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:
- [X] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [ ] 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. . . . . ▶ [X]

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
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1977

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)
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

1910 82ND AVENUE
STE 103
VERO BEACH, FL 32966

1910 82ND AVENUE
SUITE 103
VERO BEACH, FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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.		
	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**	13898
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)**	13122
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	14437
b	Retired or separated participants receiving benefits	**6b**	
c	Other retired or separated participants entitled to future benefits	**6c**	
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	14437
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	14437
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)**	13898
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)**	14437
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	38

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

2C

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)** [ ] **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 _____
- **(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
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

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

(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

(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

(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

(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

(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

(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)

ATLANTA CAPITAL MANAGEMENT CO., LLC

58-2236910

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 52 68 71	NONE	619631	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SIERRA INVESTMENT PARTNERS INC.

68-0370668

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51 53 68 71 10	NONE	198283	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

WASHINGTON CAPITAL

1200 SIXTH AVENUE
SUITE 700
SEATTLE, WA 98101

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	107211	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

BRIDGEWAY BENEFIT TECHNOLOGIES

52-1796473

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50	NONE	96080	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

LAPADULA CARLSON & CO.

65-0292391

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	70598	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

EVESTMENT ALLIANCE, LLC

58-2540972

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	60194	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

CLEARBRIDGE INVESTMENTS

620 EIGHT AVENUE
NEW YORK, NY 10018

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	36247	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

BENEFITS LAW GROUP

58-2277316

(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?
29 50	NONE	19280	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

SEGALL BRYANT & HAMILL, LLC

540 WEST MADISON STREET
SUITE 1900
CHICAGO, IL 60661

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50	NONE	8553	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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)

BAAB & DENNISON LLP

75-2344325

(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?
29 50	NONE	87273	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [X]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
SOUTHERN STATES SAVINGS & RETIREMENT PLAN TRUST

D Employer Identification Number (EIN)
59-1785571

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)	814961	1030850
(2) Participant contributions	1b(2)	205332	218130
(3) Other	1b(3)	230841	258446
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	9594926	7905793
(2) U.S. Government securities	1c(2)	15526472	18606789
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	11648193	10505600
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	138474197	141581371
(5) Partnership/joint venture interests	1c(5)	16266368	16364103
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		5465095
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	35880	72599

		(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	93110	51366
1f Total assets (add all amounts in lines 1a through 1e)	1f	192890280	202060142
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h	328542	303900
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	32273	
1k Total liabilities (add all amounts in lines 1g through1j)	1k	360815	303900
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	192529465	201756242

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)	12308463	
(B) Participants	2a(1)(B)	3028796	
(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)		15337259
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)		
(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)		
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	3178167	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		3178167
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	85439916	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	73845865	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		11594051
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-184631	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-184631

		(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)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		29924846
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18518157	
(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)		18518157
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)	150020	
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	70599	
(5) Investment advisory and investment management fees	2i(5)	1032244	
(6) Bank or trust company trustee/custodial fees	2i(6)	761	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	103294	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	93783	
(11) Other expenses	2i(11)	729211	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		2179912
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		20698069
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		9226777
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) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: LAPADULA CARLSON + CO. **(2)** EIN: 65-0292391

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 _____.

SOUTHERN STATES SAVINGS AND RETIREMENT PLAN TRUST FUND
FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024
TOGETHER WITH INDEPENDENT AUDITORS' REPORT

LaPadula Carlson + Co.
Certified Public Accountants

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

TABLE OF CONTENTS

	Page No.
INDEPENDENT AUDITORS' REPORT	1
FINANCIAL STATEMENTS	
• Statements of Net Assets Available for Benefits	4
• Statements of Changes in Net Assets Available for Benefits	5
• Notes to Financial Statements	6
SUPPLEMENTAL SCHEDULES	
• Assets (held at end of year) – Schedule H, Line 4i – Form 5500	19
• Reportable Transactions – Schedule H, Line 4j – Form 5500	27

LAPADULA
CARLSON
+ Co.
CERTIFIED PUBLIC ACCOUNTANTS
550 Biltmore Way, Suite 1200
Coral Gables, FL 33134
Telephone
305-529-9300
Facsimile
305-529-0012

INDEPENDENT AUDITORS' REPORT

To the Board of Trustees
Southern States Savings and Retirement
Plan Trust Fund
Vero Beach, Florida

Opinion

We have audited the financial statements of the **Southern States Savings and Retirement Plan Trust Fund** (the "Fund"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Fund as of December 31, 2025 and 2024, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America ("United States").

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Fund 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 audit opinion.

Responsibilities 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, 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.

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

Responsibilities of Management for the Financial Statements (continued)

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

Auditors' Responsibilities for the Audit of the Financial Statements

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 auditing standards generally accepted in the United States 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 auditing standards generally accepted in the United States, we:

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

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.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of assets (held at end of year) and reportable transactions for the year ended December 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the 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 auditing standards generally accepted in the United States.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



Coral Gables, Florida
July 22, 2026

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

AS OF DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
INVESTMENTS, at fair value		
Common stocks	$ 141,581,371	$ 138,474,197
Corporate bonds	10,505,600	11,648,193
U.S. Government securities	10,639,363	9,634,183
Government sponsored enterprises	7,967,426	5,892,289
Exchange-traded fund	5,465,095	-
Limited partnerships	16,364,103	16,266,368
Money market account	2,634,808	1,930,315
Money market fund	4,489,736	5,967,426
Total investments	199,647,502	189,812,971
RECEIVABLES:		
Employer contributions	1,030,850	814,961
Participant contributions	218,130	205,332
Accrued interest and dividends	258,446	230,841
Total receivables	1,507,426	1,251,134
PROPERTY AND EQUIPMENT at cost, net of accumulated depreciation and amortization of $211,384 and $206,588 for 2025 and 2024, respectively	9,669	14,465
RIGHT OF USE ASSETS, net of accumulated amortization:		
Operating lease assets	14,229	37,513
Finance lease assets	27,468	41,132
Total right of use assets	41,697	78,645
PREPAID EXPENSES	72,599	35,880
CASH	781,249	1,697,185
Total assets	202,060,142	192,890,280
LIABILITIES		
ACCOUNTS PAYABLE	257,147	245,522
DUE TO INTERNAL REVENUE	-	32,273
OPERATING LEASE LIABILITIES	14,229	37,513
FINANCE LEASE LIABILITIES	32,524	45,507
Total liabilities	303,900	360,815
NET ASSETS AVAILABLE FOR BENEFITS	**$ 201,756,242**	**$ 192,529,465**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
ADDITIONS:		
Contributions -		
Employers	$ 12,308,463	$ 10,593,220
Participants	3,028,796	2,739,839
Total contributions	15,337,259	13,333,059
Investment income -		
Net appreciation in fair value	11,409,420	17,313,621
Interest and dividends	3,178,167	3,143,509
Less: Investment expenses	(1,032,244)	(1,018,290)
Net investment income	13,555,343	19,438,840
Total additions	28,892,602	32,771,899
DEDUCTIONS:		
Benefits paid to participants	18,518,157	17,186,658
Administrative expenses	1,130,277	945,678
Total deductions	19,648,434	18,132,336
DEPRECIATION AND AMORTIZATION EXPENSE	17,391	16,544
Increase in net assets available for benefits	9,226,777	14,623,019
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	192,529,465	177,906,446
End of year	**$ 201,756,242**	**$ 192,529,465**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THE FINANCIAL STATEMENTS.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

(1) DESCRIPTION OF THE FUND

The following description of the **Southern States Savings and Retirement Plan Trust Fund** (the "Fund" or "Plan") provides general information only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Fund is a self-administered, multi-employer, defined contribution plan established by the Southern Conference of Teamsters and various employers pursuant to an Agreement and Declaration of Trust ("Agreement") dated October 3, 1977. The Fund is subject to and conforms to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended.

