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
TARKETT RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/31/2000

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)
TARKETT FINANCE INC.

30000 AURORA ROAD
SOLON, OH 44139

2b Employer Identification Number (EIN) 52-2066880

2c Plan Sponsor's telephone number 440-708-9279

2d Business code (see instructions) 339900

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

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

5	Total number of participants at the beginning of the plan year	**5**	565
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)**	155
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	135
b	Retired or separated participants receiving benefits	**6b**	120
c	Other retired or separated participants entitled to future benefits	**6c**	212
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	467
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	92
f	Total. Add lines **6d** and **6e**.	**6f**	559
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	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:

1A 3H 1B 1C

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	20512561
b Actuarial value	**2b**	20675763

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	147	13316412	13316412
b For terminated vested participants	263	6326212	6326212
c For active participants	155	4146714	4312654
d Total	565	23789338	23955278

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

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

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	104309
b Expected plan-related expenses	**6b**	750000
c Target normal cost	**6c**	854309

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

09/25/2026
Date

DANIEL SECKAR
Type or print name of actuary

26-06799
Most recent enrollment number

MERCER
Firm name

412-355-8706
Telephone number (including area code)

SIX PPG PLACE, SUITE 400
PITTSBURGH, PA 15222
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 2.25 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		1220814
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.10 %		62262
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c	Total available at beginning of current plan year to add to prefunding balance		1283076
d	Portion of (c) to be added to prefunding balance		1283076
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	1283076

Part III Funding Percentages

14	Funding target attainment percentage	14	80.95 %
15	Adjusted funding target attainment percentage	15	91.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	103.42 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/15/2026	151100	0			
			Totals ► 18(b)	151100	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	138304

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment	☐ Yes	☒ No

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	**31a**	854309
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	4562591	424345
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1278654

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	1278654	1278654

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	138304
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	138304
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	138304
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

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

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

A Name of plan
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

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

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)

MERCER

13-2834414

(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?
11 17 50	NONE	271840	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MERCER INVESTMENTS LLC

30-0282430

(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?
51 52	FIDUCIARY	107451	Yes [X] No [ ]	Yes [X] No [ ]	4589	Yes [ ] No [X]

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

CLIFTONLARSONALLEN LLP

41-0746749

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	15750	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

U.S. BANK NATIONAL ASSOCIATION

31-0841368

(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 21 50	NONE	15621	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE 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
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

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: SSGA GLOBAL SMALL CAP EQUITY EX US

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-0337987-294	C	170676

a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER ACTIVE LONG CORPORATE FIXED

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

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)
45-6178743-004	C	9258730

a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER US LARGE CAP CORE PASSIVE EQ

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

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)
03-0566613-005	C	2586611

a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL SMALL/MID CAP (R) INDX

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-0025081-453	C	310924

a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER ACTIVE INTERMEDIATE CREDIT F

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

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)
85-2621954-048	C	144411

a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER PASSIVE LONG GOVERNMENT FIXE

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

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)
51-0560117-010	C	3487684

a Name of MTIA, CCT, PSA, or 103-12 IE: SSGA INTERMED US GOVT BOND INDEX

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
90-0337987-209	C	144019

a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER OPPORTUNISTIC FIXED INCOME

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN 36-7630030-020	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1506786

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

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 90-0337987-157	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1008774

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

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS TRUST COMPANY

c EIN-PN 04-0025081-496	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 511919

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

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN 80-6243236-019	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 945229

a Name of MTIA, CCT, PSA, or 103-12 IE: FIAM GLOBAL LOW VOLATILITY EQUITY

b Name of sponsor of entity listed in (a): FIDELITY INSTITUTIONAL ASSET MANAGEMENT TRUST COMPANY

c EIN-PN 20-4659714-145	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

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)	1327000	151100
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	240671	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	159919	408942
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	19069568	20075763
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	20797158	20635805
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	20797158	20635805

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)	151100	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		151100
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	17657	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		17657
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		2043547
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2212304
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1724160	
(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)		1724160
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	15750	
(5) Investment advisory and investment management fees	2i(5)	112040	
(6) Bank or trust company trustee/custodial fees	2i(6)	15621	
(7) Actuarial fees	2i(7)	271840	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	234246	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		649497
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2373657
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-161353
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CLIFTONLARSONALLEN LLP **(2)** EIN: 41-0746749

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		2500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 591779.

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
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

Part I Distributions

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

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

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

EIN(s): 31-0841368

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** 2

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

COLLABORATORS | COACHES | ADVOCATES | MENTORS
FRIENDS | VOLUNTEERS | REGULARS | DINERS | VISITORS
CPAs | CONSULTANTS | WEALTH ADVISORS | *NEIGHBORS*
COLLABORATORS | COACHES | ADVOCATES | MENTORS |
CONNOISSEURS | CUSTOMERS | TEACHERS |
| VOLUNTEERS |

TARKETT RETIREMENT PLAN

FINANCIAL STATEMENTS AND ERISA-REQUIRED SUPPLEMENTAL SCHEDULES

YEARS ENDED DECEMBER 31, 2025 AND 2024

Right there with you

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TARKETT RETIREMENT PLAN
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INDEPENDENT AUDITORS' REPORT

Pension Committee and Plan Participants
Tarkett Retirement Plan
Solon, Ohio

Report on the Audit of the Financial Statements

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

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

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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.

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Tarkett Retirement Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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

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 Tarkett Retirement 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 Tarkett Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter

Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2025 and schedule of reportable transactions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

CliftonLarsonAllen LLP

CliftonLarsonAllen LLP

Maumee, Ohio
October 13, 2026

TARKETT RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
INVESTMENTS (at Fair Value)	$ 20,484,705	$ 19,229,487
EMPLOYER CONTRIBUTION RECEIVABLE	151,100	1,327,000
INSURANCE CONTRACT REFUND RECEIVABLE	-	240,671
NET ASSETS AVAILABLE FOR BENEFITS	$ 20,635,805	$ 20,797,158

See accompanying Notes to Financial Statements.

TARKETT RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
ADDITIONS:		
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments	$ 2,043,547	$ 1,085,712
Interest and Dividends	17,657	13,309
Total Investment Income	2,061,204	1,099,021
EMPLOYER CONTRIBUTIONS	151,100	1,327,000
Total Additions	2,212,304	2,426,021
DEDUCTIONS:		
BENEFITS PAID TO PARTICIPANTS	1,724,160	4,582,654
INSURANCE CONTRACT PURCHASE	-	26,980,452
ADMINISTRATIVE EXPENSES	649,497	873,371
Total Deductions	2,373,657	32,436,477
NET DECREASE	(161,353)	(30,010,456)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	20,797,158	50,807,614
End of Year	$ 20,635,805	$ 20,797,158

See accompanying Notes to Financial Statements.

NOTE 1 DESCRIPTION OF THE PLAN

The following description of the Tarkett Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan became effective December 31, 2000. It is a noncontributory defined benefit plan that provides retirement, death, and disability benefits for (1) substantially all employees of (i) Tarkett Finance, Inc., dba: Tarkett Delaware, (ii) Tarkett USA Inc., (iii) Domco Products Texas L.P., dba: Tarkett Texas, (iv) Tarkett Alabama Inc. and (v) U.S. resident employees of Tarkett Inc. (Canada) (hereafter the Company), who are not covered by a collective bargaining agreement, and (2) substantially all Tarkett Finance, Inc., dba: Tarkett Delaware employees who were members of the (i) Graphic Communications International Union, Local #14, (ii) International Brotherhood of Teamsters, Local #445, or (iii) United Paperworkers International, Local #691. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective December 31, 2005, the Company froze all benefits under the Plan and froze eligibility into the Plan. As a result, no participant has accrued credited service under the Plan after December 31, 2005.

Effective December 30, 2013, the Plan was amended and restated to include the provisions of the Duramax Hourly Pension Plan (Duramax Sub-Plan) and the Tandus Flooring, Inc. Pension Account Plan (Tandus Sub-Plan) as separate sub-plans to the Plan document.

The Plan is administered by the Company's Pension Committee (Committee), which is a committee appointed by the Board of Directors of Tarkett Finance Inc. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Tarkett Finance Inc.'s Board of Trustees.

The Plan entered into an agreement effective November 7, 2024, with Securian Life Insurance Company (Securian) to annuitize accumulated plan benefits of participants with retiree status and transfer liability to Securian. The original premium of $27,221,123 was paid from the Plan on November 5, 2024. Subsequently in May 2025, a refund from the original premium of $240,671 was returned to the Plan. This refund was recorded as an insurance contract refund receivable in the accompanying statements of net assets available for benefits until received.

NOTE 1 DESCRIPTION OF THE PLAN (CONTINUED)

Pension Benefits

Participants may elect to receive pension benefits in the form of a single life annuity or joint and survivor annuities. In addition, the Plan provides for optional minimum benefits under certain circumstances including a life annuity, contingent annuity, life annuity with guaranteed payment and single sum distribution. Special provisions apply in the event of death and termination of employment. The Plan provides a death benefit for the surviving spouse of a married participant and for the beneficiary of an unmarried participant equal to the accrued benefit of the deceased participant at the date of his death. During 2023, the Plan was amended to If a participant's accrued benefit under the Plan has an actuarially equivalent present value of $5,000 or less, the full amount of such benefit shall be payable in a lump-sum as soon as administratively feasible. Prior to the amendment, the value for this provision was $1,000 or less.

Salaried and nonbargaining unit employees with five or more years of service are entitled to monthly pension benefits beginning at normal retirement age (65) equal to the sum of 1% of their final average compensation (as defined in the Plan) after December 31, 2000 multiplied by their years of credited service plus their December 31, 2000 accrued benefit according to the prior applicable plan indexed with increases in average compensation. A participant's accrued benefit after December 31, 2005 is based on the credited service and final average compensation as of December 31, 2005. In calculating the accrued benefit of a participant who was transferred to Vails Gate Manufacturing LLC (a subsidiary of Tarkett Finance, Inc.), service and compensation earned shall and will continue to count as credited service under the Plan until December 31, 2005 or the date of the participant's separation from service, if earlier.

