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
KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1996

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)
KENNEY SHELTON LIPTAK & NOWAK LLP

233 FRANKLIN STREET
THE CALUMET BUILDING
BUFFALO, NY 14202

2b Employer Identification Number (EIN)
16-1468707

2c Plan Sponsor's telephone number
716-853-3801

2d Business code (see instructions)
541110

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	CHRISTINE BLY
	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**	126
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)**	59
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	58
b	Retired or separated participants receiving benefits	**6b**	9
c	Other retired or separated participants entitled to future benefits	**6c**	70
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	137
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	137
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)**	110
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)**	120
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	4
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:

2A 2E 2J 2F 2G 3D 3B 2T

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KENNEY SHELTON LIPTAK & NOWAK LLP

D Employer Identification Number (EIN)
16-1468707

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

PRATT COLLARD BUCK ADVISORS

120 W. TUPPER STREET, SUITE 205
BUFFALO, NY 14201

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 27 50	FINANCIAL ADVISOR	56372	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

P&A RETIREMENT PLAN SERVICES, INC.

6400 MAIN STREET, SUITE 210
WILLIAMSVILLE, NY 14221

16-1533601

(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 38 63 15 50 64 37 60	TPA RKG	13005	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KENNEY SHELTON LIPTAK & NOWAK LLP

D Employer Identification Number (EIN)
16-1468707

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	267	230
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	261382	219404
(2) Participant contributions	1b(2)	5037	422
(3) Other	1b(3)	20189	22254
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)	140495	138907
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10243746	10954070
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	10671116	11335287
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	10671116	11335287

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)	179804	
(B) Participants	2a(1)(B)	470518	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		650322
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	2065	
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	9784	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		11849
(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)	306679	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		306679
(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)		1103377
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2072227
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1334305	
(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)		1334305
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		4374
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	1134	
(3) Recordkeeping fees	2i(3)	11871	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	56372	
(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)		69377
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1408056
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		664171
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: DANSA DARATA & SOUCIA CPAS LLP **(2)** EIN: 16-1382528

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ 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
KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KENNEY SHELTON LIPTAK & NOWAK LLP

D Employer Identification Number (EIN)
16-1468707

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): 75-3182674

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 Q703912A .

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE
AS OF DECEMBER 31, 2025 AND 2024 AND
FOR THE YEAR ENDED DECEMBER 31, 2025
WITH
INDEPENDENT AUDITOR'S REPORT

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

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SCHEDULES OMITTED:

The schedules of *Loans or Fixed Income Obligations in Default or Classified as Uncollectible* and *Leases in Default or Classified as Uncollectible* are omitted because the Plan did not have any such obligations or leases. The schedule of *Nonexempt Transactions* and *Reportable Transactions* is omitted because the Plan had no such transactions that were not conveyed by a statutory or administrative exemption from being a prohibited transaction. The schedule of *Assets Acquired and Disposed of During the Plan Year* is omitted because all such transactions were subject to exclusion under Sections 2520.103-11 of the Department of Labor Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

DANSA D'ARATA SOUCIA LLP

INDEPENDENT AUDITOR'S REPORT

To the Trustees of the
Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing Plan

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

We have performed audits of the financial statements of the Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing 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). The financial statements comprise the statements of net assets available for plan benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for plan benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan 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.

Management has obtained a certification from Matrix Trust Company as of and for the years ended December 31, 2025 and 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate. The Fidelity Investments account is not certified and has been subjected to full audit procedures.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by the Matrix Trust Company 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).

TEL 716 842 3900
FAX 716 883 2963
ADDRESS 500 PEARL STREET, SUITE 810
BUFFALO NY 14202
DARATA.COM

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing audits in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- 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 audits 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 Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing 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 Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

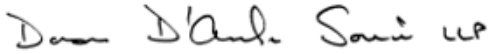
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedule, Schedule H, Line 4i – Schedule of Assets (Held at End of Year), as of and for the year ended December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

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



DANSA D'ARATA SOUCIA LLP
Buffalo, New York
October 14, 2026

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

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

ASSETS

	2025	2024
CASH AND CASH EQUIVALENTS	**$ 230**	$ 267
INVESTMENTS, at fair value:		
Mutual funds	**6,702,120**	6,458,095
Corporate bonds	**2,286,316**	1,936,888
Common stocks and REITs	**1,223,313**	1,186,512
U.S. Treasury and agency securities	**299,698**	389,611
Exchange-traded funds	**282,414**	163,098
Money market funds	**160,209**	109,542
	10,954,070	10,243,746
RECEIVABLES:		
Employer contributions	**219,404**	261,382
Participant contributions	**422**	5,037
Participant loans receivable	**138,907**	140,495
Accrued interest receivable	**22,254**	20,189
	380,987	427,103
	$ 11,335,287	$ 10,671,116
NET ASSETS AVAILABLE FOR PLAN BENEFITS	**$ 11,335,287**	$ 10,671,116

See accompanying notes to financial statements.

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

ADDITIONS TO NET ASSETS ATTRIBUTED TO:		
Investment income:		
Net appreciation in fair value of investments	**$**	**973,883**
Interest and dividends		**448,022**
		1,421,905
Employee contributions		**470,518**
Employer contributions		**179,804**
		650,322
		2,072,227
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Plan benefits paid to participants		**1,338,679**
Administrative expenses		**69,377**
Total deductions from net assets		**1,408,056**
CHANGE IN NET ASSETS		**664,171**
NET ASSETS AVAILABLE FOR PLAN BENEFITS:		
Beginning of year - as previously stated		**10,650,927**
Prior period adjustment (see Note 8)		**20,189**
Beginning of year - as adjusted		**10,671,116**
End of year	**$**	**11,335,287**

See accompanying notes to financial statements.

