds		67,193
	Fidelity Small Cap Value Index Fund	Mutual Funds		549,125
	Fidelity Small Cap Growth Index Fund	Mutual Funds		350,488
	Fidelity Mid Cap Value Index	Mutual Funds		121,436
	Fidelity Mid Cap Growth Index	Mutual Funds		57,777
	Fidelity Large Cap Value Index Fund	Mutual Funds		247,260
	Fidelity Large Cap Growth Index Fund	Mutual Funds		104,024
	Vanguard Real Estate Index Fund Admiral Shares	Mutual Funds		21,369
	Vanguard Mid-Cap Index Fund Admiral Shares	Mutual Funds		1,619,164
	Vanguard Small Cap Index Fund Admiral Shares	Mutual Funds		57,654
	Fidelity International Index Fund	Mutual Funds		2,519,286
	Fidelity Emerging Markets Index Fund	Mutual Funds		645,235
	Nuveen High Yield Fund R6 Class	Mutual Funds		5
*	Reilly Financial Advisors RFA Aggressive - Moreau Strategy	Mutual Funds		1,042,742
*	Reilly Financial Advisors RFA Moderate Aggressive - Moreau Strategy	Mutual Funds		804,648
*	Reilly Financial Advisors RFA Moderate - Moreau Strategy	Mutual Funds		1,632,206
*	Reilly Financial Advisors RFA Moderate Conservative - Moreau Strategy	Mutual Funds		937
				19,775,285
	Fixed Annuity Contracts:			
*	Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	Fixed Annuity		542,300
**	**Notes Receivable from Participants**	4.50% to 9.50%		239,872
				$ 20,557,457

* Managed by Party-in-Interest
** Party-In-Interest as defined by ERISA
*** Cost information omitted for participant-directed investments

Hood & Strong

Advisory, Tax and Assurance

Moreau Catholic High School 401(k) Profit Sharing Plan and Trust

December 31, 2025 and 2024

Financial Statements and
Supplemental Schedule

Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Table of Contents

Independent Auditors' Report	1 - 4
Financial Statements	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to the Financial Statements	7 - 17
Supplemental Schedule	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18

Hood & Strong

Independent Auditors' Report

PLAN ADMINISTRATOR
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST
Hayward, California

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

We have performed audits of the financial statements of **MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, 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

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date of this report.

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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

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 U.S. GAAP.

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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



San Francisco, California
October 12, 2026

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Net Assets Available for Benefits

December 31,	2025	2024
Assets:		
Investments, at fair value (See Note 4)	$ 19,775,285	$ 15,747,810
Investments, at contract value (See Note 5)	542,300	448,057
Total investments	20,317,585	16,195,867
Receivables:		
Notes receivable from participants	239,872	212,156
Total receivables	239,872	212,156
Total assets	20,557,457	16,408,023
Net Assets Available for Benefits	$ 20,557,457	$ 16,408,023

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2025

Additions to Net Assets Attributed to:		
Contributions:		
Employer	$	450,022
Participants		868,966
Rollovers		619,804
Investment income:		
Interest and dividends		326,051
Net appreciation in fair value of investments		2,445,919
Interest income on notes receivable from participants		16,906
Total additions		4,727,668
Deductions from Net Assets Attributed to:		
Benefits paid to participants		542,558
Administrative expenses		35,676
Total deductions		578,234
Net Increase		4,149,434
Net Assets Available for Benefits:		
Beginning of year		16,408,023
End of year	$	20,557,457

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Notes to the Financial Statements

Note 1 - Description of the Plan:

The following description of the Moreau Catholic High School 401(k) Profit Sharing Plan and Trust, formerly known as Moreau Catholic High School Retirement Plan, (the Plan), formerly known as the Moreau High School of Hayward, California, Inc., Retirement Plan, provides only general information. Plan participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, a defined contribution plan sponsored by Moreau Catholic High School (the School) is intended to qualify under Section 401(a) and related provisions of the Internal Revenue Code (the IRC), and was established effective July 1, 1990. The Plan was amended effective January 5, 2019 to make available plan hardship distributions and to allow all forfeitures to be used to reduce Employer Match Contributions.

The Plan is designed to provide participants with a means to defer a portion of their compensation for retirement and to provide benefits in the event of disability, death, or termination. The Plan covers all employees of the School who meet certain eligibility requirements as defined by the Plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended.

Effective July 1, 2020, the Plan was restated to incorporate the plan amendment from January 5, 2019 and to bring the Plan into compliance with the requirements of the Bipartisan Budget Act of 2018. The significant provision included changes to the financial hardship withdrawal provision. A favorable opinion letter from the Internal Revenue Service (IRS) was issued on June 30, 2020 regarding the qualified status of the Great-West Trust Company, LLC prototype plan on which the terms of the restated Plan are based.