Effective December 31, 2000, benefits for active, retired or terminated employees who were participants in the Retirement Plan for Hourly Paid Employees of Tarkett Finance, Inc. and members of the International Brotherhood of Teamsters, Local #445, became "frozen participants" in the Plan. Frozen participants are entitled to monthly pension benefits beginning at normal retirement age (65) equal to the number of years of credited service multiplied by an amount per year of service which is dependent upon the time of retirement and to which Local a participant belonged.

The Plan permits early retirement at ages 55 to 64. Early retirement pension benefits may commence either at retirement or upon the participant's normal retirement date. Benefits paid upon commencement of early retirement are reduced ratably based on the length of time between the participants' actual retirement date and normal retirement date. Frozen participants are 100% vested on their retirement date and eligible for deferred vested pension benefits, payable after their retirement date.

NOTE 1 DESCRIPTION OF THE PLAN (CONTINUED)

Pension Benefits (Continued)

In response to the Federal Pension Protection Act of 2006 requirement that certain benefit restrictions be imposed on pension plans when plan assets are not at least equal to a certain minimum percentage of plan liabilities, restrictions were placed on certain optional forms of benefit payments. For Plan participants whose annuity starting date is on or after April 1, 2009, the benefit payable under certain optional forms of payment permitted to be currently distributed is limited to 50% of the participant's benefit or the value of the Pension Benefit Guaranty Corporation (PBGC) (a U.S. Government agency) maximum guaranteed benefit. The optional forms of payment subject to the limit include lump sum distributions, social security level income, and make-up payments under the Plan's Retroactive Annuity Starting Date option. This restriction does not impact the total amount of benefit ultimately payable to participants, nor does it impact the amount of benefit currently payable to participants under the normal annuity form of payment or other optional annuity. For Plan participants who began receiving payments from the Plan prior to April 1, 2009, the amount or timing of benefit payments is not affected.

For participants of the Duramax Sub-Plan, retirement benefits are calculated using a service-based formula with multiple years of credited service by a unit of benefit, as defined. The normal form of retirement benefit for married participants is joint and survivor-half which provides for a reduced monthly retirement benefit to the participant and, upon death, provides the participant's contingent annuitant a benefit equal to one-half of the participant's benefit for the remainder of the annuitant's lifetime. As defined by the Duramax Sub-Plan, for the Johnson Rubber and Johnson Plastics Divisions, other benefit forms are payments to the participants only and Joint and Survivor-Full, with the survivor receiving the same benefit payment as the participant. The participant may change or revoke his election of a benefit option as defined by the Duramax Sub-Plan.

For participants of the Tandus Sub-Plan, participants with five or more years of service are entitled to pension benefits on their normal retirement date (age 65). Participants are given credit toward vesting for prior service with the former owner of the Company. The amount of monthly retirement benefits to be provided for each participant who retires on his/her normal retirement date shall be equal to 1) the "cash balance account", which equals, as of any valuation date (i) the cash balance account as of the preceding valuation date plus (ii) a benefit credit for the valuation period ending on the valuation date plus (iii) an interest credit credited on the valuation date to the participant's cash balance account as of the preceding valuation date, divided by 2) the actuarial equivalent of $1 per month of credited service payable as a straight-life annuity at normal retirement. The benefit credit for the valuation period will be calculated based on either the hourly employee benefit credit schedule or the salaried employee benefit schedule. Participants may elect to receive their benefit in a form of a lump-sum, a life annuity or a joint and survivor annuity. Death and disability benefits are also provided under the Tandus Sub-Plan.

NOTE 1 DESCRIPTION OF THE PLAN (CONTINUED)

Vesting

After completion of five years of service, participants are 100% vested and eligible for deferred vested pension benefits, payable after their normal retirement date. A participant who is terminated prior to completion of five years of service is not entitled to benefits.

Death and Disability Benefits

If an active employee dies at age 55 or older, a death benefit equal to the value of the employee's accumulated pension benefits is paid to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the normal retirement benefits they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age at which time disabled participants begin receiving normal retirement benefits computed as though they had been employed to normal retirement age with their annual compensation remaining the same as at the time they became disabled.

Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. During 2025 and 2024, the Company made contributions of $151,100 and $1,327,000, respectively. The Company's contributions for 2025 and 2024 exceeded the minimum funding requirements of ERISA.

Although it has not expressed an intention to do so, the Company has the right under the plan to discontinue its contributions at any time and to terminate the plan subject to provisions set form in ERISA.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Pension Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians, and insurance company. See Note 5 for discussion of fair value measurements.

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

Contributions

The Employer contribution is recorded in the year in which participants earn the contribution based on service or other eligibility criteria under the terms of the Plan.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

The Plan has evaluated subsequent events through October 13, 2026, the date the financial statements were available to be issued.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to:

a) retired or terminated employees or their beneficiaries,
b) beneficiaries of employees who have died, and
c) present employees or their beneficiaries.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (CONTINUED)

Benefits under the Plan are based on employees' compensation during their highest five consecutive years of the last ten years of credited service. The accumulated plan benefits for active employees are based on their average compensation during the five years ending on the date as of which the Plan was frozen. Benefits payable under all circumstances – retirement, death, disability, and termination of employment, are included to the extent they are deemed attributable to employee service rendered to the valuation date.

Participants who were active in the Plan for Hourly Paid Employees of Tarkett Finance, Inc. and were part of the International Brotherhood of Teamsters, Local # 445, are now covered under a separate Teamsters' Union plan and accrue no further benefits under this Plan for service after December 31, 2000. Benefits for all remaining eligible frozen participants or their beneficiaries' benefits are based on their years of credited service to December 31, 2005.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The significant actuarial assumptions used in the valuation as of December 31, 2024:

a. Life expectancy of Participants: Base Table: Pri-2012 Retirement Plans Mortality Table with Projection Scale MP-2021 Mortality Scale (December 31,2024 – Pri-2012 Retirement Plans Mortality Table with Projection Scale MP-2021 Mortality Scale). Blue collar mortality tables are used for hourly participants and no collar tables are used for non-hourly participants.
b. Retirement Age Assumptions: 0% retirement below age 55. 100% retirement at age 70. Projected retirement for ages 55 to 69 varies by sub-plan depending on experience of the individual sub-plan.
c. Investment Return: 5.60% (December 31, 2024 – 5.45%).
d. Cash balance interest crediting rate: 5.08% (December 31, 2024 – 5.00%).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

NOTE 3 ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS (CONTINUED)

The following is a summary of actuarial present value of accumulated plan benefits as of December 31, 2024:

Actuarial Present Value of Accumulated Plan Benefits:	
Vested Benefits:	
Participants Currently Receiving Payments	$ 13,060,503
Other Participants	10,023,698
Total Vested Benefits	23,084,201
Nonvested Benefits	162,608
Total Actuarial Present Value of Accumulated Plan Benefits	$ 23,246,809

The changes in the actuarial present value of accumulated Plan benefits are summarized as follows for the year ended December 31, 2024:

Actuarial Present Value of Accumulated Plan Benefits - Beginning of Year	$ 51,783,246
Increase (Decrease) During the Year Attributable to:	
Change in Actuarial Assumptions	(323,505)
Benefits Accumulated	903,942
Change in Discount Period	2,686,903
Benefits Paid	(4,582,654)
Insurance Contract Purchase	(27,221,123)
Actuarial Present Value of Accumulated Plan Benefits - End of Year	$ 23,246,809

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025. Had the valuations been performed as of December 31, 2024, there would be no material differences.

NOTE 4 CERTIFICATION OF INVESTMENT INFORMATION

U.S. Bank National Association, the trustee of the Plan, has supplied the Plan administrator with certifications as to the completeness and accuracy of investments as of December 31, 2025 and 2024 and investment income for the years ended December 31, 2025 and 2024, in the accompanying financial statements and ERISA-required supplemental schedules.

NOTE 5 FAIR VALUE OF INVESTMENTS

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 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows:

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

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 market value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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 valuation methodologies used as of December 31, 2025 and 2024.

Money market fund: These are valued at quoted market prices, which represent the daily net asset value (NAV) of shares held by the Plan at year-end.

Common Collective Trust Funds: Valued at the NAV of units of the bank collective trust. NAV is a readily determinable fair value and is the basis for current transactions. Participant transactions (purchases and sales) may occur daily.

NOTE 5 FAIR VALUE OF INVESTMENTS (CONTINUED)

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

	2025			
	Level 1	Level 2	Level 3	Total
Money Market Funds	$ 408,942	$ -	$ -	$ 408,942
Common Collective Trust Funds	-	20,075,763	-	20,075,763
Total Investments At Fair Value	$ 408,942	$ 20,075,763	$ -	$ 20,484,705

	2024			
	Level 1	Level 2	Level 3	Total
Money Market Funds	$ 159,919	$ -	$ -	$ 159,919
Common Collective Trust Funds	-	19,069,568	-	19,069,568
Total Investments At Fair Value	$ 159,919	$ 19,069,568	$ -	$ 19,229,487

NOTE 6 PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits former employees or their beneficiaries have been receiving for at least three years, or that participants eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. governmental agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All nonvested benefits.

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

NOTE 6 PLAN TERMINATION (CONTINUED)

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

NOTE 7 PLAN TAX STATUS

The Company has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service (IRS) stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although, the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the plan is qualified, and the related trust is tax-exempt.

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

NOTE 8 RISKS AND UNCERTAINTIES

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

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

NOTE 9 PARTY-IN-INTEREST TRANSACTIONS

The plan investments are managed by U.S. Bank National Association. U.S. Bank National Association is the trustee as defined by the Plan and, therefore, the investment transactions qualify as party-in-interest transactions. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules of ERISA.