The Fund provides benefits to eligible participants through employer contributions required under various Collective Bargaining Agreements ("CBA's"), voluntary participant contributions and investment income.

Operations of the Fund are under the joint control of labor and management trustees.

Participation

In accordance with the CBA's, participants become eligible after their respective probation period. Participants may voluntarily elect to make contributions under the Plan equal to the employer's contribution or in lesser amounts.

Participant and employer contributions under the Plan are immediately vested in each contributing participant account and, together with quarterly increments and decrements arising from net investment income (loss) and administration expense allocations, are available as benefits upon application by the participants. Allocations are based upon fixed amounts agreed to in the individual employer's CBA.

Individual participant accounts

Participant accounts are comprised of an employer portion and an employee portion. Employer portions consist of all employer contributions required under various CBA's plus net investment income (loss) and expenses and the employee portion consists of all voluntary employee contributions plus net investment income (loss) and expenses. On termination of service, a participant may elect to receive either a lump-sum amount equal to his or her account or an annuity. However, any distribution of less than $1,000 will be made in a lump-sum payment.

Vesting

A new participant becomes 100% vested in their individual accounts upon receipt of contributions.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Death benefit

If a participant dies before retirement, their spouse or designated beneficiary will receive the amount in the individual's account.

Benefits

Withdrawals from the Plan are made upon the participant's retirement, death, disability, termination date, or the termination of the Plan. Payments are to be made no later than the 60th day after retirement date: attains normal retirement age, which shall be 62; or incurs a termination date; whichever is latest, unless the participant elects to defer the distribution. Benefits are paid in a single sum or on a monthly basis. The benefit to which a participant is entitled is provided from the participant's account balance in the following forms:

(a) A single lump sum payment;

(b) A single life annuity. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(c) An annuity payable for the life of the employee with a survivor annuity payable for the life of the surviving eligible spouse, which is equal to either 50%, 75%, or 100% of the amount of the annuity which is payable during the joint lives of the employee and eligible spouse. Such annuity will equal the amount of benefit which can be purchased as an annuity from an insurance company;

(d) Monthly or annual benefit payments for a certain number of months or years as selected by the participant;

(e) A non-transferable annuity contract purchased from an insurance company, as applicable, where such annuity contract provides for a guaranteed monthly income for a certain period; or

(f) Any combination of the foregoing methods of distribution.

Missing Participants and Unclaimed Benefits

Effective January 1, 2025, the Plan maintains a Missing Inactive Participant account for amounts attributable to terminated participants who have not filed a benefit claim and whom the Plan Administrator is unable to locate.

Amounts owed to terminated participants who have not filed a claim and cannot be located are transferred to a Missing Inactive Participant account. These amounts remain payable to the participants, are adjusted for investment gains or losses, and may be reduced by reasonable administrative and search costs. As of December 31, 2025, the account has not been funded.

(1) DESCRIPTION OF THE FUND (CONTINUED)

Funding

The Trustees established a funding policy and method in order to promote the purpose of this Fund and ensure compliance with ERISA. Each employer contributes such amounts at set times as required by their specific CBA. Contribution rates are based on each individual employer's CBA. Participants may voluntarily contribute 25%, 50%, 75%, 100%, or a greater percentage of the required employer contribution, subject to a maximum of 10% of annual compensation. Contributions are credited to the participant's voluntary contribution account and are fully vested.

Termination

Although there is no intent to do so, the Trust agreement provides for the termination of the Fund subject to the provisions of the Agreement and ERISA. Should the Fund terminate, the assets would be distributed to participants in accordance with Plan provisions and the Fund would terminate.

Reclassification

Certain 2024 amounts have been reclassified to conform to the 2025 presentation.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

This summary of significant accounting policies of the Fund is presented to assist in understanding the Fund's financial statements. The financial statements and notes are representations of the Trustees, who are responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America ("United States") and have been consistently applied in the preparation of the accompanying financial statements.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires the Trustees to make estimates and assumptions relating to the reporting of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ from those estimates.

Risk and uncertainties

The Fund invests in various types of 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 change in the value of investment securities will occur in the near term and that such change could materially affect the amounts reported in the financial statements. The Fund's exposure to a concentration of risk is mitigated by the diversification of investments across a variety of financial instruments and investment strategies.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Contributions receivable

Contributions receivable at December 31 represents uncollected contributions during the year as determined by subsequent collections. Since these were received in subsequent periods, an allowance for doubtful accounts is unnecessary. Delinquent accounts, if any, are not recognized as income until received.

Pursuant to the CBA's or other such agreements approved by the Trustees, the Trustees have the authority to conduct compliance audits of payroll and other pertinent records of contributing employers; as such the Trustees implemented a policy of auditing the payroll and other records of contributing employers on a systematic rotation basis.

Valuation of investments and income recognition

Investments are stated at aggregate fair value. Fair value is the price that would be received to sell an asset or transfer a liability in an orderly transaction between market participants at the measurement date (See Note 7).

The difference between current value and the value as of the end of the prior year as well as the difference between the proceeds and the average cost of the investments sold are presented in the accompanying statements of changes in net assets available for benefits as net appreciation in fair value of investments.

The net change in the unrealized gains or losses of some of the Fund's investments is presented net of fees, operating expenses and performance based compensation, if any. Investment transactions are recognized on a trade-date basis. Interest income is recognized when earned and dividend income is recognized on the ex-dividend date.

Payment of benefits

Benefits are recorded when paid.

(3) PROPERTY AND EQUIPMENT

Property and equipment is recorded at cost. Depreciation and amortization is computed using the straight-line method, based on the estimated useful lives ranging from 5 to 10 years.

Property and equipment as of December 31, 2025 and 2024 consisted of the following:

Description	2025	2024
Computer software	$ 206,336	$ 206,336
Furniture and equipment	14,717	14,717
Total property and equipment	221,053	221,053
Less: Accumulated depreciation and amortization	(211,384)	(206,588)
Net property and equipment	$ 9,669	$ 14,465

The cost of maintenance and repairs is recorded as an expense when paid; significant acquisitions and improvements are capitalized.

Depreciation and amortization expense for the years ended December 31, 2025 and 2024 was $17,391 and $16,544, respectively.