The Plan adopted the distribution provision of the Coronavirus Aid, Relief, and Economic Security (CARES Act) that was signed into law on March 27, 2020. A CARES Act distribution allows the Plan's participants to take a COVID-19 related distribution up to $100,000 from the Plan beginning on or after January 1, 2020 and before December 31, 2020. The Plan also adopted the provision that raises the limits for qualified plan loans from the lesser of $50,000 or 50% of the present value of the participant's vested account balance to the lesser of $100,000 or 100%of the present value of the participant's vested account balance for 180 days for loans issued beginning March 27, 2020. After 180 days, all existing loan provisions were restored based on previous regulation and plan rules. The Plan implemented certain other provisions by the CARES Act to allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date.

Effective March 18, 2021, the Plan was restated to update the Trustee names in the Plan.

The Plan was restated effective January 13, 2022 to adopt Paychex Inc.'s Flexible 401(k) Profit Sharing Plan non-standardized pre-approved profit sharing plan adoption agreement. Upon the restatement, the Plan name was changed from Moreau Catholic High School Retirement Plan to Moreau Catholic High School 401(k) Profit Sharing Plan and Trust. The restated Plan also converted the Plan year from June 30th to December 31st.

Effective June 1, 2022, the Plan was amended and restated to comply with Paychex Inc.'s non-standardized pre-approved profit-sharing plan adoption agreement. A favorable opinion letter from the IRS dated August 31, 2020 was issued regarding the qualified status of the non-standardized pre-approved profit sharing plan on which the terms of the restated Plan are based.

Effective October 4, 2023, the Plan was amended and restated to reinstate the automatic enrollment deferral of 3%.

Effective January 1, 2024, the Plan was amended and restated to change the automatic enrollment deferral from 3% to 6%. There were no other significant changes in plan provisions. Refer to the restated Plan document for a full description of the provisions.

Effective June 24, 2025, the Plan was restated but there were no significant changes in plan provisions.

Effective January 1, 2026, the Plan was amended and restated to add Substitute Employees, Summer School Workers, Student Helpers, and Temporary Assistants to the excluded employees. There were no other significant changes in Plan provisions. Refer to the amended and restated Plan document for a full description of the Plan provisions.

Plan Administration

The School is the Plan Administrator of the Plan and, as such, carries out the duties imposed by ERISA. The Trustees of the Plan are appointed by the Board of Trustees of the School. The School has delegated certain responsibilities for the operation and administration of the Plan. Custodian services are provided by Mid Atlantic Trust Company (MATC). Record keeping services were provided by Paychex Inc. (Paychex).

Eligibility

All employees of the School, except those employees classified as an excluded class, are eligible to participate in the Plan and make Elective Deferrals and receive Matching Contributions upon reaching age 18, with no additional eligibility service requirement; participation begins immediately upon satisfying the age requirement. Eligibility to receive an allocation of any Employer Profit Sharing Contribution additionally requires the completion of one Year of Eligibility Service, defined as a 12-month period during which the employee completes at least 1,000 hours of service. All newly hired and re-employed employees will be notified approximately 30 days prior to when the School will begin automatically deducting 6% from pay on a pre-tax basis. The employee may stop or change the automatic contribution feature before it commences and thereafter.

Participant Contributions

Participants may elect to contribute through payroll deductions amounts up to 91% of their annual compensation, as defined in the Plan, on a tax-deferred basis, subject to a maximum amount allowed by the Internal Revenue Code. Maximum allowed deferral amounts were $23,500 and $23,000 for the calendar year 2025 and 2024, respectively. Participants over the age of 50 may also contribute an additional $7,500 catch up contribution to the Plan for the calendar years 2025 and 2024. Roth contributions are allowed.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Plan Administrator. All contributions are invested in the appropriate investment fund or portfolio in accordance with the participant's directives and the terms of the Plan. If the rollover is not in the form of a direct rollover, it must be received by the Custodian within 60 days of receipt of distribution.

Employer Contributions

The School has elected to make safe harbor matching contributions. The School makes a matching contribution equal to 100% of the first 4% of the participant's elective deferrals divided by his/her compensation and an additional 50% for the next 2% of the participant's elective deferrals divided by his/her compensation. The School contributed $450,022 of such contributions to the Plan for the year ended December 31, 2025.

The School may make a discretionary nonelective contribution as defined in the plan agreement and as approved by the Board of Trustees. No nonelective contributions were made for the year ended December 31, 2025.

Participant Accounts

Each participant's account is credited with the participant's contribution and an allocation of (a) the School's contributions, (b) plan earnings, and (c) administrative expenses. Allocations of investment earnings are based strictly on the participant's selection of investments and time of purchase. The benefit to which a participant is entitled is the benefit that can be provided from a participant's vested account.