TARKETT RETIREMENT PLAN
E.I.N. 74-2706630 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Money Market Fund:		
	First American Funds	First American Funds Government Obligations Fund	$ 408,942	$ 408,942
		Total Money Market Funds	408,942	408,942
		Common Collective Trust Funds:		
*	Mercer	Mercer Active Long Corporate Fixed Fund	8,084,586	9,258,730
*	Mercer	Mercer Long Duration Passive Fixed Income	3,403,500	3,487,684
*	Mercer	Mercer Active Int Core Fixed Income	120,371	144,411
	State Street	State Street Global Equity US Government Bond Index	129,488	144,019
*	Mercer	Mercer US Large Cap Core Passive Equity Fund	1,396,370	2,586,611
*	Mercer	Opportunistic Fixed Income	1,309,152	1,506,786
	State Street	State Street Global International	708,798	1,008,774
	State Street	State Street Emerging Markets Equity Index Fund	343,832	511,919
*	Mercer	Mercer Long Strips Fixed Income Fund	926,780	945,229
	State Street	State Street Russell Small/Mid Cap Index Fund	167,640	310,924
	State Street	State Street Global Small Cap Equity Ex-U.S. Index	120,117	170,676
		Total Common Collective Trust Funds	16,710,634	20,075,763
		Total	$ 17,119,576	$ 20,484,705

** Indicates Party-in-Interest*

TARKETT RETIREMENT PLAN
E.I.N. 74-2706630 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2025

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(e) Leased Rental	(f) Expense Incurred With Transaction	(g) Cost	(h) Current Value	(i) Net Gain (Loss)
Category (i) - Single Transaction in Excess of 5% of Plan Assets								
First American Funds	First American Funds Government Obligations Fund	$ 1,327,000	$ -	$ -	$ -	$ 1,327,000	$ 1,327,000	$ -
Mercer	Mercer Active Long Corporate Fixed Fund	1,215,929	-	-	-	1,215,929	1,215,929	-
Mercer	Mercer Active Int Core Fixed Income	-	1,921,077	-	-	1,664,889	1,921,077	256,188
Mercer	Mercer Long Duration Passive Fixed Income	-	1,297,538	-	-	1,325,562	1,297,538	(28,024)
Category (iii) - A Series of Transactions in Excess of 5% of Plan Assets								
First American Funds	First American Funds Government Obligations Fund							
	35 Purchases	$ 3,823,043	$ -	$ -	$ -	$ 3,823,043	$ 3,823,043	$ -
	66 Sales	-	3,574,725	-	-	3,574,725	3,574,725	-
Mercer	Mercer Active Long Corporate Fixed Fund							
	3 Purchases	2,263,614	-	-	-	2,263,614	2,263,614	-
Mercer	Mercer Active Int Core Fixed Income							
	6 Sales	-	2,075,683	-	-	1,801,746	2,075,683	273,938
Mercer	Mercer Long Duration Passive Fixed Income							
	10 Sales	-	2,119,203	-	-	2,122,781	2,119,203	(3,579)

There were no category (ii) or (iv) reportable transactions for the year ended December 31, 2025.



CLA (CliftonLarsonAllen LLP) is a network member of CLA Global. See CLAglobal.com/disclaimer. Securities and investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor, member FINRA/SIPC.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39					3						3
40–44			1		4	5					10
45–49		3		2	3	7	3	2			20
50–54		12	9	3	6	5	9	2			46
55–59	1	12	4	4	6	3	4	5	4		43
60–64		2	1	2	5	3	4	2	2	1	22
65–69			4		1	2	1	1			9
70 & up					1			1			2
Total	1	29	19	11	29	25	21	13	6	1	155

In each cell, the number is the count of active participants for each age/service combination.

Note that the chart above excludes 17 participants who are still active employees within the controlled group but have transferred out of locations with ongoing benefit accruals.

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

Actuarial assumptions for January 1, 2025 funding valuation

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	**Non Stabilized**
• First 5 years	5.00%	5.00%
• Next 15 years	5.27%	5.27%
• Over 20 years	5.50%	5.40%
Mortality sponsor elections	Section 430(h)(3) prescribed separate generational annuitant and non-annuitant mortality tables for 2025 plan year funding valuations, in accordance with IRS regulation 1.430(h)(3)-1. These tables are based on the Pri-2012 base mortality tables projected with mortality improvements based on the IRS methodology and projection scale MP-2021	
Lump sums		
Tarkett		
• Maximum $ limit	No limit	
• Lump sums based on 417(e)	Always	
• Valued as	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.	
Other economic assumptions		
• Salary increases	Not Applicable	
• Social Security wage base	Not Applicable	
• Inflation	Not Applicable	
• Interest Crediting Rate	5.00%	
• Expected investment return	5.60% for 2023, 5.45% for 2024 and 5.60% for 2025	
• Expenses	$750,000 added to current year normal cost	
Demographic assumptions		
• Decrement Timing	Beginning of year decrements, with 100% retirement occurring at beginning of year.	
• Disability Incidence	Class II 1985 Pension Disability Study rates. See tables of rates below.	

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

Tarkett

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates for Tarkett.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	85%	85%
Spouse age difference	3 years younger	3 years older

Duramax

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	85%	85%
Spouse age difference	3 years younger	3 years older

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

Tandus

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	N/A	N/A
Spouse age difference	N/A	N/A

Form of payment

Tarkett – Pre-2001 Election	Lump sum	Single life	100% J&S
Active retirements	60%	22%	18%
Future vested deferred	60%	22%	18%
Future disabilities	0%	55%	45%
Future deaths	0%	0%	100%
Current vested deferred	60%	22%	18%

Tarkett – Post-2001 Election	Lump sum	Single life	100% J&S
Active retirements	0%	55%	45%
Future vested deferred	0%	55%	45%
Future disabilities	0%	55%	45%
Future deaths	0%	0%	100%
Current vested deferred	0%	55%	45%

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

Duramax	**Single life**	**100% J&S**
• Active retirements	55%	45%
• Future vested deferred	55%	45%
• Future disabilities	55%	45%
• Future deaths	0%	100%
• Current vested deferred	55%	45%
Tandus	**Lump Sum**	
• Active retirements	100%	
• Future vested deferred	100%	
• Future disabilities	100%	
• Future deaths	100%	
• Current vested deferred	100%	
Unpredictable contingent event assumptions	Not applicable	

Table of sample rates

Withdrawal Rates – Tarkett, Tandus and Duramax

Age	Rate	Age	Rate
20	20.80%	38	6.00%
21	19.20%	39	5.68%
22	18.00%	40	5.52%
23	16.80%	41	5.32%
24	15.60%	42	5.20%
25	14.40%	43	5.04%
26	13.20%	44	4.96%
27	12.00%	45	4.88%
28	11.20%	46	4.80%
29	10.40%	47	4.72%
30	9.76%	48	4.64%
31	9.12%	49	4.56%
32	8.48%	50	4.48%
33	7.92%	51	4.32%
34	7.36%	52	4.16%
35	6.96%	53	4.00%
36	6.64%	54	3.68%
37	6.32%	55	3.52%

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

Disability Rates for Tarkett (non-Domco), Duramax, and Tandus employees only

Male rates

Age	Rate	Age	Rate	Age	Rate
20	0.064%	37	0.237%	54	1.330%
21	0.069%	38	0.260%	55	1.502%
22	0.074%	39	0.285%	56	1.674%
23	0.080%	40	0.314%	57	1.836%
24	0.086%	41	0.345%	58	1.984%
25	0.093%	42	0.381%	59	2.125%
26	0.100%	43	0.419%	60	2.266%
27	0.108%	44	0.460%	61	2.409%
28	0.116%	45	0.505%	62	2.558%
29	0.125%	46	0.556%	63	2.712%
30	0.134%	47	0.616%	64	2.868%
31	0.145%	48	0.682%	65	3.028%
32	0.157%	49	0.751%	66	3.199%
33	0.170%	50	0.830%	67	3.382%
34	0.184%	51	0.922%	68	3.577%
35	0.199%	52	1.033%	69	3.781%
36	0.216%	53	1.170%	70+	N/A

Female Rates

Age	Rate	Age	Rate	Age	Rate
20	0.055%	37	0.293%	54	1.334%
21	0.060%	38	0.314%	55	1.490%
22	0.066%	39	0.335%	56	1.630%
23	0.074%	40	0.357%	57	1.733%
24	0.084%	41	0.383%	58	1.753%
25	0.096%	42	0.413%	59	1.773%
26	0.108%	43	0.447%	60	1.793%
27	0.121%	44	0.482%	61	1.813%
28	0.135%	45	0.522%	62	1.833%
29	0.149%	46	0.570%	63	1.903%
30	0.165%	47	0.628%	64	1.992%
31	0.181%	48	0.695%	65	2.095%
32	0.198%	49	0.770%	66	2.207%
33	0.215%	50	0.854%	67	2.322%
34	0.234%	51	0.947%	68	2.441%
35	0.252%	52	1.052%	69	2.567%
36	0.272%	53	1.181%	70+	N/A

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

Rationale for significant economic assumptions

- **Discount rate for funding** – The funding discount rate is prescribed by the IRS and based on the plan sponsor's election.
- **Expected investment return for funding** – The expected rate of return on plan assets is based on the simulated investment return using capital market assumptions published in Mercer Investment Consulting's Capital Markets Outlook for the plan's current asset mix, net of an adjustment of 12 bps for expenses assumed to be paid from plan assets.
- **Administrative expense –** Assumption set equal to the average of the prior three year's actual administrative expenses, rounded to the nearest $10,000. This avoids volatile administrative projects year over year causing significant changes to our administrative expense assumption.
- **Interest crediting rate –** The cash balance interest crediting rate is prescribed in the former Tandus Flooring, Inc. Pension Account Plan provisions as summarized below.

Rationale for demographic assumptions

- **Funding Mortality -** The funding mortality is prescribed by the IRS and based on the plan sponsor's election.
- **Retirement incidence, withdrawal incidence, and deferred vested benefit commencement date –** Assumptions were updated in 2022 based on an experience analysis covering the period January 1, 2017 to December 31, 2021 to align with actual plan experience and based on the understanding that this period was representative of future expected experience.
- **Disability incidence, form of payment, and spouse age difference assumptions –** Assumptions were developed in 2017 based on an experience analysis covering the period January 1, 2012 to December 31, 2016. These assumptions were reviewed for reasonability during the experience analysis conducted in 2022 based on experience from January 1, 2017 to December 31, 2022, but remained unchanged. For Tandus, 100% of participants are assumed to elect a lump sum of their cash balance account, based on experience that shows very few participants elect the actuarially equivalent annuity options.