(See independent auditor's report.)

1. PLAN DESCRIPTION

The following is a brief description of the Kenney, Shelton, Liptak & Nowak, LLP 401(k) Profit Sharing Plan (the "Plan") provided for general informational purposes. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan as permitted under Section 401(k) of the Internal Revenue Code (the "Code") and is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan is funded by employee and employer contributions and covers all eligible employees who have attained 21 years of age and completed at least 6 months of service, as defined. The Plan was adopted on January 1, 1996.

Contributions - Each eligible employee may make pre-tax and Roth contributions to the Plan up to 100% of eligible compensation, not to exceed certain limits imposed by the Code. The Plan Sponsor makes a safe harbor contribution in an amount not less than 3% of an eligible employee's compensation. The employer may also make discretionary profit-sharing contributions to the Plan. These contributions are also nonelective employer contributions based on the employee's compensation. Employer contributions attributable to the Plan are recognized on an accrual basis. Contributions not funded as of year-end are reported as 'Employer Contributions Receivable.' Contributions to the Plan by the Plan Sponsor for the year ended December 31, 2025 was $179,804.

Vesting - Participants are fully vested in their elective deferral account, rollover contribution account, qualified non-elective contribution account, and employer safe harbor account at all times. Vesting in non-elective contributions is based on years of vesting service as follows: 0% for less than two years, 20% after two years, 40% after three years, 60% after four years, 80% after five years, and 100% after six or more years. Subject to the provisions of the Plan, the Plan Trustees have the right to discontinue their contributions at any time and to terminate the Plan subject to the provisions of ERISA. Participants will be entitled to the amount of their account at the date of such termination.

Participant Accounts - Each participant's account is credited with his or her pre-tax or Roth contribution and an allocation of the Plan Sponsor's contributions, Plan earnings and administrative expenses. Allocations of earnings are based on participant account balances.

Participant Loans - Participants may generally borrow up to 50% of their account balance ranging from a minimum of $1,000 to a maximum of $50,000. A participant may have a maximum of two loans outstanding. Loans bear interest at a rate commensurate with local prevailing rates as determined by the Plan Administrator. Loans must be repaid in at least quarterly installments over a maximum term of 5 years, except for residential loans in which the term may be longer.

Payment of Benefits - Participants are eligible for retirement benefits at age 65. Benefits are determined by the final value of the participant's account at the time of termination, retirement, or death. Early retirement is permitted at age 55.

1. PLAN DESCRIPTION (*Continued*)

Withdrawals and Distributions - Upon termination of service for reasons other than death, a participant (or beneficiary) will receive a lump-sum distribution equal to the vested interest in his or her account. Distributions may also be made in substantially equal annual or more frequent installments over a period not to exceed the joint life expectancy of the participant or beneficiary.

Forfeited Accounts - Forfeited nonvested accounts are used to offset plan expenses. At December 31, 2025, the balance of forfeited nonvested accounts was $12,459.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation - The accompanying financial statements have been presented on the accrual basis of accounting.

Investment Valuation and Income Recognition - Investments are stated at fair value. Mutual funds and money market funds are valued at their published net asset value per share. Common stocks and exchange-traded funds are valued at quoted market prices in active markets. Fixed income securities are valued using prices obtained from independent pricing services or other observable market inputs, including quoted prices for similar securities, benchmark yields, interest rates and credit spreads. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recognized on the accrual basis and dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in fair value of investments includes realized gains and losses on investments sold and unrealized appreciation (depreciation) on investments held.

Participant Loans Receivable - Loans receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document. Interest rates on outstanding loans ranged from 5.25% to 10.50% at December 31, 2025.

Benefit Payments - Benefits are recorded when paid.

Administrative Expenses - Costs associated with investment, distribution and other transactions are paid by participants from their individual account balances. Certain costs of administering and managing the Plan are paid by the Plan Sponsor. During the year ended December 31, 2025, expenses paid by the Plan totaled $69,377.

Use of Estimates - The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the amounts of net assets at the date of the financial statements and the changes in net assets during the reporting period. Actual results may differ from these estimates.

Reclassifications - Certain investment amounts in the 2024 financial statements have been reclassified to conform to the 2025 presentation by investment type and fair value hierarchy. These reclassifications had no effect on total investments or net assets available for plan benefits as previously reported.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (*Continued*)

Subsequent Events - The Plan has evaluated events and transactions that occurred between January 1, 2026, and October 14, 2026, which is the date these financial statements were available to be issued, for possible disclosure and recognition in the financial statements. No subsequent events requiring recognition or disclosure were identified.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. That framework 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 – Represents inputs to the valuation methodology which consist of unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 – Represents inputs to the valuation methodology which consist of: 1) quoted market prices for similar assets or liabilities in active markets; 2) quoted market prices for identical or similar assets or liabilities in inactive markets; 3) inputs other than quoted prices that are observable for the asset or liability; and 4) inputs that are derived principally from or corroborated by observable market data by correlation or other means.

