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
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1995

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)
GARRIS-EVANS LUMBER COMPANY, INC.

701 W 14TH ST
GREENVILLE, NC 27834

2b Employer Identification Number (EIN)
56-0232430

2c Plan Sponsor's telephone number
252-752-2106

2d Business code (see instructions)
444190

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	JOHN EVANS
	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**	141
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)**	141
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	136
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	15
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	151
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	151
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)**	138
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)**	141
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	1
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 2
- **(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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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

1 Coverage Information:

(a) Name of insurance carrier
PRINCIPAL LIFE INS CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	610012	0	01/01/2025	12/31/2025

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
10029	0

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

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

RAYMOND JAMES INS GROUP INC
TOWER 4
880 CARILLON PKWY FL 5
SAINT PETERSBURG, FL 33716

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
10029	0	FEES	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	0
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☒ other ▶ FLEXIBLE INVESTMENT ANNUITY

b	Balance at the end of the previous year			7b	360951
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	14356		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	14356
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	375307
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	104		
	(2) Administration charge made by carrier	7e(2)	239		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶ CONTRACT TERM/NOT MATURED	7e(4)	374964		
	(5) Total deductions			7e(5)	375307
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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

1 Coverage Information:

(a) Name of insurance carrier
EMPOWER ANNUITY INS CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1050034	93629	5001125-01	29	01/01/2025	12/31/2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	739926
5	Current value of plan's interest under this contract in separate accounts at year end	5	3737493

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY CONTRACT

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	703470		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	1098		
	(4) Transferred from separate account	7c(4)	738828		
	(5) Other (specify below)	7c(5)	0		
	▶				
	(6)Total additions			7c(6)	1443396
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	1443396
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)	703470		
	(4) Other (specify below)	7e(4)			
	▶				
	(5) Total deductions			7e(5)	703470
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	739926

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE 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
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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

(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)

PRINCIPAL LIFE INS CO

42-0127290

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
13 50 64	CONTRACT ADMINISTRATOR	10804	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

RAYMOND JAMES & ASSOC INC

59-1237041

(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?
49 99	OTHER SERVICES	0	Yes [X] No [ ]	Yes [ ] No [X]	6012	Yes [ ] No [X]

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

WILSHIRE ADVISORS LLC

95-2755361

(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?
27 72	INVESTMENT ADVISORS	0	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [X] 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)

EMPOWER ANNUITY INS CO OF AMERICA

8515 EAST ORCHARD ROAD
GREENWOOD VILLAGE, CO 80111

(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?
64	RECORDKEEPER	0	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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
RAYMOND JAMES & ASSOC INC	49 99	6012
(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.	
PRINCIPAL LIFE INS CO 42-0127290	OTHER SERVICES	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
WILSHIRE ADVISORS LLC	27 72	0
(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.	
PRINCIPAL LIFE INS CO 42-0127290	1 BASIS POINT ANNUALLY ON ELIGIBLE PLAN ASSETS IN WILSHIRE 3(21) OR WILSHIRE 3(21) AUTO EXECUTE FIDUCIARY SERVICE	

(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
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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: TRP RET BLEND SELCT TRST 2050

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

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)
38-7271348-742	C	1082437

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRUST 2045

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

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)
38-7271347-741	C	533842

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2020

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

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)
38-7271342-736	C	307600

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2030

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

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)
38-7271344-738	C	1537967

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2060

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

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)
38-7271350-744	C	648977

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2035

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

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)
38-7271345-739	C	518308

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2040

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

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)
38-7271346-740	C	1193016

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2055

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

c EIN-PN 38-7271349-743	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 422968

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2065

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

c EIN-PN 38-7271351-745	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 208983

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP RET BLEND SELCT TRST 2025

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

c EIN-PN 38-7271343-737	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 419688

a Name of MTIA, CCT, PSA, or 103-12 IE: EMPOWER S&P 500 INDEX SEPARATE ACCT

b Name of sponsor of entity listed in (a): EMPOWER ANNUITY INS CO

c EIN-PN 06-1050034-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1285791

a Name of MTIA, CCT, PSA, or 103-12 IE: TRP US LG CAP GROWTH EQTY

b Name of sponsor of entity listed in (a): EMPOWER ANNUITY INS CO

c EIN-PN 06-1050034-828	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1708822

a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN EQUITY INCM FUND

b Name of sponsor of entity listed in (a): EMPOWER ANNUITY INS CO

c EIN-PN 06-1050034-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 742879

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

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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
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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)	145000	146237
(2) Participant contributions	1b(2)	0	29212
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	8036331	3737493
(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)	6315801	12049374
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	359191	739926
(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	14856323	16702242
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	14856323	16702242

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)	323332	
(B) Participants	2a(1)(B)	874433	
(C) Others (including rollovers)	2a(1)(C)	21617	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1219382
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	465	
(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)		465
(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)	63800	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		63800
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2043980
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		3327627
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1470903	
(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)		1470903
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)	10805	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		10805
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1481708
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1845919
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: SULIVAN, SHEARIN, & COMPANY **(2)** EIN: 56-1350306

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
GARRIS-EVANS LUMBER COMPANY, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
GARRIS-EVANS LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
56-0232430

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): 42-0127290

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702476A .

Garris-Evans Lumber Company, INC.
401K PLAN

PN 001

EIN #56-0232430

FORM 5500

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Year Ended December 31, 2025

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1100 CONFERENCE DRIVE
GREENVILLE, NORTH CAROLINA 27858

TEL: 252-756-8888
FAX: 252-756-5900

SULLIVAN, SHEARIN
& COMPANY

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of
Garris-Evans Lumber Company, Inc.
401K Plan

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

We have performed an audit the accompanying financial statements of Garris-Evans Lumber Company, Inc. 401K 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 the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Garris-Evans Lumber Company, Inc. 401K Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

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

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

Basis for Opinion

We conducted our audit in accordance with the auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Garris-Evans Lumber Company Inc. 401K Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibility of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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 Garris-Evans Lumber Company, Inc. 401K Plan's ability to continue as a going concern for one year after the date of the financial statements are available to be issued.