Participant Investment Options

A participant's contributions are initially invested in the Plan's qualified default investment alternative (QDIA). A participant may then direct contributions to any of the selected investment options as made available and determined by the Plan Administrator. Participants may change their investment options any time throughout the year via Paychex's telephone system or internet website.

Vesting

Participants are immediately vested in their tax-deferred contributions or rollovers plus earnings thereon. For all School contributions prior to December 31, 2015 including profit sharing contribution for the plan year ended June 30, 2016, vesting in the School's contribution portion of the participant's account plus earnings thereon begins at 20% upon completion of two years of credit service, as defined by the Plan, increasing 20% per year until fully vested at the end of the sixth year. Effective July 1, 2016, the School's matching contribution portion, of the participants account, is immediately vested at 100%. Nonelective contributions vest at 20% per year until fully vested at the end of the sixth year.

Notes Receivable from Participants

Under the terms of the Plan, participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. All loans must be repaid within 5 years unless the loan is for the purchase of a primary residence in which case the term may exceed 5 years. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Loans bear annual interest at rates ranging from 4.50% to 9.50%. The repayment of principal plus interest is required by the Plan to be made through semi-monthly payroll deductions. All loans become immediately payable in the event of default, death, disability, or termination of employment.

Payment of Benefits

Distribution and withdrawals are payable upon retirement, termination, disability, hardship or death upon the request of the participant. The participant can consent to either a distribution paid in the form of a lump-sum cash payment, a direct rollover into another qualified plan, or partial withdrawals. Participant account balances of less than $5,000 and greater than $1,000 are automatically rolled into a qualified Individual Retirement Account (IRA). The Plan allows for automatic distributions of terminated participants' account balances of $1,000 or less.

During 2025, the Plan was amended to add qualified birth or adoption distributions (QBADs) and emergency personal expense distributions (EPEDs) as additional withdrawal provisions.

As of December 31, 2025, no distributions had been requested by participants that remained unpaid as of year-end.

Forfeitures

Forfeitures may be used to pay certain plan expenses of the Plan or to reduce any nonelective contributions and employer match. No forfeitures were utilized during the year ended December 31, 2025. As of December 31, 2025, there are no forfeited non-vested accounts.

Note 2 - Summary of Significant Accounting Policies:

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Estimates

The preparation of financial statements in accordance with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments of the Plan are held by the Custodian and invested based solely upon instructions received from participants or in the Plan's QDIA. The Plan's investments are valued and reported at fair value as of the last day of the Plan year, except for fully benefit-responsive investment (fixed annuity) contracts (Note 5) which are reported at contract value. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. 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 the investment advisors, Custodian and insurance company. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The net appreciation (depreciation) of investments in the Statement of Changes in Net Assets Available for Benefits includes both the unrealized appreciation (depreciation) in the aggregate fair value of investments and realized gains and losses on sale of investments purchased and sold as well as held during the year.

The market volatility of equity-based investments may substantially impact the value of such investments at any given time. It is likely that the value of the Plan's investments, both in total and in individual participant accounts, has fluctuated since December 31, 2025.

Management fees and operating expenses charged to the Plan for investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction in net appreciation (depreciation) of fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent loans are treated as distributions based upon the terms of the Plan agreement.

Contributions

Contributions from Plan participants and matching contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid directly by the School and are excluded from these financial statements. Fees related to the administration and maintenance of notes receivable from participants and distributions, and the monthly fee for plan recordkeeping and administration support are charged directly to the participant's account and are included in administrative expenses.

Revenue Sharing

The Plan recognizes the income from revenue sharing agreements when received. During the period ending December 31, 2025, the Plan did not received any revenue sharing, accordingly, no revenue sharing income was utilized for plan expenses or reflected as an offset in administrative expenses in the Statement of Changes in Net Assets Available for Benefits.

Subsequent Events

The Plan Administrator evaluated subsequent events from December 31, 2025 through [DATE], the date these financial statements were available to be issued, and has determined that, except as disclosed in Note 1, there were no material subsequent events that required recognition or additional disclosure in these financial statements.

Note 3 - Certified Information:

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at December 31, 2025 and 2024, and net appreciation in fair value of investments and interest and dividends for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Mid Atlantic Trust Company.

Note 4 - Fair Value Measurements:

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Mutual funds: Valued at daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual 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. The mutual funds held by the Plan are deemed to be actively traded.