Level 3 – Represents inputs to the valuation methodology that are unobservable and are significant to the overall 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for Plan assets measured at fair value:

Money Market Funds: Valued based on the net asset value of shares held by the Plan at the reporting date.

The Plan's money market funds consist of investments maintained through Fidelity Investments and Matrix Trust Company. Because the funds are valued using readily determinable market values and are redeemable at the reported value, these investments are classified as Level 1 within the fair value hierarchy.

3. FAIR VALUE MEASUREMENTS (*Continued*)

Mutual Funds: Valued based on quoted market prices representing the net asset value of shares held by the Plan at the reporting date.

The Plan's mutual fund investments consist of domestic and international equity, fixed income, target-date, and other diversified mutual funds maintained through Fidelity Investments and Matrix Trust Company. Because quoted market prices are available in active markets, these investments are classified as Level 1 within the fair value hierarchy.

Exchange-Traded Funds: Valued at quoted market prices in active markets.

The Plan's exchange-traded funds consist of exchange-traded investment funds maintained through Fidelity Investments and Matrix Trust Company. Fair value is based on the quoted market price of each fund at the reporting date. Because quoted market prices for identical investments are available in active markets, these investments are classified as Level 1 within the fair value hierarchy.

Common Stocks and Real Estate Investment Trusts: Valued at quoted market prices in active markets.

The Plan's investments consist of publicly traded common stocks and real estate investment trusts maintained through Fidelity Investments. Fair value is based on the quoted market price of each security at the reporting date. Because quoted market prices for identical securities are available in active markets, these investments are classified as Level 1 within the fair value hierarchy.

Corporate Bonds: Valued using prices obtained from pricing vendors based on observable market information.

The Plan's corporate bond investments consist of debt securities issued by various corporate entities and maintained through Fidelity Investments. When quoted prices for identical securities in active markets are not available, pricing vendors may use valuation techniques based on observable market inputs, including market quotations for similar securities. Accordingly, these investments are classified as Level 2 within the fair value hierarchy.

U.S. Treasury and Agency Securities: Valued using prices obtained from pricing vendors based on observable market information.

The Plan's investments consist of U.S. Treasury securities and, during 2024, U.S. agency securities, including securities issued by the Federal Home Loan Bank and Federal Home Loan Mortgage Corporation. These investments are maintained through Fidelity Investments. The valuation of these securities is based on observable market inputs, including market quotations and pricing information for comparable securities. Accordingly, these investments are classified as Level 2 within the fair value hierarchy.

3. FAIR VALUE MEASUREMENTS (*Continued*)

The following table sets forth the Plan's assets at fair value as of:

	Assets at Fair Value as of December 31, 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual funds:	**$ 6,702,120**	**$ -**	**$ -**	**$ 6,702,120**
Corporate bonds:	**-**	**2,286,316**	**-**	**2,286,316**
Common stocks and REITs:	**1,223,313**	**-**	**-**	**1,223,313**
U.S. Treasury and agency securities:	**-**	**299,698**	**-**	**299,698**
Exchange-traded funds:	**282,414**	**-**	**-**	**282,414**
Money market funds:	**160,209**	**-**	**-**	**160,209**
	$ 8,368,056	**$ 2,586,014**	**$ -**	**$ 10,954,070**

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds:	$ 6,458,095	$ -	$ -	$ 6,458,095
Corporate bonds:	-	1,936,888	-	1,936,888
Common stocks and REITs:	1,186,512	-	-	1,186,512
U.S. Treasury and agency securities:		- 389,611	-	389,611
Exchange-traded funds:	163,098	-	-	163,098
Money market funds:	109,542	-	-	109,542
	$ 7,917,247	$ 2,326,499	$ -	$ 10,243,746

4. INCOME TAX STATUS

The Plan obtained a determination letter from the Internal Revenue Service stating that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code and therefore was exempt from taxation under Section 401(a) of the Code. The Plan has since been amended; however, the Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code and therefore believe that the Plan is qualified and the related trust is tax-exempt. Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2022.

5. RISKS AND UNCERTAINTIES

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

6. SUMMARY OF CUSTODIAN INFORMATION

The following is a summary of information included in the Plan's financial statements and supplemental schedules. The Fidelity Investments account listed below is not certified and is subject to full audit procedures. The remaining information included below was prepared and certified by Matrix Trust Company pursuant to 29 CFR 2520.103-5(c) as complete and accurate.

a. Current value of investments held by Fidelity Investments and the Matrix Trust Company at December 31:

	2025	2024
Money Market Funds:		
Fidelity Government Cash Reserves	**$ 142,359**	$ 100,018
Vangrd Federal Money Market Inv	**17,850**	9,524
Mutual Funds:		
Vangrd 500 Index Fund Adm	**622,263**	476,380
Vangrd Target Retirement 2050 Inv	**542,468**	427,084
Vangrd Target Retirement 2045 Inv	**479,120**	383,780
Vangrd Target Retirement 2040 Inv	**380,379**	323,063
T. Rowe Price Global Technology	**361,769**	300,846
Vangrd Target Retirement 2035 Inv	**329,557**	260,613
Vangrd Target Retirement 2030 Inv	**327,463**	764,689
Vangrd Wellington Inv	**303,988**	421,724
Vangrd Total Stock Mkt Idx Adm	**277,931**	299,554
Royce Small-Cap Inv	**262,171**	230,258
T. Rowe Price Emerging Markets Stock	**257,503**	157,000
Dodge & Cox Stock - Matrix	**254,237**	249,089
Dodge & Cox Income	**219,972**	371,854
Fidelity Advisor Small Cap I	**212,980**	169,226
Vangrd Target Retirement 2055 Inv	**202,671**	146,105
Artisan International Investor	**186,837**	111,237
Dodge & Cox International Stock - Matrix	**173,149**	112,048
Jensen Quality Growth J	**165,356**	147,886
Macquarie Mid Cap Growth Instl	**152,758**	133,899
American Century Discplnd Cor Val Inv	**142,583**	136,739
T. Rowe Price New Era	**123,705**	103,917
T. Rowe Price Health Sciences	**106,650**	107,027