Actuarial methods

Asset methods

The asset valuation method is an annual average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as required by IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.

- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break-in-service on the valuation date are treated as terminated participants.

- **Insurance contracts**: The plan does not have any insurance contracts.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

TARKETT RETIREMENT PLAN
E.I.N. 74-2706630 PLAN NO. 001
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2025

(a) Identity of Party Involved	(b) Description of Assets	(c) Purchase Price	(d) Selling Price	(e) Leased Rental	(f) Expense Incurred With Transaction	(g) Cost	(h) Current Value	(i) Net Gain (Loss)
Category (i) - Single Transaction in Excess of 5% of Plan Assets								
First American Funds	First American Funds Government Obligations Fund	$ 1,327,000	$ -	$ -	$ -	$ 1,327,000	$ 1,327,000	$ -
Mercer	Mercer Active Long Corporate Fixed Fund	1,215,929	-	-	-	1,215,929	1,215,929	-
Mercer	Mercer Active Int Core Fixed Income	-	1,921,077	-	-	1,664,889	1,921,077	256,188
Mercer	Mercer Long Duration Passive Fixed Income	-	1,297,538	-	-	1,325,562	1,297,538	(28,024)
Category (iii) - A Series of Transactions in Excess of 5% of Plan Assets								
First American Funds	First American Funds Government Obligations Fund							
	35 Purchases	$ 3,823,043	$ -	$ -	$ -	$ 3,823,043	$ 3,823,043	$ -
	66 Sales	-	3,574,725	-	-	3,574,725	3,574,725	-
Mercer	Mercer Active Long Corporate Fixed Fund							
	3 Purchases	2,263,614	-	-	-	2,263,614	2,263,614	-
Mercer	Mercer Active Int Core Fixed Income							
	6 Sales	-	2,075,683	-	-	1,801,746	2,075,683	273,938
Mercer	Mercer Long Duration Passive Fixed Income							
	10 Sales	-	2,119,203	-	-	2,122,781	2,119,203	(3,579)

There were no category (ii) or (iv) reportable transactions for the year ended December 31, 2025.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
TARKETT RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
TARKETT FINANCE INC.

D Employer Identification Number (EIN)
52-2066880

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	20,512,561
b Actuarial value	**2b**	20,675,763

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	147	13,316,412	13,316,412
b For terminated vested participants	263	6,326,212	6,326,212
c For active participants	155	4,146,714	4,312,654
d Total	565	23,789,338	23,955,278

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

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

5 Effective interest rate	**5**	5.33%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	104,309
b Expected plan-related expenses	**6b**	750,000
c Target normal cost	**6c**	854,309

Statement by Enrolled Actuary

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

SIGN HERE

DMS
Signature of actuary

9/25/26
Date

DANIEL SECKAR
Type or print name of actuary

2606799
Most recent enrollment number

MERCER
Firm name

412-355-8706
Telephone number (including area code)

SIX PPG PLACE, SUITE 400

PITTSBURGH PA 15222
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 2.25 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		1,220,814
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.10 %		62,262
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		1,283,076
	d Portion of (c) to be added to prefunding balance		1,283,076
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	1,283,076

Part III Funding Percentages

14	Funding target attainment percentage	14	80.95 %
15	Adjusted funding target attainment percentage	15	91.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	103.42 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
09/15/2026	151,100	0			
			Totals ► 18(b)	151,100	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	138,304

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
5.00 %	5.27 %	5.50%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	62

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	854,309
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	4,562,591	424,345
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	1,278,654

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	1,278,654	1,278,654

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	138,304
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	138,304
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	138,304
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Schedule SB, Line 22 – Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	7.0%	10,000	700	38,500
56	7.0%	9,300	651	36,456
57	7.0%	8,649	605	34,485
58	7.0%	8,044	563	32,654
59	7.0%	7,481	524	30,916
60	7.0%	6,957	487	29,220
61	7.0%	6,470	453	27,633
62	15.0%	6,017	903	55,986
63	15.0%	5,114	767	48,321
64	15.0%	4,347	652	41,728
65	40.0%	3,695	1,478	96,070
66	40.0%	2,217	887	58,542
67	40.0%	1,330	532	35,644
68	40.0%	798	319	21,692
69	40.0%	479	192	13,248
70 and above	100.0%	287	287	20,090
Total			10,000	621,185
Average				62.12

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

Actuarial assumptions for January 1, 2025 funding valuation

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	**Non Stabilized**
• First 5 years	5.00%	5.00%
• Next 15 years	5.27%	5.27%
• Over 20 years	5.50%	5.40%
Mortality sponsor elections	Section 430(h)(3) prescribed separate generational annuitant and non-annuitant mortality tables for 2025 plan year funding valuations, in accordance with IRS regulation 1.430(h)(3)-1. These tables are based on the Pri-2012 base mortality tables projected with mortality improvements based on the IRS methodology and projection scale MP-2021	
Lump sums		
Tarkett		
• Maximum $ limit	No limit	
• Lump sums based on 417(e)	Always	
• Valued as	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.	
Other economic assumptions		
• Salary increases	Not Applicable	
• Social Security wage base	Not Applicable	
• Inflation	Not Applicable	
• Interest Crediting Rate	5.00%	
• Expected investment return	5.60% for 2023, 5.45% for 2024 and 5.60% for 2025	
• Expenses	$750,000 added to current year normal cost	
Demographic assumptions		
• Decrement Timing	Beginning of year decrements, with 100% retirement occurring at beginning of year.	
• Disability Incidence	Class II 1985 Pension Disability Study rates. See tables of rates below.	

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

Tarkett

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates for Tarkett.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	85%	85%
Spouse age difference	3 years younger	3 years older

Duramax

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	85%	85%
Spouse age difference	3 years younger	3 years older

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

Tandus

- Retirement age

Attained age	Percentage
Under 55	0%
55-61	7%
62-64	15%
65-69	40%
70 and above	100%

- Withdrawal Incidence: 2003 Society of Actuaries Turnover Mercer Modified Age Based rates times 80% for all ages. See table of sample rates.
- Benefit commencement age for
  - Future vested deferred: 65
  - Current vested deferred: 65

Spouse assumptions	Male participants	Female participants
Percentage married	N/A	N/A
Spouse age difference	N/A	N/A

Form of payment

Tarkett – Pre-2001 Election	Lump sum	Single life	100% J&S
Active retirements	60%	22%	18%
Future vested deferred	60%	22%	18%
Future disabilities	0%	55%	45%
Future deaths	0%	0%	100%
Current vested deferred	60%	22%	18%

Tarkett – Post-2001 Election	Lump sum	Single life	100% J&S
Active retirements	0%	55%	45%
Future vested deferred	0%	55%	45%
Future disabilities	0%	55%	45%
Future deaths	0%	0%	100%
Current vested deferred	0%	55%	45%

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

Duramax	**Single life**	**100% J&S**
• Active retirements	55%	45%
• Future vested deferred	55%	45%
• Future disabilities	55%	45%
• Future deaths	0%	100%
• Current vested deferred	55%	45%
Tandus	**Lump Sum**	
• Active retirements	100%	
• Future vested deferred	100%	
• Future disabilities	100%	
• Future deaths	100%	
• Current vested deferred	100%	
Unpredictable contingent event assumptions	Not applicable	

Table of sample rates

Withdrawal Rates – Tarkett, Tandus and Duramax

Age	Rate	Age	Rate
20	20.80%	38	6.00%
21	19.20%	39	5.68%
22	18.00%	40	5.52%
23	16.80%	41	5.32%
24	15.60%	42	5.20%
25	14.40%	43	5.04%
26	13.20%	44	4.96%
27	12.00%	45	4.88%
28	11.20%	46	4.80%
29	10.40%	47	4.72%
30	9.76%	48	4.64%
31	9.12%	49	4.56%
32	8.48%	50	4.48%
33	7.92%	51	4.32%
34	7.36%	52	4.16%
35	6.96%	53	4.00%
36	6.64%	54	3.68%
37	6.32%	55	3.52%

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

Disability Rates for Tarkett (non-Domco), Duramax, and Tandus employees only

Male rates

Age	Rate	Age	Rate	Age	Rate
20	0.064%	37	0.237%	54	1.330%
21	0.069%	38	0.260%	55	1.502%
22	0.074%	39	0.285%	56	1.674%
23	0.080%	40	0.314%	57	1.836%
24	0.086%	41	0.345%	58	1.984%
25	0.093%	42	0.381%	59	2.125%
26	0.100%	43	0.419%	60	2.266%
27	0.108%	44	0.460%	61	2.409%
28	0.116%	45	0.505%	62	2.558%
29	0.125%	46	0.556%	63	2.712%
30	0.134%	47	0.616%	64	2.868%
31	0.145%	48	0.682%	65	3.028%
32	0.157%	49	0.751%	66	3.199%
33	0.170%	50	0.830%	67	3.382%
34	0.184%	51	0.922%	68	3.577%
35	0.199%	52	1.033%	69	3.781%
36	0.216%	53	1.170%	70+	N/A

Female Rates

Age	Rate	Age	Rate	Age	Rate
20	0.055%	37	0.293%	54	1.334%
21	0.060%	38	0.314%	55	1.490%
22	0.066%	39	0.335%	56	1.630%
23	0.074%	40	0.357%	57	1.733%
24	0.084%	41	0.383%	58	1.753%
25	0.096%	42	0.413%	59	1.773%
26	0.108%	43	0.447%	60	1.793%
27	0.121%	44	0.482%	61	1.813%
28	0.135%	45	0.522%	62	1.833%
29	0.149%	46	0.570%	63	1.903%
30	0.165%	47	0.628%	64	1.992%
31	0.181%	48	0.695%	65	2.095%
32	0.198%	49	0.770%	66	2.207%
33	0.215%	50	0.854%	67	2.322%
34	0.234%	51	0.947%	68	2.441%
35	0.252%	52	1.052%	69	2.567%
36	0.272%	53	1.181%	70+	N/A

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

Rationale for significant economic assumptions

- **Discount rate for funding** – The funding discount rate is prescribed by the IRS and based on the plan sponsor's election.
- **Expected investment return for funding** – The expected rate of return on plan assets is based on the simulated investment return using capital market assumptions published in Mercer Investment Consulting's Capital Markets Outlook for the plan's current asset mix, net of an adjustment of 12 bps for expenses assumed to be paid from plan assets.
- **Administrative expense –** Assumption set equal to the average of the prior three year's actual administrative expenses, rounded to the nearest $10,000. This avoids volatile administrative projects year over year causing significant changes to our administrative expense assumption.
- **Interest crediting rate –** The cash balance interest crediting rate is prescribed in the former Tandus Flooring, Inc. Pension Account Plan provisions as summarized below.