(4) LEASES – FASB ASC TOPIC 842

The Fund adopted the Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 842, *Leases*. The new standard establishes a right of use ("ROU") model that requires a lessee to record a ROU asset and a lease liability on the statements of net assets available for benefits for all leases with terms longer than twelve months. Leases are classified as either finance or operating, with classification affecting the pattern of expense recognition in the statements of changes in net assets available for benefits.

Operating Lease

The Fund rents an office located at 1910 82nd Avenue, Unit 103, Vero Beach, FL, under an operating lease with a five-year term. The agreement provides the minimum lease payments, which are adjusted for inflation. Variable payments are not determinable at the lease commencement and are not included in the measurement of the lease assets and liabilities. The lease agreements do not include any material residual value guarantees or restrictive covenants.

The components of operating lease expenses that are included in the administrative expenses in the statements of changes in net assets available for benefits for the years ended December 31, 2025 and 2024 were $25,104 and $23,135, respectively.

(4) LEASES – FASB ASC TOPIC 842 (CONTINUED)

Finance Leases

The Fund has lease arrangements for certain equipment. These leases have original terms not exceeding six years. Payments under the Fund's lease arrangements may be fixed or variable, and variable lease payments are primarily based on output of the underlying leased assets.

Lease costs associated with fixed payments on the Fund's finance leases were $14,914 and $9,312 for the years ended December 31, 2025 and 2024, respectively. Lease costs associated with variable payments on the Fund's leases were $281 and $654 for the years ended December 31, 2025 and 2024, respectively, which is included in the administrative expenses in the statements of changes in net assets available for benefits.

Lease liability maturities of operating and finance leases as of December 31, 2025, are as follows:

	Operating Leases	Finance Leases	Total
2026	$ 14,384	$ 10,806	$ 25,190
2027	-	9,437	9,437
2028	-	9,437	9,437
2029	-	7,864	7,864
Total undiscounted liabilities	14,384	37,544	51,928
Less: Imputed interest	(155)	(5,020)	(5,175)
Total lease liabilities	$ 14,229	$ 32,524	$ 46,753

The remaining lease terms related to the Fund's lease liabilities as of December 31, 2025, is three years and ten months. The discount rates related to the Fund's operating and finance lease liabilities as of December 31, 2025, were 6.00% and 7.81%, respectively. The discount rates are generally based on estimates of the Fund's incremental borrowing rate, if the discount rates implicit in the Fund's leases cannot be readily determined.

(5) INCOME TAXES

In accordance with a determination letter received from the Internal Revenue Service, dated March 2, 2016, the Fund is qualified under Section 401(a) of the Internal Revenue Code ("IRC"). Once qualified, the Fund is required to operate in conformity with the IRC to maintain its qualification. The Fund has been amended since receiving the letter of determination. The Trustees and legal counsel believe the Fund as amended continues to qualify and operate in accordance with the applicable provisions of the IRC. Therefore, no provision for income taxes is considered necessary.

The Trustees have evaluated the tax positions taken by the Fund and have concluded that as of December 31, 2025, there are no uncertain positions taken or expected to be taken that would require the recognition of a liability or asset or disclosure in the financial statements. The Fund is subject to routine audits by taxing jurisdictions until the applicable statute of limitations expires; however, there are currently no audits for any tax periods in progress.

(6) INVESTMENTS

The assets of the Fund are primarily financial instruments which are monetary in nature. As a result, interest rates have a more significant impact on the Fund's performance than the effect of general levels of inflation. Interest rates do not necessarily move in the same direction or in the same magnitude as the prices of goods and services as measured by the consumer price index.

The Fund's investments are held by Midwest Institutional Trust Company. The Trustees have established a formal investment policy that includes selecting professional investment advisors to manage investments, diversifying the investment portfolio between fixed-income securities and equity securities to help realize a consistent return.

During the years ended December 31, 2025 and 2024, the Fund's investments (including investments bought, sold and held during the year) appreciated in value as follows:

Investment	2025	2024
Common stocks	$ 9,555,463	$ 16,621,076
Fixed income securities	1,532,893	519,409
Limited partnerships	321,064	173,136
Net appreciation in fair value	$ 11,409,420	$ 17,313,621

(7) FAIR VALUE MEASUREMENT

The Fund adopted the FASB ASC Topic 820, *Fair Value Measurements and Disclosures,* which provides the 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 Topic 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 Fund has the ability to access.
- Level 2 – Inputs to the valuation methodology include:
  - quoted prices for similar assets or liabilities in active markets;
  - quoted prices for identical or similar assets or liabilities in inactive markets;
  - inputs other than quoted prices that are observable for the asset or liability; and
  - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

  If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The assets or liabilities' 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 assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Common stocks – The value is calculated using quoted market prices and documented trade history in the security.

Corporate bonds – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

U.S. Government securities – The value is calculated using quoted market prices and documented trade history in the security.

Government, agency and state and local securities ("Government sponsored enterprises" or "GSEs") – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

Exchange-traded fund ("ETF") – The value is calculated at the daily closing price as reported by the fund. The ETF held by the Fund is an open-ended ETF that is registered with the Securities and Exchange Commission. The fund is required to publish its daily net asset value ("NAV") and to transact at that price. The ETF held by the Fund is deemed to be actively traded

Limited partnerships – Valued at NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Money market account – The value is estimated at the carrying amount of the cash balance.

Money market fund – The value is calculated using a pricing model, which maximizes the use of observable inputs for similar securities.

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

The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with these securities.

(7) FAIR VALUE MEASUREMENT (CONTINUED)

The following tables set forth by levels, within the hierarchy, the balances of investments measured at fair value on a recurring basis as of December 31, 2025 and 2024:

	2025			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 141,581,371	$ -	$ -	$ 141,581,371
Fixed income -				
Exchange-traded fund	5,465,095	-	-	5,465,095
Corporate bonds	10,505,600	-	-	10,505,600
U.S. Government securities	10,639,363	-	-	10,639,363
Government sponsored enterprises	-	7,967,426	-	7,967,426
Marine Bank - money market account	2,634,808	-	-	2,634,808
Money market fund	-	4,489,736	-	4,489,736
	$ 170,826,237	$ 12,457,162	$ -	183,283,399
Investments measured at NAV				16,364,103
Total investments				$ 199,647,502

	2024			
Description	Level 1	Level 2	Level 3	Total
Equities -				
Common stocks	$ 138,474,197	$ -	$ -	$ 138,474,197
Fixed income -				
Corporate bonds	11,648,193	-	-	11,648,193
U.S. Government securities	9,634,183	-	-	9,634,183
Government sponsored enterprises	-	5,892,289	-	5,892,289
Marine Bank - money market account	1,930,315	-	-	1,930,315
Money market fund	-	5,967,426	-	5,967,426
	$ 161,686,888	$ 11,859,715	$ -	173,546,603
Investments measured at NAV				16,266,368
Total investments				$ 189,812,971

(7) FAIR VALUE MEASUREMENT (CONTINUED)

Changes in fair value levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Trustees have evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2025 and 2024, there were no significant transfers in or out of Levels 1, 2 or 3.