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

Notes to the Financial Statements

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

December 31, 2025	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,775,285	$ -	$ -	$ 19,775,285
Investments, at fair value	$ 19,775,285	$ -	$ -	$ 19,775,285

December 31, 2024	Level 1	Level 2	Level 3	Total
Mutual funds	$ 15,747,810	$ -	$ -	$ 15,747,810
Investments, at fair value	$ 15,747,810	$ -	$ -	$ 15,747,810

Note 5 - Fixed Annuity Contract:

The Plan has a stable value fund with Great Gray CIT III for MetLife Group Annuity (the Fund). The Fund maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The Fund is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate for the Fund is based on the earnings of the underlying assets in the entire medium-long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These investment contracts meet the fully benefit-responsive investment criteria and therefore are reported at contract value, which is the relevant measure because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet their financial obligations. The issuer's ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

Total fully benefit-responsive insurance company investment contracts measured at contract value were as follows as of December 31, 2025 and 2024:

	2025	2024
Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	$ 542,300	$ 448,057
	$ 542,300	$ 448,057

Note 6 - Related Party Transactions:

The Custodian manages certain investments owned by the Plan, either directly or through an affiliate. Any purchases and sales of these funds were performed in the open market. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA.

Certain administrative expenses of the Plan are paid directly by the School for the year ended December 31, 2025. Other administrative expenses are paid out of the assets of the Plan. Certain administrative functions are performed by officers or employees of the School. No such officer or employee receives compensation from the Plan.

Note 7 - Plan Termination and Party-in-Interest Transactions:

Although it has not expressed any intent to do so, the School has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all non-vested account balances would become fully vested.

Note 8 - Income Tax Status:

The Plan is a defined contribution plan designed to qualify as a tax-exempt plan under the IRC. A favorable opinion letter from the Internal Revenue Service was issued on August 31, 2020 regarding the qualified status of the non-standardized profit sharing plan on which the terms of the Plan are based. The Plan has not filed for a determination letter. The Plan has been amended since the profit sharing plan received its opinion letter and qualified status under the IRC. The Plan Administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would be sustained upon examination by the applicable tax authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require recognition or disclosure in the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

Note 9 - Risks and Uncertainties:

The Plan provides for various investment options in any combination of mutual funds or a fixed annuity contract offered by the Plan. Investment securities are exposed to various risks, such as interest rate risk, market fluctuations and credit risks. Due to the nature of risks associated with certain investment securities, it is at least reasonably possible that changes in the level of risk in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

A total of 61% and 66% of the Plan's investments were held in three funds with the Custodian at December 31, 2025 and 2024, respectively, as noted below. This is considered to be a concentration of credit risk.

	2025		2024	
Investments	Value Assets	Percentage of Total	Value Assets	Percentage of Total
Fidelity 500 Index Fund	$ 6,451,736	32%	$ 5,512,966	34%
Fidelity U.S. Bond Index Fund	3,483,000	17%	3,163,349	20%
Fidelity International Index Fund	2,519,286	12%	1,956,954	12%
	$ 12,454,022	61%	$ 10,633,269	66%

Supplemental Schedule

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002
(See Independent Auditors' Report)

December 31, 2025

(a) Identity of issue, borrower, lessor, or similar party
(b) Description of investment, including maturity date, rate of interest, par or maturity value
(c) Cost***
(d) Current value

	(a)	(b)	(c)	(d)
	Mutual Funds:			
	Fidelity 500 Index Fund	Mutual Funds		6,451,736
	Fidelity U.S. Bond Index Fund	Mutual Funds		3,483,000
	Fidelity Inflation-Protected Bond Index Fund	Mutual Funds		67,193
	Fidelity Small Cap Value Index Fund	Mutual Funds		549,125
	Fidelity Small Cap Growth Index Fund	Mutual Funds		350,488
	Fidelity Mid Cap Value Index	Mutual Funds		121,436
	Fidelity Mid Cap Growth Index	Mutual Funds		57,777
	Fidelity Large Cap Value Index Fund	Mutual Funds		247,260
	Fidelity Large Cap Growth Index Fund	Mutual Funds		104,024
	Vanguard Real Estate Index Fund Admiral Shares	Mutual Funds		21,369
	Vanguard Mid-Cap Index Fund Admiral Shares	Mutual Funds		1,619,164
	Vanguard Small Cap Index Fund Admiral Shares	Mutual Funds		57,654
	Fidelity International Index Fund	Mutual Funds		2,519,286
	Fidelity Emerging Markets Index Fund	Mutual Funds		645,235
	Nuveen High Yield Fund R6 Class	Mutual Funds		5
*	Reilly Financial Advisors RFA Aggressive - Moreau Strategy	Mutual Funds		1,042,742
*	Reilly Financial Advisors RFA Moderate Aggressive - Moreau Strategy	Mutual Funds		804,648
*	Reilly Financial Advisors RFA Moderate - Moreau Strategy	Mutual Funds		1,632,206
*	Reilly Financial Advisors RFA Moderate Conservative - Moreau Strategy	Mutual Funds		937
				19,775,285
	Fixed Annuity Contracts:			
*	Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	Fixed Annuity		542,300
**	**Notes Receivable from Participants**	4.50% to 9.50%		239,872
				$ 20,557,457