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

Auditor's Responsibility 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 our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a

guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Garris-Evans Lumber Company, Inc. 401K 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 Garris-Evans Lumber Company, Inc. 401K Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 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 Matters - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i-Schedule of Assets (Held at End of Year) and line 4j-Reportable transactions 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 investments information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auding standards. For information included in the supplemental schedules that agrees to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Sullivan, Shearin & Company
Greenville, North Carolina
October 3, 2026

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Investments (at fair value):		
Guaranteed Interest Accounts	$ 739,926	$ 359,191
Pooled Separate Accounts	3,737,493	8,036,331
Registered Investment Companies	12,049,374	6,315,801
Contributions receivable - Employee	29,212	-
Contributions receivable - Employer	146,237	145,000
TOTAL ASSETS	16,702,242	14,856,323
LIABILITIES	-	-
TOTAL LIABILITIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 16,702,242	$ 14,856,323

See accompanying notes to the financial statements

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARs ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment Income:		
Net appreciation in fair value of investments	$ 2,043,980	$ 1,667,396
Interest income	465	14,530
Dividend income	63,800	107,586
Contributions:		
Employer	323,332	315,696
Employee	874,433	818,688
Employee rollover	21,617	94,540
Other Income		5,756
TOTAL ADDITIONS	$ 3,327,627	$ 3,024,192
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	$ 1,470,903	$ 1,383,093
Contract administrator fees	10,805	6,162
TOTAL DEDUCTIONS	$ 1,481,708	$ 1,389,255
NET INCREASE (DECREASE) IN ASSETS AVAILABLE FOR BENEFITS	$ 1,845,919	$ 1,634,937
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	$ 14,856,323	$ 13,221,386
End of year	$ 16,702,242	$ 14,856,323

See accompanying notes to the financial statements

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following description of the Garris-Evans Lumber Company, Inc. 401K Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General. The Plan is a defined contribution plan covering all employees of the Company who have one year of service, are age twenty one or older, and worked a minimum of 1000 hours. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions. Each year, the Company's board of directors will determine the amount, if any, it will contribute to the Plan. Employee contributions are allowed, including rollover contributions.

Participant Accounts. Each participant's separate individual account is credited with the allocation of (a) the Company's contribution and employee's contributions, (b) Plan earnings, and (c) forfeitures of terminated participants nonvested accounts and charged with an allocation of administrative expense. Allocations are based based on participants earnings, as defined. The benefit to which a participant is entitled is the benefit that is entitled is the benefit that can be provided from the participant's vested account.

Vesting. Vesting in the Company contributions portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after six years of credited service.

Payment of Benefits. On termination of service due to death, disability, or retirement, a participant receives 100% of their account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Forfeited Accounts. At December 31, 2025 and 2024, forfeited nonvested accounts totaled $35,366 and $25,062 respectively. These accounts will be reallocated to participants in the same manner as employer contributions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Subsequent events were evaluated through October 3, 2026 which is the date the financial statements were available to be issued.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Accounting

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

Investment contracts held by a defined-contribution plan are required to be reported at fair value. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract values is the amount participants would normally receive if they were to initiate permitted transactions under the terms of the plan. The plan does not invest in fully benefit-responsive investments.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are recorded at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at December 31, 2025. See Note D for discussion of fair value measurements.

All investment transactions are recorded on a trade-date basis.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the record keeping of the participant's accounts are charged directly to the participant's account and are included in the administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

NOTE C - INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

The plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under ERISA. Accordingly, as permitted under such election, the plan management instructed the plan's independent auditors not to perform any auditing procedures with respect to the following certification made by Empower, except for comparing such information certified by the custodian with information included in the plan's financial statements and supplemental Schedule H, line 4i-Schedule of Assets (Held at End of Year).

	2025	2024
Investments at Fair Value		
Guaranteed Interest Accounts	$ 739,926	$ 359,191
Pooled Separate Accounts	3,737,493	8,036,331
Registered Investment Companies	12,049,374	6,315,801
Total Investments	$ 16,526,793	$ 14,711,323

The third party administrator also certified to the completeness and accuracy of $2,043,980 and $1,667,396 of net appreciation in fair value of investments for the years ended December 31, 2025 and 2024, respectively.

NOTE D – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 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 to the valuation methodology include - quoted prices for similar assets or liabilities in active markets; - quoted prices for identical or similar assets or liabilities in inactive markets; - inputs other than quoted prices that are observable for the asset or liability; - inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Pooled Separate Accounts: Valued at the accumulation unit value (AUV) of shares held by the plan at year end. These unregistered pooled separate accounts are divided into investment divisions called "Sub-Accounts". Each Sub-Account invests in shares of an underlying mutual fund. The accumulation units of a sub-account are assigned a unit value on a daily basis, at the end of each day the New York Stock Exchange (NYSE) is open for trading, as of the close of the NYSE on that day (called a "Valuation Day"). To determine the current AUV for a Sub-Account the prior Valuation Day's AUV is multiplied by the Net Investment Factor. The "Net Investment Factor" is used to measure the investment performance of a Sub-Account from one Valuation Day to the next. The Net Investment Factor for each Sub-Account equals the net asset value (NAV) per share of the underlying Fund held in each Sub-Account at the end of the current Valuation Day, divided by the NAV per share of the underlying Fund held in the Sub-Account at the end of the prior Valuation Day, minus any daily mortality and expense risk and administration charges, if applicable.

NOTE D- FAIR VALUE MEASUREMENTS (CONTINUED)

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024.

Assets at Fair Value as of December 31, 2025

Description	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
Registered investment companies	$ 12,049,374	$ 12,049,374	$ -
Pooled separate accounts:	3,737,493	3,737,493	-
Guaranteed interest accounts	739,926	739,926	-
Total assets at fair value	$ 16,526,793	$ 16,526,793	$ -

Assets at Fair Value as of December 31, 2024

Description	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
Registered investment companies	$ 6,315,801	$ 6,315,801	
Pooled separate accounts	8,036,331	$ 8,036,331	$ -
Guaranteed interest accounts	359,191	359,191	-
Total assets at fair value	$ 14,711,323	$ 14,711,323	$ -

NOTE E - PLAN TERMINATION

Although it has not expressed any intent 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 of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Company may determine.

NOTE F - TAX STATUS

No formal determination letter has been obtained, however, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

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 if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE G - RECONCILIATION OF FINANCIAL STATEMENT TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024 to Form 5500:

	2025	2024
Net assets available for benefits per the financial statements	$16,702,242	$14,856,323
Net assets available for benefits per Form 5500	$16,702,242	$14,856,323

The following is a reconciliation of contributions received from the employer per the financial statements for the year ended December 31, 2025, to Form 5500:

	Per the financial statements	Per Form 5500
Contributions received		
Employer	$ 323,332	$ 323,332
Employee	874,433	874,433
Employee rollover	21,617	21,617
	$ 1,219,382	$ 1,219,382

NOTE H - 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 investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE I - RELATED-PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are units of mutual funds managed by Empower.
Empower is the third party administrator hired by the Plan and, therefore, these transactions qualify as party in interest transactions. Fees incurred by the plan for investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than direct payment.