Fair Value of investments that calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2025 and 2024:

	Fair Value		Redemption	Redemption
Investment	2025	2024	Frequency	Notice Period
Washington Capital JMT Mortgage Income Fund	$ 11,297,502	$ 11,056,113	Daily	None
Washington Capital JMT Real Estate Equity Fund	5,066,601	5,210,255	Daily	None
	$ 16,364,103	$ 16,266,368		

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS

Pension Plans -

The Fund makes contributions to the following multi-employer defined benefit pension plans -

- Central States, Southeast and Southwest Areas Pension Fund (“Central States Pension”)
- Southern Region of Teamsters Pension Plan (“Southern Region Pension”)

These contributions are made under the terms of participation agreements that cover its officers and employees. The risks of participating in these multi-employer plans are different from single-employer plans in the following aspects:

a. Assets contributed to a multi-employer plan by one employer may be used to provide benefits to employees of other participating employers.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Pension Plans (continued) –

b. If a participating employer stops contributing to the plan, the unfunded obligations of the plan may be borne by the remaining participating employers.

c. If management chooses to stop participating in the plans, it may be required to pay the pension plan an amount based on the underfunded status of the plan, referred to as a withdrawal liability.

The most recent Pension Protection Act ("PPA") zone status available in 2025 and 2024 is for:

- Central States Pension - year beginning January 1, 2025 and 2024
- Southern Region Pension - year beginning January 1, 2025 and 2024

Among other factors included in the PPA -

- Plans in the green zone are at least 80 percent funded,
- Plans in the yellow zone are less than 80 percent funded,
- Plans in the orange status are plans that have funding difficulty in the current year or are projected to in one of the next six years,
- Plans in the red zone are generally less than 65 percent funded,
- Plans in the burgundy zone are in critical status and are projected to go insolvent within 20 years (15 in some cases).

Funding Improvement Plans –

- **Central States Pension –** Because the plan is in the Green Zone, no funding improvement plan has been implemented, and no surcharge has been imposed.
- **Southern Region Pension** - Because the plan is in the Green Zone, no funding improvement plans have been implemented, and no surcharges have been imposed.

The Fund's participation in the Central States Pension and Southern Region Pension plans for the years ended December 31, 2025 and 2024, is outlined in the table below. The zone status is based on information the Fund received from the Central States Pension and Southern Region Pension plans and is certified by their actuaries.

(8) PARTICIPATION IN MULTI-EMPLOYER PLANS (CONTINUED)

Funding Improvement Plans (continued) –

EIN	Plan Number	Pension Protection Act Zone 2025	Pension Protection Act Zone 2024	Annual contributions 2025	Annual contributions 2024	Contribution Rates
36-6044243	001	Green	Green	$ 35,776	$ 33,024	$344 per week
75-0865705	001	Green	Green	$ 22,800	$ 20,400	14% of first $5,000 wages per pay period

Defined Contribution Plan –

The Plan self-contributes on behalf of its employees at contribution rates ranging from $150 to $800 per month (previously $150 to $702 per month). Self-contributions for the years ended December 31, 2025 and 2024, amounted to $16,300 and $24,000, respectively.

Welfare Plan –

Additionally, the Fund contributes to the Central States, Southeast and Southwest Areas Health and Welfare Plan (the "Welfare Fund"), a related multi-employer benefit plan, in order to provide health benefits to its employees.

Effective August 1, 2024, the contribution rate is $532.40 per week, per employee (previously $507.08). During the years ended December 31, 2025 and 2024, the Fund paid $55,370 and $49,451 in contributions to the Welfare Fund, respectively.

(9) PARTY IN INTEREST TRANSACTIONS

The Fund pays various administrative expenses including accounting fees, investment advisory fees, attorney fees, and other administrative fees. These are party in interest transactions.

(10) SUBSEQUENT EVENTS

In accordance with FASB ASC Topic 855, *Subsequent Events*, the Fund has evaluated events that occurred through July 22, 2026, which is the date these financial statements were available to be issued. No events have occurred subsequent to the date of the statements of net assets available for benefits that would require adjustment to, or disclosure in, the financial statements.

SUPPLEMENTAL SCHEDULES

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	7,086	SHARES COMMON STOCK	$ 58,710	$ 77,748
ABBVIE INC	3,947	SHARES COMMON STOCK	423,195	901,850
ADVANCED DRAIN SYS INC	2,193	SHARES COMMON STOCK	244,020	317,612
ADYEN N V UNSPONSRED ADS	3,766	SHARES COMMON STOCK	65,847	60,817
AFFILIATED MANAGERS GROUP INC	4,228	SHARES COMMON STOCK	551,617	1,218,848
AGNICO EAGLE MINES LIMITED	822	SHARES COMMON STOCK	118,492	139,354
AIRBUS SE ADR	2,553	SHARES COMMON STOCK	121,147	148,720
AKAMAI TECHNOLOGIES INC	8,366	SHARES COMMON STOCK	815,654	729,934
ALCON INC	900	SHARES COMMON STOCK	70,319	70,929
ALPHABET INC CAP STOCK	3,177	SHARES COMMON STOCK	288,765	994,401
ALPHABET INC CAP STOCK	13,993	SHARES COMMON STOCK	1,102,905	4,391,003
ALTRIA GROUP INC	14,958	SHARES COMMON STOCK	687,269	862,478
AMERICAN EXPRESS CO	2,438	SHARES COMMON STOCK	367,200	901,938
AMERICAN TOWER CORPORATION	7,491	SHARES COMMON STOCK	1,592,559	1,315,195
AMERIPRISE FINANCIAL INC	1,435	SHARES COMMON STOCK	237,665	703,638
AMGEN INC	2,366	SHARES COMMON STOCK	504,928	774,415
AMPHENOL CORP	10,924	SHARES COMMON STOCK	258,318	1,476,269
APOLLO GLOBAL MGMT INC	4,733	SHARES COMMON STOCK	491,024	685,149
APTARGROUP INC	9,206	SHARES COMMON STOCK	829,104	1,122,764
ARAMARK HLDGS CORP	30,298	SHARES COMMON STOCK	813,597	1,116,784
ARGENX SE SPONSORED ADR	100	SHARES COMMON STOCK	37,752	84,095
ASML HOLDING N V NYREGISTRY	216	SHARES COMMON STOCK	197,974	231,090
ASTRAZENECA PLC SPONSORED ADR	1,874	SHARES COMMON STOCK	133,937	172,277
AT&T INC	20,434	SHARES COMMON STOCK	558,566	507,581
AUTOZONE INC	104	SHARES COMMON STOCK	135,143	352,716
AVERY DENNISON CORP	7,288	SHARES COMMON STOCK	1,353,544	1,325,541
AXA SA SPONSORED ADR	2,537	SHARES COMMON STOCK	118,080	122,045
BAE SYS PLC SPONSORED ADR	991	SHARES COMMON STOCK	96,639	91,386
BALL CORP	4,178	SHARES COMMON STOCK	195,173	221,309
BANCO SANTANDER SA ADR	11,628	SHARES COMMON STOCK	102,325	136,396
BANK NEW YORK MELLON CORP	7,179	SHARES COMMON STOCK	726,696	833,410
BANK OF AMERICA CORP	16,756	SHARES COMMON STOCK	558,338	921,580
BENTLEY SYS INC	10,315	SHARES COMMON STOCK	454,170	393,672
BERKLEY W R CORP	19,231	SHARES COMMON STOCK	598,672	1,348,478
BIO TECHNE CORP	13,924	SHARES COMMON STOCK	727,733	818,870
BLACKBAUD INC	8,405	SHARES COMMON STOCK	486,876	532,205
BOOKING HLDGS INC	148	SHARES COMMON STOCK	715,647	792,589
BOOZ ALLEN HAMILTON HLDG CORP	11,470	SHARES COMMON STOCK	1,001,312	967,609
BORGWARNER INC	18,452	SHARES COMMON STOCK	692,898	831,447
BRAMBLES LTD SPONSORED ADR	3,279	SHARES COMMON STOCK	66,944	100,410