Rationale for demographic assumptions

- **Funding Mortality -** The funding mortality is prescribed by the IRS and based on the plan sponsor's election.
- **Retirement incidence, withdrawal incidence, and deferred vested benefit commencement date –** Assumptions were updated in 2022 based on an experience analysis covering the period January 1, 2017 to December 31, 2021 to align with actual plan experience and based on the understanding that this period was representative of future expected experience.
- **Disability incidence, form of payment, and spouse age difference assumptions –** Assumptions were developed in 2017 based on an experience analysis covering the period January 1, 2012 to December 31, 2016. These assumptions were reviewed for reasonability during the experience analysis conducted in 2022 based on experience from January 1, 2017 to December 31, 2022, but remained unchanged. For Tandus, 100% of participants are assumed to elect a lump sum of their cash balance account, based on experience that shows very few participants elect the actuarially equivalent annuity options.

Actuarial methods

Asset methods

The asset valuation method is an annual average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as required by IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.

- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break-in-service on the valuation date are treated as terminated participants.

- **Insurance contracts**: The plan does not have any insurance contracts.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions – Tarkett Retirement Plan

Effective date and plan year	Original plan: January 1, 2002 (with some provisions having earlier effective dates to comply with applicable law) Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All retirement benefits are frozen as December 31, 2005. As of January 1, 2006, no new participants are permitted. Duramax Hourly Pension Plan and Tandus Flooring, Inc. Pension Account Plan merged into the Tarkett Retirement Plan effective December 30, 2013
Significant events that occurred during the year	None
Definitions	
• Entry Date	For employees hired prior to January 1, 2001, the entry date is the date of hire. For employees hired on or after January 1, 2001, the entry date is the date an employee has attained age 21 and completed one year of service.
• Eligibility	Any participant in a prior plan or any employee of a Tarkett affiliated company that has joined this plan. Prior Plans include: • Tarkett, Inc. Retirement Plan for Salaried Employees • Tarkett, Inc. Retirement Plan for Hourly Paid Employees • Domco, Inc. Retirement Plan for Salaried Employees • Domco, Inc. Retirement Plan for Nonbargaining Unit Employees Participation in the plan was frozen as of December 31, 2005.
• Credited service	Years and months of employment with Tarkett, Inc. and affiliated companies participating in the Plan. Credited service as of December 31, 2000 shall be determined in accordance with Prior Plan rules.
• Compensation	Annual basic compensation received from the Employer in a calendar year, including overtime payments, commissions, bonuses, etc., as reported on Form W-2 for Federal Income Tax purposes. Compensation for each year shall not exceed the IRC Section 401(a)(17) limit.
• Average Compensation	Average of the 5 highest consecutive calendar years of Compensation during the last 10 years of employment.
• Accrued benefit	The Accrued Benefit at any time prior to a participant's Normal Retirement Date shall be the Normal Retirement Benefit calculated using Average Compensation and Credited Service as of the accrual date. Benefits accrued were frozen as of December 31, 2005, i.e., Credited Service and Average Compensation are determined as of December 31, 2005 with no future accrual of benefits.

Schedule SB, Part V — Summary of Plan Provisions

Normal Retirement	
• **Eligibility**	First day of the month coinciding with or next following the later of the date a Participant reaches age 65 and 5 years of Credited Service
• **Benefit**	1% of Average Compensation times Credited Service after 12/31/2000 plus 12/31/2000 accrued benefit according to prior plan indexed with increases in Average Compensation. Special rules apply to some grandfathered participants' Prior Plan benefits. Normal retirement benefits earned as of December 31, 2005 were frozen, i.e., Credited Service and Average Compensation are determined as of December 31, 2005 with no future accrual of benefits.
Early Retirement	
• **Eligibility**	First day of the month coinciding with or next following the date a Participant reaches age 55 and completes 5 years of Credited Service (10 years of Credited Service for prior Tarkett Hourly Plan participants).
• **Benefit**	At the election of the Participant, benefit may commence early and is equal to Accrued Benefit reduced by 1/3% for each month prior to age 65 (with different reductions for prior Tarkett Hourly Plan participants).
Deferred Vested	
• **Eligibility**	Termination of service after completion of at least five years of Credited Service.
• **Benefit**	At the election of the Participant, benefit may commence early and is equal to Accrued Benefit reduced by 1/3% for each month prior to age 65 (with different reductions for prior Tarkett Hourly Plan participants).
Late Retirement	
• **Eligibility**	The date, following Normal Retirement Date, a Participant actually retires.
• **Benefit**	Benefit calculated using actuarial equivalence of the combined group annuity mortality table of 1983 and 7.5% interest.
Disability	
• **Eligibility**	All participants who have attained age 50 with 10 years of Credited Service and entitled to Social Security disability benefits, with some special rules for prior Tarkett Hourly Plan participants.
• **Benefit**	Benefit calculated as the actuarial equivalent of his Accrued Benefit as of the date of disability. Payments may commence the first day of any future month after his disability date and before his normal retirement date.
Pre-Retirement Death	
• **Eligibility**	The spouse of a married participant is eligible if the participant dies after satisfying the eligibility requirements for vested benefits
• **Benefit**	The benefit is calculated as if member elected Early Retirement the day before death and chose a 100% Joint & Survivor Annuity option; 100% of member's benefit is payable to spouse commencing on the earliest date the member would have been eligible to receive immediate payments.

Schedule SB, Part V — Summary of Plan Provisions

Form of Benefits	
• **Automatic form for unmarried participants**	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• **Automatic form for married participants**	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• **Optional forms**	All employees commencing benefits may elect to have their lifetime benefit payable on an actuarially equivalent 50%, 75%, or 100% joint and contingent annuitant annuity basis. Also, 5-year and 10- year certain and life annuity are available for all employees. Finally, a level income annuity is available for participant hired prior to the Plan's effective date. Also, the following actuarially equivalent forms of payment are available to the sub groups: **Tarkett Hourly**: - 15-year certain and life annuity - 20-year certain and life annuity **Tarkett Salaried**: - 20-year certain and life annuity **Domco Hourly and Salaried**: - Lump sum payment available for the pre-2001 benefit earned
• **Actuarial Equivalence**	Benefits other than lump sum payments: 1983 GAM Unisex Mortality Table and an interest rate of 7.5%. Lump sum payments: PPA mortality and interest rates equal to the 3-tiered minimum present value segment rates for the October preceding the Plan Year in which the distribution will be made.
Miscellaneous	
• **Maximum benefits**	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Summary of major plan provisions – Former Duramax Hourly Pension Plan

Effective date and plan year	Original plan: July 1, 1997 Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All hourly rated employees of Duramax, Inc. are covered. As of May 1, 2007, no new participants are permitted. The plan was merged into the Tarkett Retirement Plan effective December 30, 2013.
Significant events that occurred during the year	None.
Normal Retirement	
• Eligibility	Age 65

Schedule SB, Part V — Summary of Plan Provisions

- Benefit

A monthly life annuity income equal to the Participant's years of credited service multiplied by a benefit rate dependent on his date of retirement as follows:

Norbalt and Johnson Rubber

Retirement Date	Benefit Rate	Born prior to 1/1/1940 Benefit Rate
Before 2/1/1998	Various	Various
2/1/98-12/08/05	$16.00	$18.00

Effective 12/08/2005 Benefit Accruals were ended

Johnsite

Retirement Date	Benefit Rate	Born prior to 1/1/1946 Benefit Rate
Before 2/1/1998	Various	Various
2/1/98 to 1/1/02	$16.00	$18.00
1/1/02 to 1/1/03	$17.00	$21.00
1/1/03 to 1/1/04	$18.00	$22.00
1/1/04 to 1/1/05	$19.00	$23.00
1/1/05 and after	$20.00	$24.00

Rubber Flooring

Benefit Rate	Born prior to 1/1/1946 Benefit Rate
$16.00	$18.00

Early Retirement

- Eligibility: Age 60 and 15 years of credited service
- Benefit:

Either:
(i) an immediate monthly income for life in an amount determined as for Normal Retirement (based on the rate applicable to Early Retirement) and on benefit service to Early Retirement, but reduced ½ of 1% for each full month between the date of Early Retirement and Normal Retirement.
or
(ii) a monthly life income deferred to Normal Retirement Date in an amount determined as for Normal Retirement but based on service and the benefit rate in effect at Early Retirement.