6. SUMMARY OF CUSTODIAN INFORMATION (*Continued*)

	2025	2024
Mutual Funds (*Continued*):		
American Funds Capital World Bond R5	**$ 88,992**	$ 78,638
Vangrd Target Retirement 2020 Inv	**75,067**	65,855
Dodge & Cox International Stock - Fidelity	**67,153**	50,663
Vangrd GNMA Inv	**66,574**	53,161
Vangrd ST Federal Inv	**57,446**	43,240
Dodge & Cox Global Stock	**56,597**	40,554
Vangrd ST Investment-Grade Inv	**53,256**	44,432
Ave Maria Rising Dividend Fund	**39,505**	39,661
Vangrd Inflation Protected Secs Inv	**36,189**	31,962
Dodge & Cox Stock - Fidelity	**29,933**	66,041
BlackRock Technology Opportunities Instl	**22,339**	18,641
Vangrd Target Retirement 2025 Inv	**22,017**	17,896
Vangrd Target Retirement Income Inv	**1,542**	1,252
Jensen Quality Growth Fund Cl I	**-**	72,081
Exchange-Traded Funds:		
First Trust Nasdaq Cybersecurity ETF	**150,045**	22,208
iShares Select US REIT ETF	**85,531**	85,497
Technology Select Sector SPDR ETF	**36,712**	39,528
iShares Biotechnology ETF	**10,126**	15,865
Common Stocks and REITs:		
IBM Corp common stock	**155,510**	115,411
Berkshire Hathaway Class B common stock	**141,999**	154,115
Cisco Systems Inc common stock	**111,693**	85,840
Alphabet Inc Class C common stock	**106,692**	83,794
Microsoft Corp common stock	**101,560**	88,515
Extra Space Storage Inc REIT	**91,545**	90,209
Costco Wholesale Corp common stock	**77,611**	77,883
Stryker Corp common stock	**59,750**	41,406
Mastercard Inc Class A common stock	**54,234**	50,024
Franco-Nevada Corp common stock	**51,820**	35,277
Fastenal Co common stock	**35,114**	35,955
Danaher Corp common stock	**30,904**	42,467
Ecolab Inc common stock	**29,534**	35,148
Apple Inc common stock	**27,186**	25,042
Duke Energy Corp common stock	**26,958**	-
Johnson & Johnson common stock	**24,834**	24,585
McDonald's Corp common stock	**23,686**	30,438
Procter & Gamble Co common stock	**21,496**	33,530
M&T Bank Corp common stock	**20,148**	18,801
Honeywell International Inc common stock	**19,997**	25,977
McCormick & Co common stock	**10,216**	-

6. SUMMARY OF CUSTODIAN INFORMATION (*Continued*)

	2025	2024
Common Stocks and REITs (*Continued*):		
Solstice Advanced Materials Inc common stock	**$ 826**	$ -
Texas Instruments Inc common stock	**-**	65,629
Constellation Brands Inc Class A common stock	**-**	9,945
Walt Disney Co common stock	**-**	8,351
Nestle ADR	**-**	8,170
Corporate Bonds:		
Home Depot - 5.150% due 6/25/26; $460,000 par value	**463,114**	464,678
IBM - 3.300% due 1/27/27; $150,000 par value	**149,096**	146,128
Extra Space Storage - 3.875% due 12/15/27; $140,000 par value	**139,563**	97,738
FedEx - 4.200% due 10/17/28; $130,000 par value	**129,238**	29,357
Walt Disney - 3.800% due 3/22/30; $125,000 par value	**123,910**	-
Becton Dickinson - 4.874% due 2/8/29; $100,000 par value	**101,986**	-
IBM - 4.500% due 2/6/26; $100,000 par value	**100,060**	99,926
Wells Fargo - Series Q MTN 4.150% due 1/24/29; $75,000 par value	**75,174**	72,714
UnitedHealth Group - 3.850% due 6/15/28; $75,000 par value	**74,921**	72,901
Stryker - 3.650% due 3/7/28; $75,000 par value	**74,575**	72,423
Constellation Brands - 3.500% due 5/9/27; $75,000 par value	**74,453**	-
Zoetis - 3.000% due 9/12/27; $75,000 par value	**73,925**	71,876
Stryker - 4.250% due 9/11/29; $70,000 par value	**70,382**	68,107
Verizon Communications - 3.875% due 2/8/29; $65,000 par value	**64,768**	62,693
CVS Health - 3.625% due 4/1/27; $65,000 par value	**64,642**	-
Verizon Communications - 4.125% due 3/16/27; $57,000 par value	**57,136**	74,154
General Mills - 4.700% due 1/30/27; $50,000 par value	**50,372**	49,987
ONEOK - 4.250% due 9/24/27; $50,000 par value	**50,164**	-
Extra Space Storage - 3.500% due 7/1/26; $50,000 par value	**49,847**	49,068
McCormick & Co - 0.900% due 2/15/26; $50,000 par value	**49,806**	47,892
Duke Energy Progress - 3.700% due 9/1/28; $50,000 par value	**49,794**	48,166
CVS Health - 4.300% due 3/25/28; $40,000 par value	**40,132**	38,756
Canadian Pacific Railway - 1.750% due 12/2/26; $40,000 par value	**39,221**	-
Duke Energy Carolinas - 2.450% due 8/15/29; $40,000 par value	**37,866**	35,977
Thermo Fisher - 1.750% due 10/15/28; $40,000 par value	**37,762**	-
Fiserv - 3.500% due 7/1/29; $25,000 par value	**24,244**	-
Zimmer Biomet - 4.700% due 2/19/27; $20,000 par value	**20,165**	-