* Managed by Party-in-Interest
** Party-In-Interest as defined by ERISA
*** Cost information omitted for participant-directed investments

Hood & Strong

Advisory, Tax and Assurance

Moreau Catholic High School 401(k) Profit Sharing Plan and Trust

December 31, 2025 and 2024

Financial Statements and
Supplemental Schedule

Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Table of Contents

Independent Auditors' Report	1 - 4
Financial Statements	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to the Financial Statements	7 - 17
Supplemental Schedule	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	18

Hood & Strong

Independent Auditors' Report

PLAN ADMINISTRATOR
MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST
Hayward, California

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

We have performed audits of the financial statements of **MOREAU CATHOLIC HIGH SCHOOL 401(K) PROFIT SHARING PLAN AND TRUST (the Plan)**, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025 and 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, 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

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date of this report.

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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

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 U.S. GAAP.

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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



San Francisco, California
October 12, 2026

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Net Assets Available for Benefits

December 31,	2025	2024
Assets:		
Investments, at fair value (See Note 4)	$ 19,775,285	$ 15,747,810
Investments, at contract value (See Note 5)	542,300	448,057
Total investments	20,317,585	16,195,867
Receivables:		
Notes receivable from participants	239,872	212,156
Total receivables	239,872	212,156
Total assets	20,557,457	16,408,023
Net Assets Available for Benefits	$ 20,557,457	$ 16,408,023

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2025

Additions to Net Assets Attributed to:		
Contributions:		
Employer	$	450,022
Participants		868,966
Rollovers		619,804
Investment income:		
Interest and dividends		326,051
Net appreciation in fair value of investments		2,445,919
Interest income on notes receivable from participants		16,906
Total additions		4,727,668
Deductions from Net Assets Attributed to:		
Benefits paid to participants		542,558
Administrative expenses		35,676
Total deductions		578,234
Net Increase		4,149,434
Net Assets Available for Benefits:		
Beginning of year		16,408,023
End of year	$	20,557,457

See accompanying notes to the financial statements.

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Notes to the Financial Statements

Note 1 - Description of the Plan:

The following description of the Moreau Catholic High School 401(k) Profit Sharing Plan and Trust, formerly known as Moreau Catholic High School Retirement Plan, (the Plan), formerly known as the Moreau High School of Hayward, California, Inc., Retirement Plan, provides only general information. Plan participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, a defined contribution plan sponsored by Moreau Catholic High School (the School) is intended to qualify under Section 401(a) and related provisions of the Internal Revenue Code (the IRC), and was established effective July 1, 1990. The Plan was amended effective January 5, 2019 to make available plan hardship distributions and to allow all forfeitures to be used to reduce Employer Match Contributions.

The Plan is designed to provide participants with a means to defer a portion of their compensation for retirement and to provide benefits in the event of disability, death, or termination. The Plan covers all employees of the School who meet certain eligibility requirements as defined by the Plan.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended.

Effective July 1, 2020, the Plan was restated to incorporate the plan amendment from January 5, 2019 and to bring the Plan into compliance with the requirements of the Bipartisan Budget Act of 2018. The significant provision included changes to the financial hardship withdrawal provision. A favorable opinion letter from the Internal Revenue Service (IRS) was issued on June 30, 2020 regarding the qualified status of the Great-West Trust Company, LLC prototype plan on which the terms of the restated Plan are based.

The Plan adopted the distribution provision of the Coronavirus Aid, Relief, and Economic Security (CARES Act) that was signed into law on March 27, 2020. A CARES Act distribution allows the Plan's participants to take a COVID-19 related distribution up to $100,000 from the Plan beginning on or after January 1, 2020 and before December 31, 2020. The Plan also adopted the provision that raises the limits for qualified plan loans from the lesser of $50,000 or 50% of the present value of the participant's vested account balance to the lesser of $100,000 or 100%of the present value of the participant's vested account balance for 180 days for loans issued beginning March 27, 2020. After 180 days, all existing loan provisions were restored based on previous regulation and plan rules. The Plan implemented certain other provisions by the CARES Act to allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions. Written amendments to the Plan to reflect these operational changes will be adopted at a later date.

Effective March 18, 2021, the Plan was restated to update the Trustee names in the Plan.

The Plan was restated effective January 13, 2022 to adopt Paychex Inc.'s Flexible 401(k) Profit Sharing Plan non-standardized pre-approved profit sharing plan adoption agreement. Upon the restatement, the Plan name was changed from Moreau Catholic High School Retirement Plan to Moreau Catholic High School 401(k) Profit Sharing Plan and Trust. The restated Plan also converted the Plan year from June 30th to December 31st.