Deferred Vested

- Benefit

A vested deferred benefit will be paid to any participant according to the following scale:

Service	Vesting Percentage
0-4 Years	0%
5 or more Years	100%

Schedule SB, Part V — Summary of Plan Provisions

Disability	
• Eligibility	10 years of credited service.
• Benefit	A monthly life annuity equal to the Normal Retirement Benefit based on service and the benefit rate as of the date of Disability Retirement.
Pre-Retirement Death	
• Benefit	Eligible spouses of vested participants not eligible for Early Retirement shall receive, commencing at age 60, a death benefit equal to 50% of that to which the participant would have been entitled had he (a) survived to age 60 with the accrued benefit he had when he died, (b) elected Early Retirement, (c) accepted the spouse's annuity benefit, and (d) died immediately thereafter. A participant eligible for Early Retirement will be treated as having retired the day prior and having accepted the spouse's benefit. All costs of the Pre-Retirement Death Benefit are met by Company contributions.
Death Benefit	
• **Eligibility**	The participant is eligible for the death benefit if they worked at the Duramax locations JRH and RF and retire after January 1, 1979.
• **Benefit**	$2,000 is paid on the death for both active and inactive participants
Form of Benefits	
• Automatic form for unmarried participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• Automatic form for married participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• **Death Benefit**	Death benefit payable under the plan shall be paid on as a lump sum.
• Optional forms	All employees commencing benefits may elect to have their lifetime benefit payable on an actuarially equivalent 50%, 75%, or 100% joint and contingent annuitant annuity basis. In addition, a lump sum payment is automatically distributed if the actuarially equivalent lump sum amount is less than $1,000.
• Actuarial Equivalence	Benefits other than lump sum payments: GA51 mortality table projected to 1975 by scale C, using a one year setback for participants and a six year setback for beneficiaries, and an interest rate of 8.0% per annum. Lump sum payments: PPA mortality and interest rates equal to the 3-tiered minimum present value segment rates for the October preceding the Plan Year in which the distribution will be made.
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions – Former Tandus Flooring, Inc. Pension Account Plan

Effective date and plan year	Original plan: February 6, 1997 Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All retirement benefits are frozen as of April 30, 2002. As of April 30, 2002, no new participants are permitted. The plan was merged into the Tarkett Retirement Plan effective December 30, 2013.
Significant events that occurred during the year	None
Definitions	
• Eligibility	An employee can enter the plan once they have attained the later of age 20 ½ and the completion of six month of service. The plan was frozen as of April 30, 2002.
• Credited Service	All years and months of employment with Tandus, Flooring, Inc. from date of hire to the earliest of retirement, termination of employment, or death. The plan was frozen effective April 30, 2002 and no additional benefits accrued after this date.
• Vesting Schedule	Any participants credited with an hour of service on or after January 1, 2008 are fully vested after accumulating three years of vesting service. Any participants not credited with an hour of service on or after January 1, 2008 are fully vested after accumulating five years of vesting service. A participant becomes 100% vested regardless of service level at the attainment of his Normal Retirement Date or the date he becomes eligible for a disability retirement. Effective October 1, 2004, Monterey employees terminated as a result of the closing of all operations will be 100% vested regardless of vesting schedule.
• Compensation	Wages as defined in Code Section 3401(a), paid for such Earnings Computation Period for services as an Employee that would be used for purposes of income tax withholding at the source, determined without regard to any rules that limit compensation included in wages based on the nature or location of the employment or services performed, but excluding reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare payments. Notwithstanding the foregoing, Earnings shall not include the following: (1) the value of any qualified or non-qualified stock option granted to the Participant by his Employer to the extent such value is includible in the Participant's taxable income.

Schedule SB, Part V — Summary of Plan Provisions

	(2) any other cash remuneration attributable to the sale, exchange or other disposition of stock, and any cash remuneration under any phantom or shadow stock plan or similar arrangement which bases benefits primarily on stock appreciation or per share earnings or performance. In addition to the foregoing, Earnings include any amount that would have been included in the foregoing description, but for the Participant's election to defer payment of such amount under Code Section 125, 132(f), 402(e)(3), 402(h)(1)(B), 403(b), or 457(b) and certain contributions described in Code Section 414(h)(2) that are picked up by the employing unit and treated as employer contributions. In no event, however, shall the Earnings of a Participant taken into account under the Plan for any 12-consecutive Valuation Periods (the "limitation period") exceed $200,000 (subject to adjustment annually as provided in Code Section 401(a)(17)(B); provided, however, that the dollar increase in effect on January 1 of any calendar year, if any, is effective for limitation periods beginning in such calendar year).
• Accrued benefit	The amount of monthly retirement benefits to be provided for each Participant who retires on his Normal Retirement Date shall be equal to the amount of the Participant’s Cash Balance Account as of the preceding Valuation Date, divided by the Actuarial Equivalent of $1.00 per month payable as a straight life annuity at Normal Retirement.
Normal Retirement	
• Eligibility	First day of the month coinciding with or next following the later of the date a Participant reaches age 65.
• Benefit	I. Cash Balance Account The amount of monthly retirement benefits to be provided for each Participant who retires on his Normal Retirement Date shall be equal to A divided by B, where A is the Cash Balance Account and equals as of any Valuation Date (i) the Cash Balance Account as of the preceding Valuation Date, plus (ii) a Benefit Credit for the Valuation Period ending on the Valuation Date, plus (iii) an Interest Credit credited on the Valuation Date to the Participant’s Cash Balance Account as of the preceding Valuation Date, and B equals the Actuarial Equivalent of $1.00 per month payable as a straight life annuity at Normal Retirement. II. Benefit Credit Schedules A. Salaried Employee of the Employer The amount of the Benefit Credit for each Participant who is a Salaried Employee of the Employer for the Valuation Period shall be equal to the product of his Compensation and his Excess Compensation for the Valuation Period then ended multiplied by the applicable percentages from the following schedule based on his Period of Service1 or his attained age1 (whichever yields the largest Benefit Credit) on the last day of the Valuation Period:

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Period of Service[1]	Attained Years of Age[1]	Compensation	Applicable Percentage of Excess Compensation[2]
Less than 10 years	Less than 50	2.5%	2.0%
10 – 14	50 – 54	3.0%	2.5%
15 – 19	55 – 59	4.0%	2.5%
20 – 24	60 – 64	5.0%	3.0%
25 or more years	65 or more	6.0%	4.0%

[1] Plan was frozen effective April 30, 2002. No additional benefits are accrued after this date.

[2] Excess Compensation equals compensation in excess of one-third of the Taxable Wage Base.

B. Hourly Employee of the Employer

Assignment to Benefit Category. Each participant who is an Hourly Employee of the Employer shall be assigned to a Benefit Category shown in the following table based on his Compensation Amount at the time of his commencement of participation in the Plan:

Compensation Amount	Benefit Category
Less than $16,500	1
$16,500 to $19,499	2
$19,500 to $22,499	3
$22,500 to $25,499	4
$25,500 to $28,499	5
More than $28,500	6

Benefit Credits. The amount of the Benefit Credit for each Participant who is an Hourly Employee for the Employer shall be determined from the following schedule based on the Participant's Benefit Category and Period of Service1 on the last day of the Valuation Period

Period of Service[1]	Benefit Category(monthly)					
	1	2	3	4	5	6
Less than 5 yrs	$25.00	$30.00	$35.00	$40.00	$45.00	$50.00
5 – 9	$31.25	$37.50	$43.75	$50.00	$56.25	$62.50
10 – 14	$37.25	$45.00	$52.50	$60.00	$67.50	$75.00
15 – 19	$50.00	$60.00	$70.00	$80.00	$90.00	$100.00
20 – 24	$62.50	$75.00	$87.50	$100.00	$112.50	$125.00
25 or more yrs	$75.00	$90.00	$105.00	$120.00	$135.00	$150.00

[1] Plan was frozen effective April 30, 2002. No additional benefits are accrued after this date.

Benefit Credits shall continue to be credited to a Participant's Cash Balance Account as provided in this paragraph B until the earlier of (a) the date the Participant is no longer actively employed or (b) the Participant's Annuity Starting Date.

Schedule SB, Part V — Summary of Plan Provisions

	III. Interest Credit The amount determined by multiplying the Participant's Cash Balance Account as of the beginning of the Valuation Period then ended by a percentage rate which, when compounded on each Valuation Date within the current Plan Year, shall equal an effective annual rate equal to the Interest Credit Rate for the Plan year. Interest Credits shall continue to be credited to a Participant's Annuity Starting Date. Interest Credit Rate for a Plan Year means the Average Yield on one year United States Treasury Bills for the calendar year immediately preceding such Plan Year, as reported in the Federal Reserve Statistical Release (H.13) of the Board of Governors of the Federal Reserve System on the first business day after the close of such calendar year. The Interest Credit Rate for a Plan Year, however, shall not be less than five percent per annum or more than twelve percent per annum.
Early Retirement	
• Eligibility	The plan does not provide for an Early Retirement Benefit.
Pre-Retirement Death	
• Eligibility	The spouse of a married participant is eligible if the participant dies after satisfying the eligibility requirements for vested benefits.
• Benefit	Actuarial equivalent of the Participant's Accrued Benefit.
Form of Benefits	
• Automatic form for unmarried participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• Automatic form for married participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• Optional forms	All employees commencing benefits may elect to have his lifetime benefit payable on an actuarially equivalent to: • 50%, 66 2/3%, 75% or 100% joint and contingent annuity • 5-year, 10-year or 15-year certain and life annuity • 5-year, 10-year or 15-year term certain annuity Single sum payment
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Schedule SB, Part V — Summary of Plan Provisions

Benefits included or excluded

Unless noted below, all benefits provided by the plan, on a merged plan basis are included in this valuation:

- **Most recent plan amendments included:** Amendment #5
- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* The actuarially increased normal retirement benefit is valued as a minimum benefit for any participant over normal retirement age.
  - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued with the application of a late retirement actuarial increase due to delayed receipt as of valuation date.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
  - *Plan amendments:* See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Scheduled benefit increases:** Scheduled benefit increases effective after the end of the current plan year are excluded from minimum funding requirements.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- Interest rates and mortality were updated from 2024 to 2025 in accordance with PPA.
- The expense component of normal cost decreased from $780,000 to $750,000 to reflect our expectations for the current plan year.
- Expected investment return was updated from 5.45% to 5.60% to reflect the updated expected long-term return on assets assumption for 2025.

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39					3						3
40–44			1		4	5					10
45–49		3		2	3	7	3	2			20
50–54		12	9	3	6	5	9	2			46
55–59	1	12	4	4	6	3	4	5	4		43
60–64		2	1	2	5	3	4	2	2	1	22
65–69			4		1	2	1	1			9
70 & up					1			1			2
Total	1	29	19	11	29	25	21	13	6	1	155

In each cell, the number is the count of active participants for each age/service combination.

Note that the chart above excludes 17 participants who are still active employees within the controlled group but have transferred out of locations with ongoing benefit accruals.

Schedule SB, line 26 — Schedule of Active Participant Data

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than $0.