6. SUMMARY OF CUSTODIAN INFORMATION (*Continued*)

	2025	2024
Corporate Bonds (*Continued*):		
Constellation Brands - 4.750% due 12/1/25; $100,000 par value	**$ -**	$ 100,002
Verizon Communications - 3.376% due 2/15/25; $100,000 par value	**-**	99,799
General Mills - 4.000% due 4/17/25; $75,000 par value	**-**	74,801
Cisco Systems - 3.500% due 6/15/25; $60,000 par value	**-**	59,745
U.S. Treasury Securities:		
U.S. Treasury - 3.750% due 12/31/30; $100,000 par value	**100,051**	-
U.S. Treasury - 4.125% due 7/31/28; $50,000 par value	**50,746**	49,655
U.S. Treasury - 0.500% due 8/31/27; $45,000 par value	**42,849**	40,770
U.S. Treasury - 4.000% due 6/30/28; $40,000 par value	**40,469**	39,586
U.S. Treasury - 4.625% due 10/15/26; $40,000 par value	**40,322**	40,245
U.S. Treasury - 4.000% due 2/29/28; $25,000 par value	**25,261**	24,773
U.S. Treasury - 4.250% due 10/15/25; $40,000 par value	**-**	40,010
U.S. Agency Securities:		
Federal Home Loan Bank - 4.740% due 6/23/27; $50,000 par value	**-**	50,025
Federal Home Loan Bank - 4.000% due 7/28/25; $40,000 par value	**-**	39,895
Federal Home Loan Bank - 4.000% due 9/8/26; $40,000 par value	**-**	39,687
Federal Home Loan Mortgage Corp. - 4.050% due 7/21/25; $25,000 par value	**-**	24,965
Total	**$ 10,954,070**	$ 10,243,746
b. Net appreciation in fair value of investments	**$ 973,883**	$ 556,606
c. Schedule of assets held for investment purposes	See supplemental schedule	

7. PARTY-IN-INTEREST TRANSACTIONS

The Plan engages in transactions with parties in interest, including the Plan Sponsor and other service providers, as defined by ERISA. During the year ended December 31, 2025, the Plan paid $56,372 in investment advisory fees to Pratt Collard Buck Advisors, LLC, and $13,005 in administrative fees to Ellicott Retirement Plan Services, Inc. Employer contributions receivable of $219,404 were due from the Plan Sponsor, Kenney, Shelton, Liptak & Nowak, LLP, as of December 31, 2025. Matrix Trust Company, the Plan's custodian, held Plan assets totaling $6,178,381 at December 31, 2025.

These transactions qualify as party-in-interest transactions under ERISA but are exempt from being considered prohibited transactions. The Plan did not engage in any prohibited transactions for the year ended December 31, 2025.

8. CORRECTION OF IMMATERIAL PRIOR-PERIOD ERROR

During the preparation of the 2025 financial statements, the Plan determined that accrued interest related to certain fixed income investments held by Fidelity Investments had not been recognized in the previously issued financial statements as of December 31, 2024. Accordingly, the 2024 financial statements presented herein have been revised to recognize accrued interest receivable of $20,189. As a result of this revision, receivables increased from $406,914 to $427,103, and total assets and net assets available for plan benefits increased from $10,650,927 to $10,671,116 as of December 31, 2024. At December 31, 2025, accrued interest receivable was $22,254, and the $2,065 increase in accrued interest during 2025 is included in interest and dividends in the accompanying statement of changes in net assets available for plan benefits.

9. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation net assets per Form 5500 to the financial statements at December 31:

	2025	2024
Net assets available per financial statements	**$ 11,335,287**	$ 10,671,116
Adjustments to reconcile net assets to Form 5500	**-**	-
Net assets available per Form 5500	**$ 11,335,287**	$ 10,671,116

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KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN
EIN: 16-1468707, PLAN NUMBER 001
SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(See independent auditor's report.)