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BROADCOM INC	3,034	SHARES COMMON STOCK	226,563	1,050,067
BROWN & BROWN INC	1,366	SHARES COMMON STOCK	59,883	108,870
BURLINGTON STORES INC	5,271	SHARES COMMON STOCK	929,994	1,522,528
CACI INTL INC	3,150	SHARES COMMON STOCK	863,076	1,678,352
CARLISLE COS INC	5,393	SHARES COMMON STOCK	1,157,402	1,725,005
CASEYS GEN STORES INC	2,755	SHARES COMMON STOCK	640,696	1,522,716
CDW CORP	2,778	SHARES COMMON STOCK	519,879	378,364
CELESTICA INC	257	SHARES COMMON STOCK	47,062	75,972
CHECK POINT SOFTWARE TECH	410	SHARES COMMON STOCK	86,230	76,080
CHOICE HOTELS INTL INC	8,710	SHARES COMMON STOCK	823,504	829,715
CHUBB LTD	2,293	SHARES COMMON STOCK	597,913	715,691
CISCO SYS INC	15,718	SHARES COMMON STOCK	1,076,485	1,210,758
CITIZENS FINL GROUP INC	17,916	SHARES COMMON STOCK	610,924	1,046,474
COGNIZANT TECH SOLUTIONS CRP	10,580	SHARES COMMON STOCK	809,713	878,140
COLUMBIA BKG SYS INC	9,682	SHARES COMMON STOCK	269,726	270,612
COLUMBIA SPORTSWEAR CO	7,504	SHARES COMMON STOCK	510,538	413,395
COMPAGNIE FIN RICHEMONTAG SWI ADR	5,645	SHARES COMMON STOCK	107,329	122,592
CROWN HLDGS INC	4,655	SHARES COMMON STOCK	447,427	479,325
CUMMINS INC	2,354	SHARES COMMON STOCK	576,994	1,201,599
DANAHER CORP	14,388	SHARES COMMON STOCK	2,488,309	3,293,701
DANONE SPONSORED ADR	6,166	SHARES COMMON STOCK	87,122	111,204
DELL TECHNOLOGIES INC	6,616	SHARES COMMON STOCK	443,332	832,822
DICKS SPORTING GOODS INC	3,585	SHARES COMMON STOCK	538,856	709,722
DIGITAL RLTY TR INC	1,643	SHARES COMMON STOCK	282,047	254,189
DOLBY LABORATORIES INC	15,189	SHARES COMMON STOCK	1,224,826	975,438
DOLLAR GEN CORP	7,156	SHARES COMMON STOCK	1,013,502	950,102
DOLLARAMA INC UNSPONSORED ADS	5,742	SHARES COMMON STOCK	83,256	78,493
E ON SE SPONSORED ADR	5,154	SHARES COMMON STOCK	91,878	97,606
ECOLAB INC	6,862	SHARES COMMON STOCK	1,288,944	1,801,412
ENVISTA HLDGS CORP	24,318	SHARES COMMON STOCK	608,533	527,944
EQUIFAX INC	5,412	SHARES COMMON STOCK	1,233,254	1,174,296
ESSILOR LUXOTTICA	435	SHARES COMMON STOCK	75,095	68,944
FACTSET RESH SYS INC	953	SHARES COMMON STOCK	141,300	276,551
FERRARI N V	172	SHARES COMMON STOCK	64,431	63,564
FIFTH THIRD BANCORP	19,600	SHARES COMMON STOCK	633,529	917,476
FIRST SOLAR INC	3,637	SHARES COMMON STOCK	741,005	950,094
FTI CONSULTING INC	2,931	SHARES COMMON STOCK	497,570	500,703
GALDERMA GROUP AG UNSPONSORED ADS	1,835	SHARES COMMON STOCK	66,589	76,061
GARTNER INC	3,222	SHARES COMMON STOCK	425,251	812,846
GE HEALTHCARE TECHNOLOGIES INC	9,060	SHARES COMMON STOCK	659,475	743,101

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
GEN DIGITAL INC	30,083	SHARES COMMON STOCK	822,786	817,957
GILEAD SCIENCES INC	6,853	SHARES COMMON STOCK	715,215	841,137
GODADDY INC	11,179	SHARES COMMON STOCK	930,864	1,387,090
GRACO INC	5,412	SHARES COMMON STOCK	150,158	443,622
HCA HEALTHCARE, INC.	2,194	SHARES COMMON STOCK	611,809	1,024,291
HEIDELBERG MATERIALS AG SPONSORED	833	SHARES COMMON STOCK	42,514	43,633
HENRY JACK & ASSOC INC	3,218	SHARES COMMON STOCK	410,296	587,221
HERMES INTL SCA ADR	377	SHARES COMMON STOCK	91,633	93,956
HOYA CORP SPONSORED ADR	428	SHARES COMMON STOCK	51,363	64,673
HSBC HLDGS PLC SPONSORED ADR	1,667	SHARES COMMON STOCK	113,407	131,143
HUNTINGTON INGALLS INDS INC	2,462	SHARES COMMON STOCK	624,462	837,252
IDEX CORP	4,741	SHARES COMMON STOCK	667,787	843,614
INDUSTRIA DE DISENO TEXTIL IND ADR	8,492	SHARES COMMON STOCK	76,248	140,475
INSIGHT ENTERPRISES INC	5,350	SHARES COMMON STOCK	764,874	435,865
INTERCONTINENTAL EXCHANGE, INC	5,013	SHARES COMMON STOCK	443,612	811,905
INTERNATIONAL BUSINESS MACHS CORP	2,663	SHARES COMMON STOCK	435,106	788,807
INTESA SANPAOLO SPON ADR	3,489	SHARES COMMON STOCK	69,947	145,575
INTUIT	2,192	SHARES COMMON STOCK	777,036	1,452,025
JABIL, INC	4,236	SHARES COMMON STOCK	404,065	965,893
JACOBS SOLUTIONS INC	5,103	SHARES COMMON STOCK	702,938	675,943
JACOBS SOLUTIONS INC	5,423	SHARES COMMON STOCK	584,239	718,331
JONES LANG LASALLE INC	3,874	SHARES COMMON STOCK	558,647	1,303,485
JPMORGAN CHASE & CO	4,423	SHARES COMMON STOCK	716,525	1,425,179
KBC GROUP NV ADR	1,407	SHARES COMMON STOCK	86,646	91,918
KINSALE CAP GROUP INC	1,335	SHARES COMMON STOCK	519,263	522,145
KIRBY CORP	7,060	SHARES COMMON STOCK	466,649	777,871
KLA CORPORATION	857	SHARES COMMON STOCK	472,141	1,041,324
KROGER CO	13,137	SHARES COMMON STOCK	914,394	820,800
LANDSTAR SYS INC	4,616	SHARES COMMON STOCK	492,552	663,319
LENNOX INTERNATIONAL INC	1,777	SHARES COMMON STOCK	351,504	862,876
LINDE PLC	3,392	SHARES COMMON STOCK	654,176	1,446,315
LKQ CORP	27,055	SHARES COMMON STOCK	1,166,995	817,061
LOBLAW COMPANIES LTD UNSPONSORED ADS	2,228	SHARES COMMON STOCK	22,800	25,065
L'OREAL-UNSPONSORED ADR	1,091	SHARES COMMON STOCK	95,075	93,947
MAGNUM ICE CREAM CO NV	1	SHARES COMMON STOCK	8	10
MANHATTAN ASSOCS INC	4,494	SHARES COMMON STOCK	528,372	778,855
MARKEL GROUP INC	672	SHARES COMMON STOCK	600,488	1,444,565
MARSH	6,612	SHARES COMMON STOCK	1,001,753	1,226,658
MASCO CORP	3,665	SHARES COMMON STOCK	232,314	232,581
MASTERCARD INC	5,053	SHARES COMMON STOCK	1,631,915	2,884,657