Shortfall bases					
Year established	Outstanding balance		Years remaining	2025 installment	
2025	$	4,562,591	15	$	424,345
Total	$	4,562,591		$	424,345

Schedule SB, Line 22 – Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	7.0%	10,000	700	38,500
56	7.0%	9,300	651	36,456
57	7.0%	8,649	605	34,485
58	7.0%	8,044	563	32,654
59	7.0%	7,481	524	30,916
60	7.0%	6,957	487	29,220
61	7.0%	6,470	453	27,633
62	15.0%	6,017	903	55,986
63	15.0%	5,114	767	48,321
64	15.0%	4,347	652	41,728
65	40.0%	3,695	1,478	96,070
66	40.0%	2,217	887	58,542
67	40.0%	1,330	532	35,644
68	40.0%	798	319	21,692
69	40.0%	479	192	13,248
70 and above	100.0%	287	287	20,090
Total			10,000	621,185
Average				62.12

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions – Tarkett Retirement Plan

Effective date and plan year	Original plan: January 1, 2002 (with some provisions having earlier effective dates to comply with applicable law) Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All retirement benefits are frozen as December 31, 2005. As of January 1, 2006, no new participants are permitted. Duramax Hourly Pension Plan and Tandus Flooring, Inc. Pension Account Plan merged into the Tarkett Retirement Plan effective December 30, 2013
Significant events that occurred during the year	None
Definitions	
• Entry Date	For employees hired prior to January 1, 2001, the entry date is the date of hire. For employees hired on or after January 1, 2001, the entry date is the date an employee has attained age 21 and completed one year of service.
• Eligibility	Any participant in a prior plan or any employee of a Tarkett affiliated company that has joined this plan. Prior Plans include: • Tarkett, Inc. Retirement Plan for Salaried Employees • Tarkett, Inc. Retirement Plan for Hourly Paid Employees • Domco, Inc. Retirement Plan for Salaried Employees • Domco, Inc. Retirement Plan for Nonbargaining Unit Employees Participation in the plan was frozen as of December 31, 2005.
• Credited service	Years and months of employment with Tarkett, Inc. and affiliated companies participating in the Plan. Credited service as of December 31, 2000 shall be determined in accordance with Prior Plan rules.
• Compensation	Annual basic compensation received from the Employer in a calendar year, including overtime payments, commissions, bonuses, etc., as reported on Form W-2 for Federal Income Tax purposes. Compensation for each year shall not exceed the IRC Section 401(a)(17) limit.
• Average Compensation	Average of the 5 highest consecutive calendar years of Compensation during the last 10 years of employment.
• Accrued benefit	The Accrued Benefit at any time prior to a participant's Normal Retirement Date shall be the Normal Retirement Benefit calculated using Average Compensation and Credited Service as of the accrual date. Benefits accrued were frozen as of December 31, 2005, i.e., Credited Service and Average Compensation are determined as of December 31, 2005 with no future accrual of benefits.

Schedule SB, Part V — Summary of Plan Provisions

Normal Retirement	
• **Eligibility**	First day of the month coinciding with or next following the later of the date a Participant reaches age 65 and 5 years of Credited Service
• **Benefit**	1% of Average Compensation times Credited Service after 12/31/2000 plus 12/31/2000 accrued benefit according to prior plan indexed with increases in Average Compensation. Special rules apply to some grandfathered participants' Prior Plan benefits. Normal retirement benefits earned as of December 31, 2005 were frozen, i.e., Credited Service and Average Compensation are determined as of December 31, 2005 with no future accrual of benefits.
Early Retirement	
• **Eligibility**	First day of the month coinciding with or next following the date a Participant reaches age 55 and completes 5 years of Credited Service (10 years of Credited Service for prior Tarkett Hourly Plan participants).
• **Benefit**	At the election of the Participant, benefit may commence early and is equal to Accrued Benefit reduced by 1/3% for each month prior to age 65 (with different reductions for prior Tarkett Hourly Plan participants).
Deferred Vested	
• **Eligibility**	Termination of service after completion of at least five years of Credited Service.
• **Benefit**	At the election of the Participant, benefit may commence early and is equal to Accrued Benefit reduced by 1/3% for each month prior to age 65 (with different reductions for prior Tarkett Hourly Plan participants).
Late Retirement	
• **Eligibility**	The date, following Normal Retirement Date, a Participant actually retires.
• **Benefit**	Benefit calculated using actuarial equivalence of the combined group annuity mortality table of 1983 and 7.5% interest.
Disability	
• **Eligibility**	All participants who have attained age 50 with 10 years of Credited Service and entitled to Social Security disability benefits, with some special rules for prior Tarkett Hourly Plan participants.
• **Benefit**	Benefit calculated as the actuarial equivalent of his Accrued Benefit as of the date of disability. Payments may commence the first day of any future month after his disability date and before his normal retirement date.
Pre-Retirement Death	
• **Eligibility**	The spouse of a married participant is eligible if the participant dies after satisfying the eligibility requirements for vested benefits
• **Benefit**	The benefit is calculated as if member elected Early Retirement the day before death and chose a 100% Joint & Survivor Annuity option; 100% of member's benefit is payable to spouse commencing on the earliest date the member would have been eligible to receive immediate payments.

Schedule SB, Part V — Summary of Plan Provisions

Form of Benefits	
• **Automatic form for unmarried participants**	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• **Automatic form for married participants**	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• **Optional forms**	All employees commencing benefits may elect to have their lifetime benefit payable on an actuarially equivalent 50%, 75%, or 100% joint and contingent annuitant annuity basis. Also, 5-year and 10- year certain and life annuity are available for all employees. Finally, a level income annuity is available for participant hired prior to the Plan's effective date. Also, the following actuarially equivalent forms of payment are available to the sub groups: **Tarkett Hourly**: - 15-year certain and life annuity - 20-year certain and life annuity **Tarkett Salaried**: - 20-year certain and life annuity **Domco Hourly and Salaried**: - Lump sum payment available for the pre-2001 benefit earned
• **Actuarial Equivalence**	Benefits other than lump sum payments: 1983 GAM Unisex Mortality Table and an interest rate of 7.5%. Lump sum payments: PPA mortality and interest rates equal to the 3-tiered minimum present value segment rates for the October preceding the Plan Year in which the distribution will be made.
Miscellaneous	
• **Maximum benefits**	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Summary of major plan provisions – Former Duramax Hourly Pension Plan

Effective date and plan year	Original plan: July 1, 1997 Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All hourly rated employees of Duramax, Inc. are covered. As of May 1, 2007, no new participants are permitted. The plan was merged into the Tarkett Retirement Plan effective December 30, 2013.
Significant events that occurred during the year	None.
Normal Retirement	
• Eligibility	Age 65

Schedule SB, Part V — Summary of Plan Provisions

- Benefit

A monthly life annuity income equal to the Participant's years of credited service multiplied by a benefit rate dependent on his date of retirement as follows:

Norbalt and Johnson Rubber

Retirement Date	Benefit Rate	Born prior to 1/1/1940 Benefit Rate
Before 2/1/1998	Various	Various
2/1/98-12/08/05	$16.00	$18.00

Effective 12/08/2005 Benefit Accruals were ended

Johnsite

Retirement Date	Benefit Rate	Born prior to 1/1/1946 Benefit Rate
Before 2/1/1998	Various	Various
2/1/98 to 1/1/02	$16.00	$18.00
1/1/02 to 1/1/03	$17.00	$21.00
1/1/03 to 1/1/04	$18.00	$22.00
1/1/04 to 1/1/05	$19.00	$23.00
1/1/05 and after	$20.00	$24.00

Rubber Flooring

Benefit Rate	Born prior to 1/1/1946 Benefit Rate
$16.00	$18.00

Early Retirement

- Eligibility: Age 60 and 15 years of credited service
- Benefit:

Either:
(i) an immediate monthly income for life in an amount determined as for Normal Retirement (based on the rate applicable to Early Retirement) and on benefit service to Early Retirement, but reduced ½ of 1% for each full month between the date of Early Retirement and Normal Retirement.
or
(ii) a monthly life income deferred to Normal Retirement Date in an amount determined as for Normal Retirement but based on service and the benefit rate in effect at Early Retirement.

Deferred Vested

- Benefit

A vested deferred benefit will be paid to any participant according to the following scale:

Service	Vesting Percentage
0-4 Years	0%
5 or more Years	100%

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Disability	
• Eligibility	10 years of credited service.
• Benefit	A monthly life annuity equal to the Normal Retirement Benefit based on service and the benefit rate as of the date of Disability Retirement.
Pre-Retirement Death	
• Benefit	Eligible spouses of vested participants not eligible for Early Retirement shall receive, commencing at age 60, a death benefit equal to 50% of that to which the participant would have been entitled had he (a) survived to age 60 with the accrued benefit he had when he died, (b) elected Early Retirement, (c) accepted the spouse's annuity benefit, and (d) died immediately thereafter. A participant eligible for Early Retirement will be treated as having retired the day prior and having accepted the spouse's benefit. All costs of the Pre-Retirement Death Benefit are met by Company contributions.
Death Benefit	
• **Eligibility**	The participant is eligible for the death benefit if they worked at the Duramax locations JRH and RF and retire after January 1, 1979.
• **Benefit**	$2,000 is paid on the death for both active and inactive participants
Form of Benefits	
• Automatic form for unmarried participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• Automatic form for married participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• **Death Benefit**	Death benefit payable under the plan shall be paid on as a lump sum.
• Optional forms	All employees commencing benefits may elect to have their lifetime benefit payable on an actuarially equivalent 50%, 75%, or 100% joint and contingent annuitant annuity basis. In addition, a lump sum payment is automatically distributed if the actuarially equivalent lump sum amount is less than $1,000.
• Actuarial Equivalence	Benefits other than lump sum payments: GA51 mortality table projected to 1975 by scale C, using a one year setback for participants and a six year setback for beneficiaries, and an interest rate of 8.0% per annum. Lump sum payments: PPA mortality and interest rates equal to the 3-tiered minimum present value segment rates for the October preceding the Plan Year in which the distribution will be made.
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions – Former Tandus Flooring, Inc. Pension Account Plan