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party	**Number of Shares**	**Description of investment including maturity date, rate of interest, collateral, par, or maturity value**	**Cost**	**Current value**
Money Market Funds:				
Fidelity	142,359	Fidelity Government Cash Reserves	**	**$ 142,359**
Vanguard	17,850	Vangrd Federal Money Market Inv	**	**17,850**
Mutual Funds:				
Vanguard	985	Vangrd 500 Index Fund Adm	**	**622,263**
Vanguard	9,151	Vangrd Target Retirement 2050 Inv	**	**542,468**
Vanguard	13,792	Vangrd Target Retirement 2045 Inv	**	**479,120**
Vanguard	7,615	Vangrd Target Retirement 2040 Inv	**	**380,379**
T. Rowe Price	13,626	T. Rowe Price Global Technology	**	**361,769**
Vanguard	12,036	Vangrd Target Retirement 2035 Inv	**	**329,557**
Vanguard	7,736	Vangrd Target Retirement 2030 Inv	**	**327,463**
Vanguard	6,799	Vangrd Wellington Inv	**	**303,988**
Vanguard	1,703	Vangrd Total Stock Mkt Idx Adm	**	**277,931**
Royce Pennsylvania	28,374	Royce Small-Cap Inv	**	**262,171**
T. Rowe Price	5,765	T. Rowe Price Emerging Markets Stock	**	**257,503**
Dodge & Cox	15,325	Dodge & Cox Stock - Matrix	**	**254,237**
Dodge & Cox	17,118	Dodge & Cox Income	**	**219,972**
Fidelity	5,944	Fidelity Advisor Small Cap I	**	**212,980**
Vanguard	3,063	Vangrd Target Retirement 2055 Inv	**	**202,671**
Artisan	6,257	Artisan International Investor	**	**186,837**
Dodge & Cox	10,519	Dodge & Cox International Stock - Matrix	**	**173,149**
Jensen	3,766	Jensen Quality Growth J	**	**165,356**
Delaware Ivy	5,620	Macquarie Mid Cap Growth Instl	**	**152,758**
American Century	3,704	American Century Discplnd Cor Val Inv	**	**142,583**
T. Rowe Price	3,053	T. Rowe Price New Era	**	**123,705**
T. Rowe Price	1,277	T. Rowe Price Health Sciences	**	**106,650**
American Funds	5,423	American Funds Capital World Bond R5	**	**88,992**
Vanguard	2,735	Vangrd Target Retirement 2020 Inv	**	**75,067**
Dodge & Cox	4,080	Dodge & Cox International Stock - Fidelity	**	**67,153**
Vanguard	7,030	Vangrd GNMA Inv	**	**66,574**
Vanguard	5,550	Vangrd ST Federal Inv	**	**57,446**
Dodge & Cox	3,580	Dodge & Cox Global Stock	**	**56,597**
Vanguard	5,062	Vangrd ST Investment-Grade Inv	**	**53,256**
Ave Maria	1,839	Ave Maria Rising Dividend Fund	**	**39,505**
Vanguard	3,093	Vangrd Inflation Protected Secs Inv	**	**36,189**

* *Denotes party-in-interest*

** *Costs not required for assets held in participant-directed accounts.*

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN
EIN: 16-1468707, PLAN NUMBER 001
SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(See independent auditor's report.)

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Number of Shares	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Mutual Funds (*Continued*):				
	Dodge & Cox	1,804	Dodge & Cox Stock - Fidelity	**	**$ 29,933**
	BlackRock	287	BlackRock Technology Opportunities Instl	**	**22,339**
	Vanguard	1,104	Vangrd Target Retirement 2025 Inv	**	**22,017**
	Vanguard	111	Vangrd Target Retirement Income Inv	**	**1,542**
	Exchange-Traded Funds:				
	First Trust	2,100	First Trust Nasdaq Cybersecurity ETF	**	**150,045**
	iShares	1,433	iShares Select US REIT ETF	**	**85,531**
	State Street	255	Technology Select Sector SPDR ETF	**	**36,712**
	iShares	60	iShares Biotechnology ETF	**	**10,126**
	Common Stocks and REITs:				
	IBM	525	IBM Corp common stock	**	**155,510**
	Berkshire	283	Berkshire Hathaway Class B common stock	**	**141,999**
	Cisco Systems	1,450	Cisco Systems Inc common stock	**	**111,693**
	Alphabet	340	Alphabet Inc Class C common stock	**	**106,692**
	Microsoft	210	Microsoft Corp common stock	**	**101,560**
	Extra Space	703	Extra Space Storage Inc REIT	**	**91,545**
	Costco	90	Costco Wholesale Corp common stock	**	**77,611**
	Stryker	170	Stryker Corp common stock	**	**59,750**
	Mastercard	95	Mastercard Inc Class A common stock	**	**54,234**
	Franco-Nevada	250	Franco-Nevada Corp common stock	**	**51,820**
	Fastenal	875	Fastenal Co common stock	**	**35,114**
	Danaher	135	Danaher Corp common stock	**	**30,904**
	Ecolab	113	Ecolab Inc common stock	**	**29,534**
	Apple	100	Apple Inc common stock	**	**27,186**
	Duke Energy	230	Duke Energy Corp common stock	**	**26,958**
	Johnson &	120	Johnson & Johnson common stock	**	**24,834**
	McDonald's	78	McDonald's Corp common stock	**	**23,686**
	Procter &	150	Procter & Gamble Co common stock	**	**21,496**
	M&T Bank	100	M&T Bank Corp common stock	**	**20,148**
	Honeywell	103	Honeywell International Inc common stock	**	**19,997**
	McCormick &	150	McCormick & Co common stock	**	**10,216**
	Solstice	17	Solstice Advanced Materials Inc common	**	**826**

* *Denotes party-in-interest*

** *Costs not required for assets held in participant-directed accounts.*

KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN
EIN: 16-1468707, PLAN NUMBER 001
SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(See independent auditor's report.)