SUPPLEMENTAL SCHEDULES

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(I) Net gain or loss
	SERIES							
	PIMCO INCOME INSTL - 22570.500911 SHARES	247,824.10	247,824.10			247,824.10	247,824.10	
	DFA INTERNATIONAL SMALL COMPANY - 43607.450676 SHARES	1,096,291.31	1,096,291.31			1,096,291.31	1,096,291.31	
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES	225.00	229.83			225.00	229.83	4.83
	DFA REAL ESTATE SECURITIES - 7437.489136 SHARES	294,375.82	294,375.82			294,375.82	294,375.82	
	AMERICAN FUND MODERATE G/I - 5080.736614 SHARES	105,323.67	105,323.67			105,323.67	105,323.67	
	FIDELITY MID CAP INDEX - 13975.997932 SHARES	522,003.15	522,003.15			522,003.15	522,003.15	
	FIDELITY SMALL CAP INDEX - 19391.332072 SHARES	614,899.14	614,899.14			614,899.14	614,899.14	
	FIDELITY INTERNATIONAL INDEX - 19910.295172 SHARES	1,233,044.58	1,233,044.58			1,233,044.58	1,233,044.58	
	FIDELITY INTERNATIONAL INDEX - .272463 SHARES	16.86	16.10			16.34	16.10	(0.24)
	FIDELITY SMALL CAP GROWTH INDEX - 9553.081781 SHARES	302,546.10	302,546.10			302,546.10	302,546.10	
	FIDELITY SMALL CAP VALUE INDEX - 3632.994479 SHARES	105,284.18	105,284.18			105,284.18	105,284.18	
	FIDELITY SMALL CAP VALUE INDEX - 8.071617 SHARES	233.89	226.66			231.35	226.66	(4.69)
	FIDELITY MID CAP VALUE INDEX - 8250.225665 SHARES	244,949.20	244,949.20			244,949.20	244,949.20	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17	305,725.17			305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34772.098753 SHARES	419,153.31	419,153.31			419,153.31	419,153.31	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES	2,139.76	2,160.97			2,139.76	2,160.97	21.21
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 121303.365899 SHARES	1,530,933.39	1,530,933.39			1,530,933.39	1,530,933.39	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES	4,024.67	4,070.05			4,024.67	4,070.05	45.38
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40409.891475 SHARES	517,202.16	517,202.16			517,202.16	517,202.16	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES	3,155.14	3,196.11			3,155.14	3,196.11	40.97
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 90211.144356 SHARES	1,187,909.37	1,187,909.37			1,187,909.37	1,187,909.37	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES	5,595.86	5,675.92			5,595.86	5,675.92	80.06
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39399.002366 SHARES	529,593.51	529,593.51			529,593.51	529,593.51	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES	857.14	870.30			857.14	870.30	13.16
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79349.179675 SHARES	1,076,593.80	1,076,593.80			1,076,593.80	1,076,593.80	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES	4,719.48	4,793.54			4,719.48	4,793.54	74.06
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 31412.050327 SHARES	425,680.40	425,680.40			425,680.40	425,680.40	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES	6,878.51	6,987.59			6,878.51	6,987.59	109.08
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47499.823823 SHARES	644,377.86	644,377.86			644,377.86	644,377.86	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES	1,795.81	1,824.31			1,795.81	1,824.31	28.50
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14698.819523 SHARES	207,194.56	207,194.56			207,194.56	207,194.56	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES	271.26	275.56			271.26	275.56	4.30
	T ROWE PRICE TOTAL RETURN - 45819.604265 SHARES	386,717.46	386,717.46			386,717.46	386,717.46	
	T ROWE PRICE TOTAL RETURN - 20.777251 SHARES	175.36	175.21			175.00	175.21	0.21
	T ROWE US LG CAP GROWTH EQTY - 35218.453376 SHARES	1,683,886.00	1,683,886.00			1,683,886.00	1,683,886.00	
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES	1,647.26	1,686.39			1,647.26	1,686.39	39.13
	EMPOWER S&P 500 INDEX SEPARATE - 83249.794273 SHARES	1,276,906.49	1,276,906.49			1,276,906.49	1,276,906.49	
	EMPOWER S&P 500 INDEX SEPARATE - 1.525597 SHARES	23.40	23.74			23.40	23.74	0.34