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
MCKESSON CORP	1,055	SHARES COMMON STOCK	626,422	865,406
MEDTRONIC PLC	7,545	SHARES COMMON STOCK	664,845	724,773
MERCADOLIBRE INC	22	SHARES COMMON STOCK	55,746	44,314
METTLER-TOLEDO INTL INC	49	SHARES COMMON STOCK	70,179	68,315
MICROSOFT CORP	6,309	SHARES COMMON STOCK	1,001,412	3,051,159
MITSUBISHI UFJ FINL GROUP INC	7,352	SHARES COMMON STOCK	97,168	116,603
MORGAN STANLEY	6,920	SHARES COMMON STOCK	492,897	1,228,508
MORNINGSTAR INC	4,576	SHARES COMMON STOCK	784,064	994,411
NATWEST GROUP PLC SPONS ADR	7,898	SHARES COMMON STOCK	96,200	138,215
NOMURA RESH INST LTD ADR	1,508	SHARES COMMON STOCK	45,735	57,927
NORDSON CORP	3,305	SHARES COMMON STOCK	484,249	794,621
NOVONESIS (NOVOZYMES)	929	SHARES COMMON STOCK	66,175	59,571
NRG ENERGY INC	2,126	SHARES COMMON STOCK	341,339	338,544
NXP SEMICONDUCTORS N V	2,043	SHARES COMMON STOCK	543,220	443,454
ONEOK INC	8,043	SHARES COMMON STOCK	592,738	591,161
ORACLE CORP	1,876	SHARES COMMON STOCK	214,240	365,651
PARKER HANNIFIN CORP	1,185	SHARES COMMON STOCK	396,624	1,041,568
PARSONS CORPORATION	5,337	SHARES COMMON STOCK	413,667	329,827
PAYPAL HLDGS INC	9,570	SHARES COMMON STOCK	736,241	558,697
POOL CORPORATION	2,293	SHARES COMMON STOCK	627,772	524,524
PROGRESSIVE CORP	1,587	SHARES COMMON STOCK	224,729	361,392
PROSPERITY BANCSHARES INC	4,898	SHARES COMMON STOCK	334,616	338,501
PRYSMIAN SPA ADR	2,489	SHARES COMMON STOCK	85,518	126,255
QUALCOMM INC	5,940	SHARES COMMON STOCK	870,575	1,016,037
RELX PLC SPONSORED ADR	2,102	SHARES COMMON STOCK	71,472	84,963
RIO TINTO PLC SPONSORED ADR	9,894	SHARES COMMON STOCK	578,947	791,817
ROCHE HLDG LTD SPONSORED ADR	1,167	SHARES COMMON STOCK	58,857	60,431
ROYAL DUTCH SHELL PLC	10,462	SHARES COMMON STOCK	524,451	768,748
RPM INTL INC	9,721	SHARES COMMON STOCK	628,462	1,010,984
RYANAIR HLDGS PLC SPONSORED ADR	1,110	SHARES COMMON STOCK	70,514	80,131
S&P GLOBAL INC	4,163	SHARES COMMON STOCK	1,220,875	2,175,542
SAFRAN S A SPON ADR	1,675	SHARES COMMON STOCK	88,905	146,263
SAIA INC	1,999	SHARES COMMON STOCK	588,533	652,713
SANDVIK AB ADR	1,353	SHARES COMMON STOCK	43,255	44,117
SAP SE ADR	746	SHARES COMMON STOCK	103,221	181,211
SCHNEIDER ELECTRIC SE ADR	2,226	SHARES COMMON STOCK	105,928	122,822
SEA LTD ADR	829	SHARES COMMON STOCK	80,820	105,756
SEI INVTS CO	14,244	SHARES COMMON STOCK	688,297	1,168,293
SEMPRA	6,858	SHARES COMMON STOCK	521,113	605,493
SERVICE CORP INTL	5,664	SHARES COMMON STOCK	257,360	441,622