Effective June 1, 2022, the Plan was amended and restated to comply with Paychex Inc.'s non-standardized pre-approved profit-sharing plan adoption agreement. A favorable opinion letter from the IRS dated August 31, 2020 was issued regarding the qualified status of the non-standardized pre-approved profit sharing plan on which the terms of the restated Plan are based.

Effective October 4, 2023, the Plan was amended and restated to reinstate the automatic enrollment deferral of 3%.

Effective January 1, 2024, the Plan was amended and restated to change the automatic enrollment deferral from 3% to 6%. There were no other significant changes in plan provisions. Refer to the restated Plan document for a full description of the provisions.

Effective June 24, 2025, the Plan was restated but there were no significant changes in plan provisions.

Effective January 1, 2026, the Plan was amended and restated to add Substitute Employees, Summer School Workers, Student Helpers, and Temporary Assistants to the excluded employees. There were no other significant changes in Plan provisions. Refer to the amended and restated Plan document for a full description of the Plan provisions.

Plan Administration

The School is the Plan Administrator of the Plan and, as such, carries out the duties imposed by ERISA. The Trustees of the Plan are appointed by the Board of Trustees of the School. The School has delegated certain responsibilities for the operation and administration of the Plan. Custodian services are provided by Mid Atlantic Trust Company (MATC). Record keeping services were provided by Paychex Inc. (Paychex).

Eligibility

All employees of the School, except those employees classified as an excluded class, are eligible to participate in the Plan and make Elective Deferrals and receive Matching Contributions upon reaching age 18, with no additional eligibility service requirement; participation begins immediately upon satisfying the age requirement. Eligibility to receive an allocation of any Employer Profit Sharing Contribution additionally requires the completion of one Year of Eligibility Service, defined as a 12-month period during which the employee completes at least 1,000 hours of service. All newly hired and re-employed employees will be notified approximately 30 days prior to when the School will begin automatically deducting 6% from pay on a pre-tax basis. The employee may stop or change the automatic contribution feature before it commences and thereafter.

Participant Contributions

Participants may elect to contribute through payroll deductions amounts up to 91% of their annual compensation, as defined in the Plan, on a tax-deferred basis, subject to a maximum amount allowed by the Internal Revenue Code. Maximum allowed deferral amounts were $23,500 and $23,000 for the calendar year 2025 and 2024, respectively. Participants over the age of 50 may also contribute an additional $7,500 catch up contribution to the Plan for the calendar years 2025 and 2024. Roth contributions are allowed.

Participants are allowed to make rollover contributions from other qualified employer-sponsored retirement plans with the approval of the Plan Administrator. All contributions are invested in the appropriate investment fund or portfolio in accordance with the participant's directives and the terms of the Plan. If the rollover is not in the form of a direct rollover, it must be received by the Custodian within 60 days of receipt of distribution.

Employer Contributions

The School has elected to make safe harbor matching contributions. The School makes a matching contribution equal to 100% of the first 4% of the participant's elective deferrals divided by his/her compensation and an additional 50% for the next 2% of the participant's elective deferrals divided by his/her compensation. The School contributed $450,022 of such contributions to the Plan for the year ended December 31, 2025.

The School may make a discretionary nonelective contribution as defined in the plan agreement and as approved by the Board of Trustees. No nonelective contributions were made for the year ended December 31, 2025.

Participant Accounts

Each participant's account is credited with the participant's contribution and an allocation of (a) the School's contributions, (b) plan earnings, and (c) administrative expenses. Allocations of investment earnings are based strictly on the participant's selection of investments and time of purchase. The benefit to which a participant is entitled is the benefit that can be provided from a participant's vested account.

Participant Investment Options

A participant's contributions are initially invested in the Plan's qualified default investment alternative (QDIA). A participant may then direct contributions to any of the selected investment options as made available and determined by the Plan Administrator. Participants may change their investment options any time throughout the year via Paychex's telephone system or internet website.

Vesting

Participants are immediately vested in their tax-deferred contributions or rollovers plus earnings thereon. For all School contributions prior to December 31, 2015 including profit sharing contribution for the plan year ended June 30, 2016, vesting in the School's contribution portion of the participant's account plus earnings thereon begins at 20% upon completion of two years of credit service, as defined by the Plan, increasing 20% per year until fully vested at the end of the sixth year. Effective July 1, 2016, the School's matching contribution portion, of the participants account, is immediately vested at 100%. Nonelective contributions vest at 20% per year until fully vested at the end of the sixth year.

Notes Receivable from Participants

Under the terms of the Plan, participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. All loans must be repaid within 5 years unless the loan is for the purchase of a primary residence in which case the term may exceed 5 years. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Loans bear annual interest at rates ranging from 4.50% to 9.50%. The repayment of principal plus interest is required by the Plan to be made through semi-monthly payroll deductions. All loans become immediately payable in the event of default, death, disability, or termination of employment.