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(I) Net gain or loss
	JP MORGAN EQUITY INCM FUND - 60582.242980 SHARES	743,762.26	743,762.26			743,762.26	743,762.26	
	JP MORGAN EQUITY INCM FUND - 19.966764 SHARES	245.13	246.62			245.13	246.62	1.49
	GUARANTEED INCOME FUND - 28137.169926 SHARES	703,469.53	706,469.53			703,469.53	703,469.53	
	GUARANTEED INCOME FUND - 1296.404289 SHARES	32,458.90				32,458.90	32,458.90	
	GUARANTEED INCOME FUND - 115.806056 SHARES	2,899.51				2,899.51	2,899.51	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17				305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34594.588653 SHARES	417,013.55				417,013.55	417,013.55	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 120984.471541 SHARES	1,526,908.72				1,526,908.72	1,526,908.72	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40163.374980 SHARES	514,047.02				514,047.02	514,047.02	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 89786.188590 SHARES	1,182,313.51				1,182,313.51	1,182,313.51	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39335.235610 SHARES	528,736.37				528,736.37	528,736.37	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79001.335513 SHARES	1,071,874.32				1,071,874.32	1,071,874.32	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 30904.467402 SHARES	418,801.89				418,801.89	418,801.89	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47367.447053 SHARES	642,582.05				642,582.05	642,582.05	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14679.575763 SHARES	206,923.30				206,923.30	206,923.30	
	DFA INTERNATIONAL SMALL COMPANY - 43598.500795 SHARES	1,096,066.31				1,096,066.31	1,096,066.31	
	FIDELITY INTERNATIONAL INDEX - 20542.781990 SHARES	1,271,195.76				1,071,195.76	1,071,195.76	
	DFA REAL ESTATE SECURITIES - 7437.489137 SHARES	294,375.82				294,375.82	294,375.82	
	FIDELITY SMALL CAP INDEX - 19597.557155 SHARES	621,395.23				621,395.23	621,395.23	
	FIDELITY SMALL CAP GROWTH INDEX - 9593.400207 SHARES	303,826.21				303,826.21	303,826.21	
	FIDELITY SMALL CAP VALUE INDEX - 3664.937851 SHARES	106,198.32				106,198.32	106,198.32	
	FIDELITY MID CAP VALUE INDEX - 8325.024717 SHARES	247,160.26				247,160.26	247,160.26	
	FIDELITY MID CAP INDEX - 14096.875718 SHARES	526,503.43				526,503.43	526,503.43	
	T ROWE US LG CAP GROWTH EQTY - 35184.000958 SHARES	1,682,238.74				1,682,238.74	1,682,238.74	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 83248.268673 SHARES	1,276,883.09				1,276,883.09	1,276,883.09	
	JP MORGAN EQUITY INCM FUND - 60562.276218 SHARES	743,517.13				743,517.13	743,517.13	
	AMERICAN FUNDS MODERATE G/I - 5334.570443 SHARES	110,410.50				110,410.50	110,410.50	
	PIMCO INCOME INSTL - 22626.978615 SHARES	248,444.79				248,444.79	248,444.79	
	T ROWE PRICE TOTAL RETURN - 45906.048577 SHARES	387,447.05				387,447.05	387,447.05	
	GUARANTEED INCOME FUND - 28137.169926 SHARES	703,469.53				703,469.53	703,469.53	
	5% TRANSACTIONS							
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES	225.00				225.00	225.00	
	FIDELITY INTERNATIONAL INDEX - .264008 SHARES	16.35				16.35	16.35	
	FIDELITY SMALL CAP VALUE INDEX - 7.983782 SHARES	231.37				231.37	231.37	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES	2,139.76				2,139.76	2,139.76	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES	4,024.67				4,024.67	4,024.67	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES	3,155.14				3,155.14	3,155.14	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES	5,595.86				5,595.86	5,595.86	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES	857.14				857.14	857.14	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES	4,719.48				4,719.48	4,719.48	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES	6,878.51				6,878.51	6,878.51	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES	1,795.81				1,795.81	1,795.81	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES	271.26				271.26	271.26	
	T ROWE PRICE TOTAL RETURN - 20.734597 SHARES	175.00				175.00	175.00	
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES	1,647.26				1,647.26	1,647.26	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 1.525597 SHARES	23.40				23.40	23.40	
	JP MORGAN EQUITY INCOME FUND - 19.966764 SHARES	245.13				245.13	245.13	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17				305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34594.588653 SHARES	417,013.55				417,013.55	417,013.55	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 120984.471541 SHARES	1,526,908.72				1,526,908.72	1,526,908.72	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40163.374980 SHARES	514,047.02				514,047.02	514,047.02	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 89786.188590 SHARES	1,182,313.52				1,182,313.52	1,182,313.52	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39335.235610 SHARES	528,736.37				528,736.37	528,736.37	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79001.335513 SHARES	1,071,874.32				1,071,874.32	1,071,874.32	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 30904.467402 SHARES	418,801.89				418,801.89	418,801.89	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47367.447053 SHARES	642,582.05				642,582.05	642,582.05	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14679.575763 SHARES	206,923.30				206,923.30	206,923.30	
	DFA INTERNATIONAL SMALL COMPANY - 43598.500795 SHARES	1,096,066.31				1,096,066.31	1,096,066.31	
	FIDELITY INTERNATIONAL INDEX - 19910.295172 SHARES	1,233,028.23				1,233,028.23	1,233,028.23	
	DFA REAL ESTATE SECURITIES - 7437.489137 SHARES	294,375.82				294,375.82	294,375.82	
	FIDELITY SMALL CAP INDEX - 19391.332076 SHARES	614,899.14				614,899.14	614,899.14	
	FIDELITY SMALL CAP GROWTH INDEX - 9553.081783 SHARES	302,546.10				302,546.10	302,546.10	
	FIDELITY SMALL CAP VALUE INDEX - 3625.010698 SHARES	105,052.81				105,052.81	105,052.81	
	FIDELITY MID CAP VALUE INDEX - 8250.225664 SHARES	244,949.20				244,949.20	244,949.20	
	FIDELITY MID CAP INDEX - 13973.668272 SHARES	521,916.51				521,916.51	521,916.51	
	T ROWE US LG CAP GROWTH EQTY - 35184.000958 SHARES	1,682,238.74				1,682,238.74	1,682,238.74	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 83248.268673 SHARES	1,276,883.09				1,276,883.09	1,276,883.09	
	JP MORGAN EQUITY INCM FUND - 60562.276218 SHARES	743,517.13				743,517.13	743,517.13	
	AMERICAN FUNDS MODERATE G/I - 5080.736613 SHARES	105,323.67				105,323.67	105,323.67	
	PIMCO INCOME INSTL - 22570.500910 SHARES	247,824.10				247,824.10	247,824.10	
	T ROWE PRICE TOTAL RETURN - 45798.869669 SHARES	386,542.46				386,542.46	386,542.46	
	GUARANTEED INCOME FUND - 13140.2044 SHARES	328,505.11				328,505.11	328,505.11	
	FIDELITY MID CAP INDEX - 2.329659 SHARES	86.64				86.64	86.64	
	GUARANTEED INCOME FUND - 14996.965526 SHARES	374,964.42				374,964.42	374,964.42	
	FIDELITY INTERNATIONAL INDEX - .008455 SHARES	0.51				0.51	0.51	
	FIDELITY SMALL CAP VALUE INDEX - .087835 SHARES	2.52				2.52	2.52	
	FIDELITY INTERNATIONAL INDEX - 632.750825 SHARES	38,167.53				38,167.53	38,167.53	
	FIDELITY SMALL CAP INDEX - 206.225079 SHARES	6,496.09				6,496.09	6,496.09	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
	FIDELITY SMALL CAP GROWTH INDEX - 40.318424 SHARES	1,280.11				1,280.11	1,280.11	
	FIDELITY SMALL CAP VALUE INDEX - 39.927153 SHARES	1,145.51				1,145.51	1,145.51	
	FIDELITY MID CAP VALUE INDEX - 74.799053 SHARES	2,211.06				2,211.06	2,211.06	
	FIDELITY MID CAP INDEX - 120.877787 SHARES	4,500.28				4,500.28	4,500.28	
	AMERICAN FUNDS MODERATE G/I - 253.833830 SHARES	5,086.83				5,086.83	5,086.83	
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES		229.83			225.00	229.83	4.83
	FIDELITY INTERNATIONAL INDEX - .264008 SHARES		16.10			16.34	16.10	(0.24)
	FIDELITY SMALL CAP VALUE INDEX - 7.983782 SHARES		226.66			231.35	226.66	(4.69)
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES		2,160.97			2,139.76	2,160.97	21.21
	TO ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES		4,070.05			4,024.67	4,070.05	45.38
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES		3,196.11			3,155.14	3,196.11	40.97
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES		5,675.92			5,595.86	5,675.92	80.06
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES		870.30			857.14	870.30	13.16
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES		4,793.54			4,719.48	4,793.54	74.06
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES		6,987.59			6,878.51	6,987.59	109.08
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES		1,824.31			1,795.81	1,824.31	28.50
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES		275.56			271.26	275.56	4.30
	T ROWE PRICE TOTAL RETURN - 20.734597 SHARES		175.21			175.00	175.21	0.21
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES		1,686.39			1,647.26	1,686.39	39.13
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 1.525597 SHARES		23.74			23.40	23.74	0.34
	JP MORGAN EQUITY INCM FUND - 19.966764 SHARES		246.62			245.13	246.62	1.49
	GUARANTEED INCOME FUND - 1296.404289 SHARES	32,458.90				32,458.90	32,458.90	
	GUARANTEED INCOME FUND - 115.806056 SHARES	2,899.51				2,899.51	2,899.51	
	T ROWE PRICE TOTAL RETURN - .042654 SHARES	0.36				0.36	0.36	
	PIMCO INCOME INSTL - 56.477705 SHARES	620.69				620.69	620.69	
	T ROWE PRICE TOTAL RETURN - 107.178908 SHARES	904.59				904.59	904.59	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pa	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2020		307,599.78
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2025		419,687.74
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2030		1,537,966.73
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2035		518,308.36
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2040		1,193,016.06
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2045		533,842.10
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2050		1,082,436.81
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2055		422,967.81
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2060		648,976.65