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor, or similar party	**Number of Shares**	**Description of investment including maturity date, rate of interest, collateral, par, or maturity value**	**Cost**	**Current value**
	Corporate Bonds:				
	Home Depot	-	5.150% due 6/25/26; $460,000 par value	**	**$ 463,114**
	IBM	-	3.300% due 1/27/27; $150,000 par value	**	**149,096**
	Extra Space Storage	-	3.875% due 12/15/27; $140,000 par value	**	**139,563**
	FedEx	-	4.200% due 10/17/28; $130,000 par value	**	**129,238**
	Walt Disney	-	3.800% due 3/22/30; $125,000 par value	**	**123,910**
	Becton Dickinson	-	4.874% due 2/8/29; $100,000 par value	**	**101,986**
	IBM	-	4.500% due 2/6/26; $100,000 par value	**	**100,060**
	Wells Fargo	-	Series Q MTN 4.150% due 1/24/29; $75,000 par value	**	**75,174**
	UnitedHealth Group	-	3.850% due 6/15/28; $75,000 par value	**	**74,921**
	Stryker	-	3.650% due 3/7/28; $75,000 par value	**	**74,575**
	Constellation Brands	-	3.500% due 5/9/27; $75,000 par value	**	**74,453**
	Zoetis	-	3.000% due 9/12/27; $75,000 par value	**	**73,925**
	Stryker	-	4.250% due 9/11/29; $70,000 par value	**	**70,382**
	Verizon Communications	-	3.875% due 2/8/29; $65,000 par value	**	**64,768**
	CVS Health	-	3.625% due 4/1/27; $65,000 par value	**	**64,642**
	Verizon Communications	-	4.125% due 3/16/27; $57,000 par value	**	**57,136**
	General Mills	-	4.700% due 1/30/27; $50,000 par value	**	**50,372**
	ONEOK	-	4.250% due 9/24/27; $50,000 par value	**	**50,164**
	Extra Space Storage	-	3.500% due 7/1/26; $50,000 par value	**	**49,847**
	McCormick & Co	-	0.900% due 2/15/26; $50,000 par value	**	**49,806**
	Duke Energy Progress	-	3.700% due 9/1/28; $50,000 par value	**	**49,794**
	CVS Health	-	4.300% due 3/25/28; $40,000 par value	**	**40,132**
	Canadian Pacific Railway	-	1.750% due 12/2/26; $40,000 par value	**	**39,221**
	Duke Energy Carolinas	-	2.450% due 8/15/29; $40,000 par value	**	**37,866**
	Thermo Fisher Scientific	-	1.750% due 10/15/28; $40,000 par value	**	**37,762**
	Fiserv	-	3.500% due 7/1/29; $25,000 par value	**	**24,244**
	Zimmer Biomet	-	4.700% due 2/19/27; $20,000 par value	**	**20,165**

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KENNEY, SHELTON, LIPTAK & NOWAK, LLP 401(K) PROFIT SHARING PLAN
EIN: 16-1468707, PLAN NUMBER 001
SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(See independent auditor's report.)

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Number of Shares	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	U.S. Treasury Securities:				
	U.S. Treasury	-	3.750% due 12/31/30; $100,000 par value	**	**$ 100,051**
	U.S. Treasury	-	4.125% due 7/31/28; $50,000 par value	**	**50,746**
	U.S. Treasury	-	0.500% due 8/31/27; $45,000 par value	**	**42,849**
	U.S. Treasury	-	4.000% due 6/30/28; $40,000 par value	**	**40,469**
	U.S. Treasury	-	4.625% due 10/15/26; $40,000 par value	**	**40,322**
	U.S. Treasury	-	4.000% due 2/29/28; $25,000 par value	**	**25,261**
*	**Participant Loans**		Interest rates (5.25% to 10.50%, maturing through May 14, 2037)	-	**138,907**
					$ 11,092,977