Payment of Benefits

Distribution and withdrawals are payable upon retirement, termination, disability, hardship or death upon the request of the participant. The participant can consent to either a distribution paid in the form of a lump-sum cash payment, a direct rollover into another qualified plan, or partial withdrawals. Participant account balances of less than $5,000 and greater than $1,000 are automatically rolled into a qualified Individual Retirement Account (IRA). The Plan allows for automatic distributions of terminated participants' account balances of $1,000 or less.

During 2025, the Plan was amended to add qualified birth or adoption distributions (QBADs) and emergency personal expense distributions (EPEDs) as additional withdrawal provisions.

As of December 31, 2025, no distributions had been requested by participants that remained unpaid as of year-end.

Forfeitures

Forfeitures may be used to pay certain plan expenses of the Plan or to reduce any nonelective contributions and employer match. No forfeitures were utilized during the year ended December 31, 2025. As of December 31, 2025, there are no forfeited non-vested accounts.

Note 2 - Summary of Significant Accounting Policies:

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Estimates

The preparation of financial statements in accordance with U.S. GAAP requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments of the Plan are held by the Custodian and invested based solely upon instructions received from participants or in the Plan's QDIA. The Plan's investments are valued and reported at fair value as of the last day of the Plan year, except for fully benefit-responsive investment (fixed annuity) contracts (Note 5) which are reported at contract value. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. 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 the investment advisors, Custodian and insurance company. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. The net appreciation (depreciation) of investments in the Statement of Changes in Net Assets Available for Benefits includes both the unrealized appreciation (depreciation) in the aggregate fair value of investments and realized gains and losses on sale of investments purchased and sold as well as held during the year.

The market volatility of equity-based investments may substantially impact the value of such investments at any given time. It is likely that the value of the Plan's investments, both in total and in individual participant accounts, has fluctuated since December 31, 2025.

Management fees and operating expenses charged to the Plan for investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction in net appreciation (depreciation) of fair value of investments.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent loans are treated as distributions based upon the terms of the Plan agreement.

Contributions

Contributions from Plan participants and matching contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid directly by the School and are excluded from these financial statements. Fees related to the administration and maintenance of notes receivable from participants and distributions, and the monthly fee for plan recordkeeping and administration support are charged directly to the participant's account and are included in administrative expenses.

Revenue Sharing

The Plan recognizes the income from revenue sharing agreements when received. During the period ending December 31, 2025, the Plan did not received any revenue sharing, accordingly, no revenue sharing income was utilized for plan expenses or reflected as an offset in administrative expenses in the Statement of Changes in Net Assets Available for Benefits.

Subsequent Events

The Plan Administrator evaluated subsequent events from December 31, 2025 through [DATE], the date these financial statements were available to be issued, and has determined that, except as disclosed in Note 1, there were no material subsequent events that required recognition or additional disclosure in these financial statements.

Note 3 - Certified Information:

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at December 31, 2025 and 2024, and net appreciation in fair value of investments and interest and dividends for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by Mid Atlantic Trust Company.

Note 4 - Fair Value Measurements:

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

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement on a recurring basis and recognized in the accompanying Statement of Net Assets Available for Benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Mutual funds: Valued at daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual 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. The mutual funds held by the Plan are deemed to be actively traded.

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

Notes to the Financial Statements

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

December 31, 2025	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,775,285	$ -	$ -	$ 19,775,285
Investments, at fair value	$ 19,775,285	$ -	$ -	$ 19,775,285

December 31, 2024	Level 1	Level 2	Level 3	Total
Mutual funds	$ 15,747,810	$ -	$ -	$ 15,747,810
Investments, at fair value	$ 15,747,810	$ -	$ -	$ 15,747,810

Note 5 - Fixed Annuity Contract:

The Plan has a stable value fund with Great Gray CIT III for MetLife Group Annuity (the Fund). The Fund maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The Fund is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate for the Fund is based on the earnings of the underlying assets in the entire medium-long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These investment contracts meet the fully benefit-responsive investment criteria and therefore are reported at contract value, which is the relevant measure because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on the issuer's ability to meet their financial obligations. The issuer's ability to meet their contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

Total fully benefit-responsive insurance company investment contracts measured at contract value were as follows as of December 31, 2025 and 2024:

	2025	2024
Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	$ 542,300	$ 448,057
	$ 542,300	$ 448,057

Note 6 - Related Party Transactions:

The Custodian manages certain investments owned by the Plan, either directly or through an affiliate. Any purchases and sales of these funds were performed in the open market. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan and are specifically exempt from the prohibition of party-in-interest transactions under ERISA.