Effective date and plan year	Original plan: February 6, 1997 Most recent amendment: November 5, 2024
Plan Year	January 1st to December 31st
Status of the plan	All retirement benefits are frozen as of April 30, 2002. As of April 30, 2002, no new participants are permitted. The plan was merged into the Tarkett Retirement Plan effective December 30, 2013.
Significant events that occurred during the year	None
Definitions	
• Eligibility	An employee can enter the plan once they have attained the later of age 20 ½ and the completion of six month of service. The plan was frozen as of April 30, 2002.
• Credited Service	All years and months of employment with Tandus, Flooring, Inc. from date of hire to the earliest of retirement, termination of employment, or death. The plan was frozen effective April 30, 2002 and no additional benefits accrued after this date.
• Vesting Schedule	Any participants credited with an hour of service on or after January 1, 2008 are fully vested after accumulating three years of vesting service. Any participants not credited with an hour of service on or after January 1, 2008 are fully vested after accumulating five years of vesting service. A participant becomes 100% vested regardless of service level at the attainment of his Normal Retirement Date or the date he becomes eligible for a disability retirement. Effective October 1, 2004, Monterey employees terminated as a result of the closing of all operations will be 100% vested regardless of vesting schedule.
• Compensation	Wages as defined in Code Section 3401(a), paid for such Earnings Computation Period for services as an Employee that would be used for purposes of income tax withholding at the source, determined without regard to any rules that limit compensation included in wages based on the nature or location of the employment or services performed, but excluding reimbursements or other expense allowances, fringe benefits, moving expenses, deferred compensation, and welfare payments. Notwithstanding the foregoing, Earnings shall not include the following: (1) the value of any qualified or non-qualified stock option granted to the Participant by his Employer to the extent such value is includible in the Participant's taxable income.

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	(2) any other cash remuneration attributable to the sale, exchange or other disposition of stock, and any cash remuneration under any phantom or shadow stock plan or similar arrangement which bases benefits primarily on stock appreciation or per share earnings or performance. In addition to the foregoing, Earnings include any amount that would have been included in the foregoing description, but for the Participant's election to defer payment of such amount under Code Section 125, 132(f), 402(e)(3), 402(h)(1)(B), 403(b), or 457(b) and certain contributions described in Code Section 414(h)(2) that are picked up by the employing unit and treated as employer contributions. In no event, however, shall the Earnings of a Participant taken into account under the Plan for any 12-consecutive Valuation Periods (the "limitation period") exceed $200,000 (subject to adjustment annually as provided in Code Section 401(a)(17)(B); provided, however, that the dollar increase in effect on January 1 of any calendar year, if any, is effective for limitation periods beginning in such calendar year).
• Accrued benefit	The amount of monthly retirement benefits to be provided for each Participant who retires on his Normal Retirement Date shall be equal to the amount of the Participant’s Cash Balance Account as of the preceding Valuation Date, divided by the Actuarial Equivalent of $1.00 per month payable as a straight life annuity at Normal Retirement.
Normal Retirement	
• Eligibility	First day of the month coinciding with or next following the later of the date a Participant reaches age 65.
• Benefit	I. Cash Balance Account The amount of monthly retirement benefits to be provided for each Participant who retires on his Normal Retirement Date shall be equal to A divided by B, where A is the Cash Balance Account and equals as of any Valuation Date (i) the Cash Balance Account as of the preceding Valuation Date, plus (ii) a Benefit Credit for the Valuation Period ending on the Valuation Date, plus (iii) an Interest Credit credited on the Valuation Date to the Participant’s Cash Balance Account as of the preceding Valuation Date, and B equals the Actuarial Equivalent of $1.00 per month payable as a straight life annuity at Normal Retirement. II. Benefit Credit Schedules A. Salaried Employee of the Employer The amount of the Benefit Credit for each Participant who is a Salaried Employee of the Employer for the Valuation Period shall be equal to the product of his Compensation and his Excess Compensation for the Valuation Period then ended multiplied by the applicable percentages from the following schedule based on his Period of Service1 or his attained age1 (whichever yields the largest Benefit Credit) on the last day of the Valuation Period:

Schedule SB, Part V — Summary of Plan Provisions

Period of Service[1]	Attained Years of Age[1]	Compensation	Applicable Percentage of Excess Compensation[2]
Less than 10 years	Less than 50	2.5%	2.0%
10 – 14	50 – 54	3.0%	2.5%
15 – 19	55 – 59	4.0%	2.5%
20 – 24	60 – 64	5.0%	3.0%
25 or more years	65 or more	6.0%	4.0%

[1] Plan was frozen effective April 30, 2002. No additional benefits are accrued after this date.

[2] Excess Compensation equals compensation in excess of one-third of the Taxable Wage Base.

B. Hourly Employee of the Employer

Assignment to Benefit Category. Each participant who is an Hourly Employee of the Employer shall be assigned to a Benefit Category shown in the following table based on his Compensation Amount at the time of his commencement of participation in the Plan:

Compensation Amount	Benefit Category
Less than $16,500	1
$16,500 to $19,499	2
$19,500 to $22,499	3
$22,500 to $25,499	4
$25,500 to $28,499	5
More than $28,500	6

Benefit Credits. The amount of the Benefit Credit for each Participant who is an Hourly Employee for the Employer shall be determined from the following schedule based on the Participant's Benefit Category and Period of Service1 on the last day of the Valuation Period

Period of Service[1]	Benefit Category(monthly)					
	1	2	3	4	5	6
Less than 5 yrs	$25.00	$30.00	$35.00	$40.00	$45.00	$50.00
5 – 9	$31.25	$37.50	$43.75	$50.00	$56.25	$62.50
10 – 14	$37.25	$45.00	$52.50	$60.00	$67.50	$75.00
15 – 19	$50.00	$60.00	$70.00	$80.00	$90.00	$100.00
20 – 24	$62.50	$75.00	$87.50	$100.00	$112.50	$125.00
25 or more yrs	$75.00	$90.00	$105.00	$120.00	$135.00	$150.00

[1] Plan was frozen effective April 30, 2002. No additional benefits are accrued after this date.

Benefit Credits shall continue to be credited to a Participant's Cash Balance Account as provided in this paragraph B until the earlier of (a) the date the Participant is no longer actively employed or (b) the Participant's Annuity Starting Date.

Schedule SB, Part V — Summary of Plan Provisions

	III. Interest Credit The amount determined by multiplying the Participant's Cash Balance Account as of the beginning of the Valuation Period then ended by a percentage rate which, when compounded on each Valuation Date within the current Plan Year, shall equal an effective annual rate equal to the Interest Credit Rate for the Plan year. Interest Credits shall continue to be credited to a Participant's Annuity Starting Date. Interest Credit Rate for a Plan Year means the Average Yield on one year United States Treasury Bills for the calendar year immediately preceding such Plan Year, as reported in the Federal Reserve Statistical Release (H.13) of the Board of Governors of the Federal Reserve System on the first business day after the close of such calendar year. The Interest Credit Rate for a Plan Year, however, shall not be less than five percent per annum or more than twelve percent per annum.
Early Retirement	
• Eligibility	The plan does not provide for an Early Retirement Benefit.
Pre-Retirement Death	
• Eligibility	The spouse of a married participant is eligible if the participant dies after satisfying the eligibility requirements for vested benefits.
• Benefit	Actuarial equivalent of the Participant's Accrued Benefit.
Form of Benefits	
• Automatic form for unmarried participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a straight-life basis.
• Automatic form for married participants	Unless otherwise elected, any benefit payable under the plan shall be paid on a 50% joint and contingent annuitant annuity basis.
• Optional forms	All employees commencing benefits may elect to have his lifetime benefit payable on an actuarially equivalent to: • 50%, 66 2/3%, 75% or 100% joint and contingent annuity • 5-year, 10-year or 15-year certain and life annuity • 5-year, 10-year or 15-year term certain annuity Single sum payment
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Schedule SB, Part V — Summary of Plan Provisions

Benefits included or excluded

Unless noted below, all benefits provided by the plan, on a merged plan basis are included in this valuation:

- **Most recent plan amendments included:** Amendment #5
- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* The actuarially increased normal retirement benefit is valued as a minimum benefit for any participant over normal retirement age.
  - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued with the application of a late retirement actuarial increase due to delayed receipt as of valuation date.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
  - *Plan amendments:* See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Scheduled benefit increases:** Scheduled benefit increases effective after the end of the current plan year are excluded from minimum funding requirements.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

TARKETT RETIREMENT PLAN
E.I.N. 74-2706630 PLAN NO. 001
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Money Market Fund:		
	First American Funds	First American Funds Government Obligations Fund	$ 408,942	$ 408,942
		Total Money Market Funds	408,942	408,942
		Common Collective Trust Funds:		
*	Mercer	Mercer Active Long Corporate Fixed Fund	8,084,586	9,258,730
*	Mercer	Mercer Long Duration Passive Fixed Income	3,403,500	3,487,684
*	Mercer	Mercer Active Int Core Fixed Income	120,371	144,411
	State Street	State Street Global Equity US Government Bond Index	129,488	144,019
*	Mercer	Mercer US Large Cap Core Passive Equity Fund	1,396,370	2,586,611
*	Mercer	Opportunistic Fixed Income	1,309,152	1,506,786
	State Street	State Street Global International	708,798	1,008,774
	State Street	State Street Emerging Markets Equity Index Fund	343,832	511,919
*	Mercer	Mercer Long Strips Fixed Income Fund	926,780	945,229
	State Street	State Street Russell Small/Mid Cap Index Fund	167,640	310,924
	State Street	State Street Global Small Cap Equity Ex-U.S. Index	120,117	170,676
		Total Common Collective Trust Funds	16,710,634	20,075,763
		Total	$ 17,119,576	$ 20,484,705

** Indicates Party-in-Interest*

Schedule SB, line 32 — Schedule of Amortization basis

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than $0.

Shortfall bases					
Year established	Outstanding balance		Years remaining	2025 installment	
2025	$	4,562,591	15	$	424,345
Total	$	4,562,591		$	424,345

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- Interest rates and mortality were updated from 2024 to 2025 in accordance with PPA.
- The expense component of normal cost decreased from $780,000 to $750,000 to reflect our expectations for the current plan year.
- Expected investment return was updated from 5.45% to 5.60% to reflect the updated expected long-term return on assets assumption for 2025.