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
SHOPIFY INC	303	SHARES COMMON STOCK	19,125	48,774
SIEMENS ENERGY AG UNSPONSORED ADR	1,245	SHARES COMMON STOCK	101,140	176,048
SIMPSON MANUFACTURING CO INC	3,091	SHARES COMMON STOCK	534,552	499,104
SOFTBANK GRP CORP ADR	1,015	SHARES COMMON STOCK	56,244	57,551
SONY CORP AMERN SH	6,532	SHARES COMMON STOCK	118,687	167,219
TAIWAN SEMICONDUCTOR MFG CO LTD	480	SHARES COMMON STOCK	105,468	145,867
TAPESTRY INC	7,845	SHARES COMMON STOCK	356,919	1,002,356
TELEFLEX INC	6,337	SHARES COMMON STOCK	1,637,445	773,367
TENCENT HLDGS LTD ADR	1,657	SHARES COMMON STOCK	112,394	127,519
TERUMO CORP ADR	5,092	SHARES COMMON STOCK	95,247	73,742
TESCO PLC SPONSORED ADR	5,051	SHARES COMMON STOCK	70,553	90,044
TEVA PHARMACEUTICAL INDS LTD ADR	35,076	SHARES COMMON STOCK	634,265	1,094,722
TEXTRON INC	8,548	SHARES COMMON STOCK	675,614	745,129
THERMO FISHER CORP	6,674	SHARES COMMON STOCK	2,593,002	3,867,249
TJX COS INC	12,711	SHARES COMMON STOCK	715,037	1,952,537
TOKYO ELECTRON LTD ADR	713	SHARES COMMON STOCK	55,097	78,057
TOPBUILD CORP	526	SHARES COMMON STOCK	229,240	219,442
TOTALENERGIES SE ACT	10,268	SHARES COMMON STOCK	535,161	671,732
TRANSUNION	13,523	SHARES COMMON STOCK	885,604	1,159,596
TRIMBLE INCORPORATED	25,124	SHARES COMMON STOCK	1,368,178	1,968,464
TYLER TECHNOLOGIES INC	972	SHARES COMMON STOCK	348,059	441,238
UCB S A UNSPONSORED ADR	690	SHARES COMMON STOCK	56,942	96,677
ULTA BEAUTY, INC	1,122	SHARES COMMON STOCK	324,775	678,821
UNILEVER PLC SPON ADR	1,869	SHARES COMMON STOCK	112,458	122,254
UNITED RENTALS INC	1,118	SHARES COMMON STOCK	217,114	904,820
VALE S A ADR	55,729	SHARES COMMON STOCK	808,533	726,149
VERISIGN INC	6,246	SHARES COMMON STOCK	1,186,130	1,517,466
VERISK ANALYTICS INC	9,409	SHARES COMMON STOCK	1,762,520	2,104,698
VERIZON COMMUNICATIONS INC	8,921	SHARES COMMON STOCK	404,211	363,351
VISA INC	11,412	SHARES COMMON STOCK	2,167,526	4,002,302
VONOVIA SE ADR	2,746	SHARES COMMON STOCK	41,947	39,572
WEX INC	5,511	SHARES COMMON STOCK	750,951	821,028
XYLEM INC	9,964	SHARES COMMON STOCK	797,533	1,356,897
ZOETIS INC	14,633	SHARES COMMON STOCK	2,028,309	1,841,124
		Total common stocks	**99,056,133**	**141,581,371**
CORPORATE BONDS:				
AMERICAN EX CR ACCOUNT SER 2023	425,000	5.15% DUE 09/16/2030	445,420	439,244
AMERICAN EX CR MAS TR SER 2025	275,000	4.56% DUE 12/17/2029	274,939	279,448

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
CAPITAL ONE MULTI ASSET SER 2025	610,000	4.02% DUE 09/15/2032	609,853	610,123
CAPITAL ONE PR AR TR SER 2024	465,000	4.66% DUE 01/15/2030	464,993	472,422
CARMAX AUTO OWNER TR SER 2023	385,000	5.26% DUE 02/15/2029	384,988	391,933
CARMAX AUTO OWNER TRUST SER 2024 1	525,000	4.94% DUE 08/15/2029	524,933	533,704
CARMAX AUTO OWNER TRUST SER 2024 3	500,000	4.85% DUE 01/15/2030	499,937	510,321
CARMAX AUTO OWNER TRUST SER 2025 1	540,000	5.50% DUE 08/15/2030	539,988	552,157
CHASE ISSUANCE TR SER 2023	380,000	5.08% DUE 09/16/2030	379,968	392,985
CNH EQUIP TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	419,795
CNH EQUIP TR SER 2023	505,000	5.46% DUE 03/17/2031	504,940	520,857
CNH EQUIP TRUST SER 2024	660,000	4.80% DUE 07/15/2031	659,773	671,570
CNH EQUIPMENT TR SER 2022	50,406	2.94% DUE 07/15/2027	50,402	50,355
CNH EQUIPMENT TRUST SER 2024	700,000	5.23% DUE 11/17/2031	699,859	721,845
FANNIE MAE REMIC TRST SER 2019	129,273	2.56% DUE 09/25/2029	118,042	123,476
GM FINL CON AUTO REC TR SER 2024	585,000	5.20% DUE 11/16/2029	584,985	596,679
GM FINL CONSUMER AUTOMOBILE	420,000	4.59% DUE 07/17/2028	419,862	422,450
HONDA AUTO REC OWNER TR SER 2024	520,000	4.51% DUE 11/21/2030	519,919	525,612
HYUNDAI AUTO REC TR SER 2024 B CL A	295,000	5.38% DUE 03/15/2029	294,955	298,299
HYUNDAI AUTO REC TR SER 2024 B CL A	160,000	5.26% DUE 09/16/2030	159,980	162,756
TOYOTA AUTO RECEIVABLES SER 2024 B	218,682	5.33% DUE 01/16/2029	218,651	220,961
TOYOTA AUTO RECEIVABLES SER 2024 B	340,000	5.28% DUE 07/16/2029	339,903	348,715
TOYOTA AUTO RECEIVABLES SER 2025 B	635,000	4.49% DUE 06/17/2030	634,942	644,335
TOYOTA AUTO REV OWNR TR SER 2023 C	385,000	5.01% DUE 02/15/2029	387,662	390,990
WORLD OMNI AUTO SER 2024 B CL A 4	200,000	5.23% DUE 07/15/2030	199,947	204,568
		Total corporate bonds	**10,333,795**	**10,505,600**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	25,816
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	348,504
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	496,275
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	848,420
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	127,152
U.S. TREASURY NOTE	175,000	2.87% DUE 05/15/2032	174,927	165,037
U.S. TREASURY NOTE	330,000	3.37% DUE 05/15/2033	321,352	317,318
U.S. TREASURY NOTE	255,000	3.50% DUE 01/31/2030	247,401	253,577
U.S. TREASURY NOTE	130,000	3.50% DUE 04/30/2030	128,919	129,086
U.S. TREASURY NOTE	980,000	3.50% DUE 09/30/2029	959,091	976,060
U.S. TREASURY NOTE	385,000	3.62% DUE 03/31/2030	384,776	384,334
U.S. TREASURY NOTE	1,080,000	3.87% DUE 06/30/2030	1,075,950	1,088,251