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DECEMBER 31, 2025

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(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party	**Number of Shares**	**Description of investment including maturity date, rate of interest, collateral, par, or maturity value**	**Cost**	**Current value**
Money Market Funds:				
Fidelity	142,359	Fidelity Government Cash Reserves	**	**$ 142,359**
Vanguard	17,850	Vangrd Federal Money Market Inv	**	**17,850**
Mutual Funds:				
Vanguard	985	Vangrd 500 Index Fund Adm	**	**622,263**
Vanguard	9,151	Vangrd Target Retirement 2050 Inv	**	**542,468**
Vanguard	13,792	Vangrd Target Retirement 2045 Inv	**	**479,120**
Vanguard	7,615	Vangrd Target Retirement 2040 Inv	**	**380,379**
T. Rowe Price	13,626	T. Rowe Price Global Technology	**	**361,769**
Vanguard	12,036	Vangrd Target Retirement 2035 Inv	**	**329,557**
Vanguard	7,736	Vangrd Target Retirement 2030 Inv	**	**327,463**
Vanguard	6,799	Vangrd Wellington Inv	**	**303,988**
Vanguard	1,703	Vangrd Total Stock Mkt Idx Adm	**	**277,931**
Royce Pennsylvania	28,374	Royce Small-Cap Inv	**	**262,171**
T. Rowe Price	5,765	T. Rowe Price Emerging Markets Stock	**	**257,503**
Dodge & Cox	15,325	Dodge & Cox Stock - Matrix	**	**254,237**
Dodge & Cox	17,118	Dodge & Cox Income	**	**219,972**
Fidelity	5,944	Fidelity Advisor Small Cap I	**	**212,980**
Vanguard	3,063	Vangrd Target Retirement 2055 Inv	**	**202,671**
Artisan	6,257	Artisan International Investor	**	**186,837**
Dodge & Cox	10,519	Dodge & Cox International Stock - Matrix	**	**173,149**
Jensen	3,766	Jensen Quality Growth J	**	**165,356**
Delaware Ivy	5,620	Macquarie Mid Cap Growth Instl	**	**152,758**
American Century	3,704	American Century Discplnd Cor Val Inv	**	**142,583**
T. Rowe Price	3,053	T. Rowe Price New Era	**	**123,705**
T. Rowe Price	1,277	T. Rowe Price Health Sciences	**	**106,650**
American Funds	5,423	American Funds Capital World Bond R5	**	**88,992**
Vanguard	2,735	Vangrd Target Retirement 2020 Inv	**	**75,067**
Dodge & Cox	4,080	Dodge & Cox International Stock - Fidelity	**	**67,153**
Vanguard	7,030	Vangrd GNMA Inv	**	**66,574**
Vanguard	5,550	Vangrd ST Federal Inv	**	**57,446**
Dodge & Cox	3,580	Dodge & Cox Global Stock	**	**56,597**
Vanguard	5,062	Vangrd ST Investment-Grade Inv	**	**53,256**
Ave Maria	1,839	Ave Maria Rising Dividend Fund	**	**39,505**
Vanguard	3,093	Vangrd Inflation Protected Secs Inv	**	**36,189**

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	Mutual Funds (*Continued*):				
	Dodge & Cox	1,804	Dodge & Cox Stock - Fidelity	**	**$ 29,933**
	BlackRock	287	BlackRock Technology Opportunities Instl	**	**22,339**
	Vanguard	1,104	Vangrd Target Retirement 2025 Inv	**	**22,017**
	Vanguard	111	Vangrd Target Retirement Income Inv	**	**1,542**
	Exchange-Traded Funds:				
	First Trust	2,100	First Trust Nasdaq Cybersecurity ETF	**	**150,045**
	iShares	1,433	iShares Select US REIT ETF	**	**85,531**
	State Street	255	Technology Select Sector SPDR ETF	**	**36,712**
	iShares	60	iShares Biotechnology ETF	**	**10,126**
	Common Stocks and REITs:				
	IBM	525	IBM Corp common stock	**	**155,510**
	Berkshire	283	Berkshire Hathaway Class B common stock	**	**141,999**
	Cisco Systems	1,450	Cisco Systems Inc common stock	**	**111,693**
	Alphabet	340	Alphabet Inc Class C common stock	**	**106,692**
	Microsoft	210	Microsoft Corp common stock	**	**101,560**
	Extra Space	703	Extra Space Storage Inc REIT	**	**91,545**
	Costco	90	Costco Wholesale Corp common stock	**	**77,611**
	Stryker	170	Stryker Corp common stock	**	**59,750**
	Mastercard	95	Mastercard Inc Class A common stock	**	**54,234**
	Franco-Nevada	250	Franco-Nevada Corp common stock	**	**51,820**
	Fastenal	875	Fastenal Co common stock	**	**35,114**
	Danaher	135	Danaher Corp common stock	**	**30,904**
	Ecolab	113	Ecolab Inc common stock	**	**29,534**
	Apple	100	Apple Inc common stock	**	**27,186**
	Duke Energy	230	Duke Energy Corp common stock	**	**26,958**
	Johnson &	120	Johnson & Johnson common stock	**	**24,834**
	McDonald's	78	McDonald's Corp common stock	**	**23,686**
	Procter &	150	Procter & Gamble Co common stock	**	**21,496**
	M&T Bank	100	M&T Bank Corp common stock	**	**20,148**
	Honeywell	103	Honeywell International Inc common stock	**	**19,997**
	McCormick &	150	McCormick & Co common stock	**	**10,216**
	Solstice	17	Solstice Advanced Materials Inc common	**	**826**

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	Corporate Bonds:				
	Home Depot	-	5.150% due 6/25/26; $460,000 par value	**	**$ 463,114**
	IBM	-	3.300% due 1/27/27; $150,000 par value	**	**149,096**
	Extra Space Storage	-	3.875% due 12/15/27; $140,000 par value	**	**139,563**
	FedEx	-	4.200% due 10/17/28; $130,000 par value	**	**129,238**
	Walt Disney	-	3.800% due 3/22/30; $125,000 par value	**	**123,910**
	Becton Dickinson	-	4.874% due 2/8/29; $100,000 par value	**	**101,986**
	IBM	-	4.500% due 2/6/26; $100,000 par value	**	**100,060**
	Wells Fargo	-	Series Q MTN 4.150% due 1/24/29; $75,000 par value	**	**75,174**
	UnitedHealth Group	-	3.850% due 6/15/28; $75,000 par value	**	**74,921**
	Stryker	-	3.650% due 3/7/28; $75,000 par value	**	**74,575**
	Constellation Brands	-	3.500% due 5/9/27; $75,000 par value	**	**74,453**
	Zoetis	-	3.000% due 9/12/27; $75,000 par value	**	**73,925**
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