Certain administrative expenses of the Plan are paid directly by the School for the year ended December 31, 2025. Other administrative expenses are paid out of the assets of the Plan. Certain administrative functions are performed by officers or employees of the School. No such officer or employee receives compensation from the Plan.

Note 7 - Plan Termination and Party-in-Interest Transactions:

Although it has not expressed any intent to do so, the School has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all non-vested account balances would become fully vested.

Note 8 - Income Tax Status:

The Plan is a defined contribution plan designed to qualify as a tax-exempt plan under the IRC. A favorable opinion letter from the Internal Revenue Service was issued on August 31, 2020 regarding the qualified status of the non-standardized profit sharing plan on which the terms of the Plan are based. The Plan has not filed for a determination letter. The Plan has been amended since the profit sharing plan received its opinion letter and qualified status under the IRC. The Plan Administrator believes that the Plan is designed and is currently being operated in compliance with applicable requirements of the IRC. Accordingly, no provision for federal or state income taxes has been made.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would be sustained upon examination by the applicable tax authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. Management evaluated the Plan's tax positions and concluded that the Plan had maintained its tax exempt status and had taken no uncertain tax positions that require recognition or disclosure in the financial statements. Therefore, no provision or liability for income taxes has been included in the financial statements.

Note 9 - Risks and Uncertainties:

The Plan provides for various investment options in any combination of mutual funds or a fixed annuity contract offered by the Plan. Investment securities are exposed to various risks, such as interest rate risk, market fluctuations and credit risks. Due to the nature of risks associated with certain investment securities, it is at least reasonably possible that changes in the level of risk in the near term would materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits.

A total of 61% and 66% of the Plan's investments were held in three funds with the Custodian at December 31, 2025 and 2024, respectively, as noted below. This is considered to be a concentration of credit risk.

	2025		2024	
Investments	Value Assets	Percentage of Total	Value Assets	Percentage of Total
Fidelity 500 Index Fund	$ 6,451,736	32%	$ 5,512,966	34%
Fidelity U.S. Bond Index Fund	3,483,000	17%	3,163,349	20%
Fidelity International Index Fund	2,519,286	12%	1,956,954	12%
	$ 12,454,022	61%	$ 10,633,269	66%

Supplemental Schedule

Moreau Catholic High School 401(k)
Profit Sharing Plan and Trust

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Sponsor: Moreau Catholic High School
Plan Sponsor EIN: 94-1609000
Plan Number: 002
(See Independent Auditors' Report)

December 31, 2025

(a) Identity of issue, borrower, lessor, or similar party
(b) Description of investment, including maturity date, rate of interest, par or maturity value
(c) Cost***
(d) Current value

	(a)	(b)	(c)	(d)
	Mutual Funds:			
	Fidelity 500 Index Fund	Mutual Funds		6,451,736
	Fidelity U.S. Bond Index Fund	Mutual Funds		3,483,000
	Fidelity Inflation-Protected Bond Index Fund	Mutual Funds		67,193
	Fidelity Small Cap Value Index Fund	Mutual Funds		549,125
	Fidelity Small Cap Growth Index Fund	Mutual Funds		350,488
	Fidelity Mid Cap Value Index	Mutual Funds		121,436
	Fidelity Mid Cap Growth Index	Mutual Funds		57,777
	Fidelity Large Cap Value Index Fund	Mutual Funds		247,260
	Fidelity Large Cap Growth Index Fund	Mutual Funds		104,024
	Vanguard Real Estate Index Fund Admiral Shares	Mutual Funds		21,369
	Vanguard Mid-Cap Index Fund Admiral Shares	Mutual Funds		1,619,164
	Vanguard Small Cap Index Fund Admiral Shares	Mutual Funds		57,654
	Fidelity International Index Fund	Mutual Funds		2,519,286
	Fidelity Emerging Markets Index Fund	Mutual Funds		645,235
	Nuveen High Yield Fund R6 Class	Mutual Funds		5
*	Reilly Financial Advisors RFA Aggressive - Moreau Strategy	Mutual Funds		1,042,742
*	Reilly Financial Advisors RFA Moderate Aggressive - Moreau Strategy	Mutual Funds		804,648
*	Reilly Financial Advisors RFA Moderate - Moreau Strategy	Mutual Funds		1,632,206
*	Reilly Financial Advisors RFA Moderate Conservative - Moreau Strategy	Mutual Funds		937
				19,775,285
	Fixed Annuity Contracts:			
*	Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	Fixed Annuity		542,300
**	**Notes Receivable from Participants**	4.50% to 9.50%		239,872
				$ 20,557,457

* Managed by Party-in-Interest
** Party-In-Interest as defined by ERISA
*** Cost information omitted for participant-directed investments