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pa	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2065		208,982.85
DIMENSIONAL FUND ADVISORS	REGISTERED INVESTMENT COMPANY DFA INTERNATIONAL SMALL COMPANY		1,115,249.63
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY INTERNATIONAL INDEX		1,249,001.65
DIMENSIONAL FUND ADVISORS	REGISTERED INVESTMENT COMPANY DFA REAL ESTATE SECURITIES		295,268.34
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP GROWTH INDEX		298,834.40
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP VALUE INDEX		103,353.73
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP INDEX		606,152.42
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY MID CAP VALUE INDEX		244,589.22
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY MID CAP INDEX		520,597.61
T ROWE PRICE FUNDS	POOLED SEPARATE ACCOUNTS T ROWE US LG CAP GROWTH EQTY		1,708,822.43
EMPOWER	POOLED SEPARATE ACCOUNTS EMPOWER S&P 500 INDEX SEPARATE ACCT		1,285,791.38
JP MORGAN	POOLED SEPARATE ACCOUNTS JP MORGAN EQUITY INCM FUND		742,878.95
AMERICAN FUNDS	REGISTERED INVESTMENT COMPANY		

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pai	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	AMER FUNDS MODERATE G/I PORTFOLIO		106,424.68
PIMCO	REGISTERED INVESTMENT COMPANY PIMCO INCOME INSTL		248,670.48
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE TOTAL RETURN		387,447.41
EMPOWER	INSURANCE COMPANY GENERAL GUARANTEED INTEREST		739,926.16

Garris-Evans Lumber Company, INC.
401K PLAN

PN 001

EIN #56-0232430

FORM 5500

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GREENVILLE, NORTH CAROLINA 27858

TEL: 252-756-8888
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SULLIVAN, SHEARIN
& COMPANY

CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of
Garris-Evans Lumber Company, Inc.
401K Plan

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

We have performed an audit the accompanying financial statements of Garris-Evans Lumber Company, Inc. 401K 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 the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of Garris-Evans Lumber Company, Inc. 401K Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

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

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

Basis for Opinion

We conducted our audit in accordance with the auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Garris-Evans Lumber Company Inc. 401K Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibility of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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 Garris-Evans Lumber Company, Inc. 401K Plan's ability to continue as a going concern for one year after the date of the financial statements are available to be issued.

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

Auditor's Responsibility 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 our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a

guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Garris-Evans Lumber Company, Inc. 401K 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 Garris-Evans Lumber Company, Inc. 401K Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 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 Matters - Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i-Schedule of Assets (Held at End of Year) and line 4j-Reportable transactions 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 investments information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auding standards. For information included in the supplemental schedules that agrees to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Sullivan, Shearin & Company
Greenville, North Carolina
October 3, 2026

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Investments (at fair value):		
Guaranteed Interest Accounts	$ 739,926	$ 359,191
Pooled Separate Accounts	3,737,493	8,036,331
Registered Investment Companies	12,049,374	6,315,801
Contributions receivable - Employee	29,212	-
Contributions receivable - Employer	146,237	145,000
TOTAL ASSETS	16,702,242	14,856,323
LIABILITIES	-	-
TOTAL LIABILITIES	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 16,702,242	$ 14,856,323

See accompanying notes to the financial statements

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEARs ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment Income:		
Net appreciation in fair value of investments	$ 2,043,980	$ 1,667,396
Interest income	465	14,530
Dividend income	63,800	107,586
Contributions:		
Employer	323,332	315,696
Employee	874,433	818,688
Employee rollover	21,617	94,540
Other Income		5,756
TOTAL ADDITIONS	$ 3,327,627	$ 3,024,192
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits paid to participants	$ 1,470,903	$ 1,383,093
Contract administrator fees	10,805	6,162
TOTAL DEDUCTIONS	$ 1,481,708	$ 1,389,255
NET INCREASE (DECREASE) IN ASSETS AVAILABLE FOR BENEFITS	$ 1,845,919	$ 1,634,937
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	$ 14,856,323	$ 13,221,386
End of year	$ 16,702,242	$ 14,856,323

See accompanying notes to the financial statements

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following description of the Garris-Evans Lumber Company, Inc. 401K Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General. The Plan is a defined contribution plan covering all employees of the Company who have one year of service, are age twenty one or older, and worked a minimum of 1000 hours. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions. Each year, the Company's board of directors will determine the amount, if any, it will contribute to the Plan. Employee contributions are allowed, including rollover contributions.

Participant Accounts. Each participant's separate individual account is credited with the allocation of (a) the Company's contribution and employee's contributions, (b) Plan earnings, and (c) forfeitures of terminated participants nonvested accounts and charged with an allocation of administrative expense. Allocations are based based on participants earnings, as defined. The benefit to which a participant is entitled is the benefit that is entitled is the benefit that can be provided from the participant's vested account.

Vesting. Vesting in the Company contributions portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100% vested after six years of credited service.

Payment of Benefits. On termination of service due to death, disability, or retirement, a participant receives 100% of their account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Forfeited Accounts. At December 31, 2025 and 2024, forfeited nonvested accounts totaled $35,366 and $25,062 respectively. These accounts will be reallocated to participants in the same manner as employer contributions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Subsequent events were evaluated through October 3, 2026 which is the date the financial statements were available to be issued.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of Accounting

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

Investment contracts held by a defined-contribution plan are required to be reported at fair value. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract values is the amount participants would normally receive if they were to initiate permitted transactions under the terms of the plan. The plan does not invest in fully benefit-responsive investments.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are recorded at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at December 31, 2025. See Note D for discussion of fair value measurements.

All investment transactions are recorded on a trade-date basis.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the record keeping of the participant's accounts are charged directly to the participant's account and are included in the administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

NOTE C - INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

The plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under ERISA. Accordingly, as permitted under such election, the plan management instructed the plan's independent auditors not to perform any auditing procedures with respect to the following certification made by Empower, except for comparing such information certified by the custodian with information included in the plan's financial statements and supplemental Schedule H, line 4i-Schedule of Assets (Held at End of Year).

	2025	2024
Investments at Fair Value		
Guaranteed Interest Accounts	$ 739,926	$ 359,191
Pooled Separate Accounts	3,737,493	8,036,331
Registered Investment Companies	12,049,374	6,315,801
Total Investments	$ 16,526,793	$ 14,711,323

The third party administrator also certified to the completeness and accuracy of $2,043,980 and $1,667,396 of net appreciation in fair value of investments for the years ended December 31, 2025 and 2024, respectively.

NOTE D – FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 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 to the valuation methodology include - quoted prices for similar assets or liabilities in active markets; - quoted prices for identical or similar assets or liabilities in inactive markets; - inputs other than quoted prices that are observable for the asset or liability; - inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Pooled Separate Accounts: Valued at the accumulation unit value (AUV) of shares held by the plan at year end. These unregistered pooled separate accounts are divided into investment divisions called "Sub-Accounts". Each Sub-Account invests in shares of an underlying mutual fund. The accumulation units of a sub-account are assigned a unit value on a daily basis, at the end of each day the New York Stock Exchange (NYSE) is open for trading, as of the close of the NYSE on that day (called a "Valuation Day"). To determine the current AUV for a Sub-Account the prior Valuation Day's AUV is multiplied by the Net Investment Factor. The "Net Investment Factor" is used to measure the investment performance of a Sub-Account from one Valuation Day to the next. The Net Investment Factor for each Sub-Account equals the net asset value (NAV) per share of the underlying Fund held in each Sub-Account at the end of the current Valuation Day, divided by the NAV per share of the underlying Fund held in the Sub-Account at the end of the prior Valuation Day, minus any daily mortality and expense risk and administration charges, if applicable.

NOTE D- FAIR VALUE MEASUREMENTS (CONTINUED)

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024.

Assets at Fair Value as of December 31, 2025

Description	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
Registered investment companies	$ 12,049,374	$ 12,049,374	$ -
Pooled separate accounts:	3,737,493	3,737,493	-
Guaranteed interest accounts	739,926	739,926	-
Total assets at fair value	$ 16,526,793	$ 16,526,793	$ -

Assets at Fair Value as of December 31, 2024

Description	Fair Value	Fair Value Measurements Using: Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)
Registered investment companies	$ 6,315,801	$ 6,315,801	
Pooled separate accounts	8,036,331	$ 8,036,331	$ -
Guaranteed interest accounts	359,191	359,191	-
Total assets at fair value	$ 14,711,323	$ 14,711,323	$ -

NOTE E - PLAN TERMINATION

Although it has not expressed any intent 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 of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Company may determine.

NOTE F - TAX STATUS

No formal determination letter has been obtained, however, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

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 if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE G - RECONCILIATION OF FINANCIAL STATEMENT TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2025 and 2024 to Form 5500:

	2025	2024
Net assets available for benefits per the financial statements	$16,702,242	$14,856,323
Net assets available for benefits per Form 5500	$16,702,242	$14,856,323

The following is a reconciliation of contributions received from the employer per the financial statements for the year ended December 31, 2025, to Form 5500:

	Per the financial statements	Per Form 5500
Contributions received		
Employer	$ 323,332	$ 323,332
Employee	874,433	874,433
Employee rollover	21,617	21,617
	$ 1,219,382	$ 1,219,382

NOTE H - 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 investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE I - RELATED-PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are units of mutual funds managed by Empower.
Empower is the third party administrator hired by the Plan and, therefore, these transactions qualify as party in interest transactions. Fees incurred by the plan for investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than direct payment.

SUPPLEMENTAL SCHEDULES

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(I) Net gain or loss
	SERIES							
	PIMCO INCOME INSTL - 22570.500911 SHARES	247,824.10	247,824.10			247,824.10	247,824.10	
	DFA INTERNATIONAL SMALL COMPANY - 43607.450676 SHARES	1,096,291.31	1,096,291.31			1,096,291.31	1,096,291.31	
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES	225.00	229.83			225.00	229.83	4.83
	DFA REAL ESTATE SECURITIES - 7437.489136 SHARES	294,375.82	294,375.82			294,375.82	294,375.82	
	AMERICAN FUND MODERATE G/I - 5080.736614 SHARES	105,323.67	105,323.67			105,323.67	105,323.67	
	FIDELITY MID CAP INDEX - 13975.997932 SHARES	522,003.15	522,003.15			522,003.15	522,003.15	
	FIDELITY SMALL CAP INDEX - 19391.332072 SHARES	614,899.14	614,899.14			614,899.14	614,899.14	
	FIDELITY INTERNATIONAL INDEX - 19910.295172 SHARES	1,233,044.58	1,233,044.58			1,233,044.58	1,233,044.58	
	FIDELITY INTERNATIONAL INDEX - .272463 SHARES	16.86	16.10			16.34	16.10	(0.24)
	FIDELITY SMALL CAP GROWTH INDEX - 9553.081781 SHARES	302,546.10	302,546.10			302,546.10	302,546.10	
	FIDELITY SMALL CAP VALUE INDEX - 3632.994479 SHARES	105,284.18	105,284.18			105,284.18	105,284.18	
	FIDELITY SMALL CAP VALUE INDEX - 8.071617 SHARES	233.89	226.66			231.35	226.66	(4.69)
	FIDELITY MID CAP VALUE INDEX - 8250.225665 SHARES	244,949.20	244,949.20			244,949.20	244,949.20	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17	305,725.17			305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34772.098753 SHARES	419,153.31	419,153.31			419,153.31	419,153.31	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES	2,139.76	2,160.97			2,139.76	2,160.97	21.21
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 121303.365899 SHARES	1,530,933.39	1,530,933.39			1,530,933.39	1,530,933.39	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES	4,024.67	4,070.05			4,024.67	4,070.05	45.38
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40409.891475 SHARES	517,202.16	517,202.16			517,202.16	517,202.16	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES	3,155.14	3,196.11			3,155.14	3,196.11	40.97
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 90211.144356 SHARES	1,187,909.37	1,187,909.37			1,187,909.37	1,187,909.37	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES	5,595.86	5,675.92			5,595.86	5,675.92	80.06
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39399.002366 SHARES	529,593.51	529,593.51			529,593.51	529,593.51	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES	857.14	870.30			857.14	870.30	13.16
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79349.179675 SHARES	1,076,593.80	1,076,593.80			1,076,593.80	1,076,593.80	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES	4,719.48	4,793.54			4,719.48	4,793.54	74.06
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 31412.050327 SHARES	425,680.40	425,680.40			425,680.40	425,680.40	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES	6,878.51	6,987.59			6,878.51	6,987.59	109.08
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47499.823823 SHARES	644,377.86	644,377.86			644,377.86	644,377.86	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES	1,795.81	1,824.31			1,795.81	1,824.31	28.50
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14698.819523 SHARES	207,194.56	207,194.56			207,194.56	207,194.56	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES	271.26	275.56			271.26	275.56	4.30
	T ROWE PRICE TOTAL RETURN - 45819.604265 SHARES	386,717.46	386,717.46			386,717.46	386,717.46	
	T ROWE PRICE TOTAL RETURN - 20.777251 SHARES	175.36	175.21			175.00	175.21	0.21
	T ROWE US LG CAP GROWTH EQTY - 35218.453376 SHARES	1,683,886.00	1,683,886.00			1,683,886.00	1,683,886.00	
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES	1,647.26	1,686.39			1,647.26	1,686.39	39.13
	EMPOWER S&P 500 INDEX SEPARATE - 83249.794273 SHARES	1,276,906.49	1,276,906.49			1,276,906.49	1,276,906.49	
	EMPOWER S&P 500 INDEX SEPARATE - 1.525597 SHARES	23.40	23.74			23.40	23.74	0.34

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
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Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(I) Net gain or loss
	JP MORGAN EQUITY INCM FUND - 60582.242980 SHARES	743,762.26	743,762.26			743,762.26	743,762.26	
	JP MORGAN EQUITY INCM FUND - 19.966764 SHARES	245.13	246.62			245.13	246.62	1.49
	GUARANTEED INCOME FUND - 28137.169926 SHARES	703,469.53	706,469.53			703,469.53	703,469.53	
	GUARANTEED INCOME FUND - 1296.404289 SHARES	32,458.90				32,458.90	32,458.90	
	GUARANTEED INCOME FUND - 115.806056 SHARES	2,899.51				2,899.51	2,899.51	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17				305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34594.588653 SHARES	417,013.55				417,013.55	417,013.55	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 120984.471541 SHARES	1,526,908.72				1,526,908.72	1,526,908.72	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40163.374980 SHARES	514,047.02				514,047.02	514,047.02	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 89786.188590 SHARES	1,182,313.51				1,182,313.51	1,182,313.51	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39335.235610 SHARES	528,736.37				528,736.37	528,736.37	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79001.335513 SHARES	1,071,874.32				1,071,874.32	1,071,874.32	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 30904.467402 SHARES	418,801.89				418,801.89	418,801.89	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47367.447053 SHARES	642,582.05				642,582.05	642,582.05	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14679.575763 SHARES	206,923.30				206,923.30	206,923.30	
	DFA INTERNATIONAL SMALL COMPANY - 43598.500795 SHARES	1,096,066.31				1,096,066.31	1,096,066.31	
	FIDELITY INTERNATIONAL INDEX - 20542.781990 SHARES	1,271,195.76				1,071,195.76	1,071,195.76	
	DFA REAL ESTATE SECURITIES - 7437.489137 SHARES	294,375.82				294,375.82	294,375.82	
	FIDELITY SMALL CAP INDEX - 19597.557155 SHARES	621,395.23				621,395.23	621,395.23	
	FIDELITY SMALL CAP GROWTH INDEX - 9593.400207 SHARES	303,826.21				303,826.21	303,826.21	
	FIDELITY SMALL CAP VALUE INDEX - 3664.937851 SHARES	106,198.32				106,198.32	106,198.32	
	FIDELITY MID CAP VALUE INDEX - 8325.024717 SHARES	247,160.26				247,160.26	247,160.26	
	FIDELITY MID CAP INDEX - 14096.875718 SHARES	526,503.43				526,503.43	526,503.43	
	T ROWE US LG CAP GROWTH EQTY - 35184.000958 SHARES	1,682,238.74				1,682,238.74	1,682,238.74	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 83248.268673 SHARES	1,276,883.09				1,276,883.09	1,276,883.09	
	JP MORGAN EQUITY INCM FUND - 60562.276218 SHARES	743,517.13				743,517.13	743,517.13	
	AMERICAN FUNDS MODERATE G/I - 5334.570443 SHARES	110,410.50				110,410.50	110,410.50	
	PIMCO INCOME INSTL - 22626.978615 SHARES	248,444.79				248,444.79	248,444.79	
	T ROWE PRICE TOTAL RETURN - 45906.048577 SHARES	387,447.05				387,447.05	387,447.05	
	GUARANTEED INCOME FUND - 28137.169926 SHARES	703,469.53				703,469.53	703,469.53	
	5% TRANSACTIONS							
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES	225.00				225.00	225.00	
	FIDELITY INTERNATIONAL INDEX - .264008 SHARES	16.35				16.35	16.35	
	FIDELITY SMALL CAP VALUE INDEX - 7.983782 SHARES	231.37				231.37	231.37	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES	2,139.76				2,139.76	2,139.76	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES	4,024.67				4,024.67	4,024.67	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES	3,155.14				3,155.14	3,155.14	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES	5,595.86				5,595.86	5,595.86	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES	857.14				857.14	857.14	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
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Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES	4,719.48				4,719.48	4,719.48	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES	6,878.51				6,878.51	6,878.51	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES	1,795.81				1,795.81	1,795.81	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES	271.26				271.26	271.26	
	T ROWE PRICE TOTAL RETURN - 20.734597 SHARES	175.00				175.00	175.00	
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES	1,647.26				1,647.26	1,647.26	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 1.525597 SHARES	23.40				23.40	23.40	
	JP MORGAN EQUITY INCOME FUND - 19.966764 SHARES	245.13				245.13	245.13	
	T ROWE PRICE RET BLEND SELCT TRST 2020 - 24600.895601 SHARES	305,725.17				305,725.17	305,725.17	
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 34594.588653 SHARES	417,013.55				417,013.55	417,013.55	
	T ROWE PRICE RET BLEND SELCT TRST 2030 - 120984.471541 SHARES	1,526,908.72				1,526,908.72	1,526,908.72	
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 40163.374980 SHARES	514,047.02				514,047.02	514,047.02	
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 89786.188590 SHARES	1,182,313.52				1,182,313.52	1,182,313.52	
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 39335.235610 SHARES	528,736.37				528,736.37	528,736.37	
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 79001.335513 SHARES	1,071,874.32				1,071,874.32	1,071,874.32	
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 30904.467402 SHARES	418,801.89				418,801.89	418,801.89	
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 47367.447053 SHARES	642,582.05				642,582.05	642,582.05	
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 14679.575763 SHARES	206,923.30				206,923.30	206,923.30	
	DFA INTERNATIONAL SMALL COMPANY - 43598.500795 SHARES	1,096,066.31				1,096,066.31	1,096,066.31	
	FIDELITY INTERNATIONAL INDEX - 19910.295172 SHARES	1,233,028.23				1,233,028.23	1,233,028.23	
	DFA REAL ESTATE SECURITIES - 7437.489137 SHARES	294,375.82				294,375.82	294,375.82	
	FIDELITY SMALL CAP INDEX - 19391.332076 SHARES	614,899.14				614,899.14	614,899.14	
	FIDELITY SMALL CAP GROWTH INDEX - 9553.081783 SHARES	302,546.10				302,546.10	302,546.10	
	FIDELITY SMALL CAP VALUE INDEX - 3625.010698 SHARES	105,052.81				105,052.81	105,052.81	
	FIDELITY MID CAP VALUE INDEX - 8250.225664 SHARES	244,949.20				244,949.20	244,949.20	
	FIDELITY MID CAP INDEX - 13973.668272 SHARES	521,916.51				521,916.51	521,916.51	
	T ROWE US LG CAP GROWTH EQTY - 35184.000958 SHARES	1,682,238.74				1,682,238.74	1,682,238.74	
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 83248.268673 SHARES	1,276,883.09				1,276,883.09	1,276,883.09	
	JP MORGAN EQUITY INCM FUND - 60562.276218 SHARES	743,517.13				743,517.13	743,517.13	
	AMERICAN FUNDS MODERATE G/I - 5080.736613 SHARES	105,323.67				105,323.67	105,323.67	
	PIMCO INCOME INSTL - 22570.500910 SHARES	247,824.10				247,824.10	247,824.10	
	T ROWE PRICE TOTAL RETURN - 45798.869669 SHARES	386,542.46				386,542.46	386,542.46	
	GUARANTEED INCOME FUND - 13140.2044 SHARES	328,505.11				328,505.11	328,505.11	
	FIDELITY MID CAP INDEX - 2.329659 SHARES	86.64				86.64	86.64	
	GUARANTEED INCOME FUND - 14996.965526 SHARES	374,964.42				374,964.42	374,964.42	
	FIDELITY INTERNATIONAL INDEX - .008455 SHARES	0.51				0.51	0.51	
	FIDELITY SMALL CAP VALUE INDEX - .087835 SHARES	2.52				2.52	2.52	
	FIDELITY INTERNATIONAL INDEX - 632.750825 SHARES	38,167.53				38,167.53	38,167.53	
	FIDELITY SMALL CAP INDEX - 206.225079 SHARES	6,496.09				6,496.09	6,496.09	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
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PLAN YEAR ENDING 12-31-2025

Schedule H, line 4j - Schedule of Reportable Transactions

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transactions	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or loss
	FIDELITY SMALL CAP GROWTH INDEX - 40.318424 SHARES	1,280.11				1,280.11	1,280.11	
	FIDELITY SMALL CAP VALUE INDEX - 39.927153 SHARES	1,145.51				1,145.51	1,145.51	
	FIDELITY MID CAP VALUE INDEX - 74.799053 SHARES	2,211.06				2,211.06	2,211.06	
	FIDELITY MID CAP INDEX - 120.877787 SHARES	4,500.28				4,500.28	4,500.28	
	AMERICAN FUNDS MODERATE G/I - 253.833830 SHARES	5,086.83				5,086.83	5,086.83	
	DFA INTERNATIONAL SMALL COMPANY - 8.949881 SHARES		229.83			225.00	229.83	4.83
	FIDELITY INTERNATIONAL INDEX - .264008 SHARES		16.10			16.34	16.10	(0.24)
	FIDELITY SMALL CAP VALUE INDEX - 7.983782 SHARES		226.66			231.35	226.66	(4.69)
	T ROWE PRICE RET BLEND SELCT TRST 2025 - 177.5101 SHARES		2,160.97			2,139.76	2,160.97	21.21
	TO ROWE PRICE RET BLEND SELCT TRST 2030 - 318.894356 SHARES		4,070.05			4,024.67	4,070.05	45.38
	T ROWE PRICE RET BLEND SELCT TRST 2035 - 246.516498 SHARES		3,196.11			3,155.14	3,196.11	40.97
	T ROWE PRICE RET BLEND SELCT TRST 2040 - 424.955764 SHARES		5,675.92			5,595.86	5,675.92	80.06
	T ROWE PRICE RET BLEND SELCT TRST 2045 - 63.766757 SHARES		870.30			857.14	870.30	13.16
	T ROWE PRICE RET BLEND SELCT TRST 2050 - 347.844160 SHARES		4,793.54			4,719.48	4,793.54	74.06
	T ROWE PRICE RET BLEND SELCT TRST 2055 - 507.582924 SHARES		6,987.59			6,878.51	6,987.59	109.08
	T ROWE PRICE RET BLEND SELCT TRST 2060 - 132.376768 SHARES		1,824.31			1,795.81	1,824.31	28.50
	T ROWE PRICE RET BLEND SELCT TRST 2065 - 19.243757 SHARES		275.56			271.26	275.56	4.30
	T ROWE PRICE TOTAL RETURN - 20.734597 SHARES		175.21			175.00	175.21	0.21
	T ROWE US LG CAP GROWTH EQTY - 34.452421 SHARES		1,686.39			1,647.26	1,686.39	39.13
	EMPOWER S&P 500 INDEX SEPARATE ACCT - 1.525597 SHARES		23.74			23.40	23.74	0.34
	JP MORGAN EQUITY INCM FUND - 19.966764 SHARES		246.62			245.13	246.62	1.49
	GUARANTEED INCOME FUND - 1296.404289 SHARES	32,458.90				32,458.90	32,458.90	
	GUARANTEED INCOME FUND - 115.806056 SHARES	2,899.51				2,899.51	2,899.51	
	T ROWE PRICE TOTAL RETURN - .042654 SHARES	0.36				0.36	0.36	
	PIMCO INCOME INSTL - 56.477705 SHARES	620.69				620.69	620.69	
	T ROWE PRICE TOTAL RETURN - 107.178908 SHARES	904.59				904.59	904.59	

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
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PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pa	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2020		307,599.78
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2025		419,687.74
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2030		1,537,966.73
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2035		518,308.36
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2040		1,193,016.06
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2045		533,842.10
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2050		1,082,436.81
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2055		422,967.81
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2060		648,976.65

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
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PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pa	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE RET BLEND SELCT TRST 2065		208,982.85
DIMENSIONAL FUND ADVISORS	REGISTERED INVESTMENT COMPANY DFA INTERNATIONAL SMALL COMPANY		1,115,249.63
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY INTERNATIONAL INDEX		1,249,001.65
DIMENSIONAL FUND ADVISORS	REGISTERED INVESTMENT COMPANY DFA REAL ESTATE SECURITIES		295,268.34
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP GROWTH INDEX		298,834.40
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP VALUE INDEX		103,353.73
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY SMALL CAP INDEX		606,152.42
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY MID CAP VALUE INDEX		244,589.22
FIDELITY	REGISTERED INVESTMENT COMPANY FIDELITY MID CAP INDEX		520,597.61
T ROWE PRICE FUNDS	POOLED SEPARATE ACCOUNTS T ROWE US LG CAP GROWTH EQTY		1,708,822.43
EMPOWER	POOLED SEPARATE ACCOUNTS EMPOWER S&P 500 INDEX SEPARATE ACCT		1,285,791.38
JP MORGAN	POOLED SEPARATE ACCOUNTS JP MORGAN EQUITY INCM FUND		742,878.95
AMERICAN FUNDS	REGISTERED INVESTMENT COMPANY		

GARRIS-EVANS LUMBER COMPANY, INC. 401K PLAN
FORM 5500
PLAN YEAR ENDING 12-31-2025

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

(a)) Identity of issue, borrower, lessor, or similar pai	Description of investment including maturity da rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	AMER FUNDS MODERATE G/I PORTFOLIO		106,424.68
PIMCO	REGISTERED INVESTMENT COMPANY PIMCO INCOME INSTL		248,670.48
T ROWE PRICE FUNDS	REGISTERED INVESTMENT COMPANY T ROWE PRICE TOTAL RETURN		387,447.41
EMPOWER	INSURANCE COMPANY GENERAL GUARANTEED INTEREST		739,926.16