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	1,085,000	3.87% DUE 08/15/2033	1,027,512	1,076,233
U.S. TREASURY NOTE	265,000	3.87% DUE 08/15/2034	252,879	260,980
U.S. TREASURY NOTE	410,000	4.00% DUE 02/15/2034	399,704	408,815
U.S. TREASURY NOTE	170,000	4.00% DUE 04/30/2032	167,085	171,136
U.S. TREASURY NOTE	545,000	4.12% DUE 03/31/2031	527,907	554,369
U.S. TREASURY NOTE	550,000	4.12% DUE 10/31/2029	545,683	559,510
U.S. TREASURY NOTE	285,000	4.12% DUE 11/30/2031	278,511	289,343
U.S. TREASURY NOTE	315,000	4.25% DUE 05/15/2035	308,856	317,684
U.S. TREASURY NOTE	635,000	4.25% DUE 08/15/2035	639,491	639,667
U.S. TREASURY NOTE	255,000	4.50% DUE 11/15/2033	260,370	263,354
U.S. TREASURY NOTE	360,000	4.50% DUE 12/31/2031	361,745	372,607
U.S. TREASURY NOTE	545,000	4.62% DUE 02/15/2035	559,585	565,835
		Total U.S. Government	10,522,563	10,639,363
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	69,634	1.50% DUE 12/15/2032	70,722	66,060
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	577,143
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	375,560
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	675,643
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	419,492
FEDERAL HOME LOAN MTG CORP	411,650	4.25% DUE 01/01/2030	408,385	410,831
FEDERAL HOME LOAN MTG CORP	56,073	2.50% DUE 07/01/2029	58,859	54,824
FEDERAL HOME LOAN MTG CORP	102,450	3.00% DUE 08/01/2043	99,507	94,777
FEDERAL HOME LOAN MTG CORP	48,518	2.50% DUE 03/01/2030	49,579	47,352
FEDERAL NATL MTG ASSN	657,783	4.00% DUE 01/01/2044	628,182	642,095
FEDERAL NATL MTG ASSN	7,790	5.50% DUE 08/01/2035	8,590	7,990
FEDERAL NATL MTG ASSN	93,910	3.00% DUE 03/01/2030	96,214	92,622
FEDERAL NATL MTG ASSN	424,336	2.50% DUE 01/01/2052	421,817	363,486
FEDERAL NATL MTG ASSN	663,302	4.50% DUE 04/01/2050	654,285	665,909
FEDERAL NATL MTG ASSN	253,054	3.00% DUE 04/01/2047	256,725	229,583
FEDERAL NATL MTG ASSN	153,350	3.00% DUE 10/01/2044	157,400	141,722
FEDERAL NATL MTG ASSN	686,085	4.00% DUE 04/01/2044	655,908	669,742
FEDERAL NATL MTG ASSN	293,123	4.50% DUE 01/01/2050	290,398	294,454
FEDERAL NATL MTG ASSN	559,172	3.00% DUE 07/01/2050	474,685	505,313
FEDERAL NATL MTG ASSN	116,917	3.50% DUE 07/01/2047	106,814	110,963
FEDERAL NATL MTG ASSN	231,486	2.50% DUE 10/01/2036	208,917	216,833
FEDERAL NATL MTG ASSN	37,323	3.50% DUE 02/01/2048	37,108	35,062
FEDERAL NATL MTG ASSN	105,943	2.00% DUE 06/01/2030	110,181	102,449

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party		(c) Description of investment maturity date, rate of interest, collateral, par or maturity	(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	60,650	FLTG RATE DUE 07/25/2042	60,621	60,476
FEDERAL NATL MTG ASSN	815	3.50% DUE 03/25/2033	791	807
FEDERAL NATL MTG ASSN	41,544	3.50% DUE 09/25/2027	43,063	41,332
FEDERAL NATL MTG ASSN	205,068	1.50% DUE 02/25/2033	208,144	192,660
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,323	344,685
FEDERAL NATL MTG ASSN	580,000	FLTG RATE DUE 05/25/2032	515,724	527,561
		Total GSE Securities	8,371,868	7,967,426
		Total U.S. Government and GSE Securities	**18,894,431**	**18,606,789**
EXCHANGE-TRADED FUND,				
INVESCO NASDAQ 100	21,608	SHARES - EXCHANGE-TRADED FUND	**4,999,919**	**5,465,095**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTGAGE INCOME FUND	111,968	SHARES - LIMITED PARTNERSHIPS	10,000,000	11,297,502
WACAP JMT REAL ESTATE EQUITY FUND	53,942	SHARES - LIMITED PARTNERSHIPS	4,694,826	5,066,601
		Total limited partnerships	**14,694,826**	**16,364,103**
CASH AND EQUIVALENTS:				
MARINE BANK	1,230,976	MONEY MARKET ACCOUNT	1,230,976	1,230,976
MARINE BANK	1,403,832	B&T UNIT RAFI ACCOUNT	1,403,832	1,403,832
		Total cash and equivalents	**2,634,808**	**2,634,808**
MONEY MARKET FUNDS:				
GS FIN SQ GOV MONEY MARKET	4,476,170	SHARES - MONEY MARKET FUND	4,476,170	4,476,170
INVESCO STIT GOV & AGENCY 1901	23	SHARES - MONEY MARKET FUND	23	23
LIQUID ASSETS GOVT FUND	13,543	SHARES - MONEY MARKET FUND	13,543	13,543
		Total money market funds	**4,489,736**	**4,489,736**
		Total investments	**$ 155,103,648**	**$ 199,647,502**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2025

EIN: 59-1785571

(a) Identity of Party	(b) Description of asset (including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Midwest Govt. Money Market Fund	Money Market Fund	$ 36,582,639	$ -	$ 36,582,639	$ 36,582,639	$ -
Midwest Govt. Money Market Fund	Money Market Fund	-	38,073,895	38,073,895	38,073,895	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

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 and ending

A This return/report is for: [X] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
[ ] 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 . . . . . ▶ [X]

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
Southern States Savings & Retirement Plan Trust

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 1/1/1977

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)

Southern States Savings & Retirement Plan Trust

Electronic Filing Only

STE 103 1910 82nd Avenue
Vero Beach FL 32966

1910 82nd Avenue Suite 103
Vero Beach FL 32966

2b Employer Identification Number (EIN)
59-1785571

2c Plan Sponsor's telephone number
770-992-3599

2d Business code (see instructions)
484110

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	R Jerry Cook	09/23/2026	R. Jerry Cook
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address ☐ Same as Plan Sponsor	**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**	13,898
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)**	13,898
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	
b	Retired or separated participants receiving benefits	**6b**	
c	Other retired or separated participants entitled to future benefits	**6c**	
d	Subtotal. Add lines **6a(2), 6b,** and **6c**.	**6d**	0
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	0
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

Electronic Filing Only

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
2C

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) ☒	Trust	(3) ☒	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) ☐ **R** (Retirement Plan Information)

(2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4) ☐ **DCG** (Individual Plan Information) – Number Attached ____

(5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

(1) ☒ **H** (Financial Information)

(2) ☐ **I** (Financial Information – Small Plan)

(3) ☐ **A** (Insurance Information) – Number Attached ____

(4) ☒ **C** (Service Provider Information)

(5) ☐ **D** (DFE/Participating Plan Information)

(6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

Electronic Filing Only

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

REPORTABLE TRANSACTIONS – SCHEDULE H, LINE 4j – FORM 5500

FOR THE YEAR ENDED DECEMBER 31, 2025

EIN: 59-1785571

(a) Identity of Party	(b) Description of asset (including interest rate and maturity in case of a loan)	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Midwest Govt. Money Market Fund	Money Market Fund	$ 36,582,639	$ -	$ 36,582,639	$ 36,582,639	$ -
Midwest Govt. Money Market Fund	Money Market Fund	-	38,073,895	38,073,895	38,073,895	-

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS:				
3I GROUP PLC UNSPONSORD ADR	7,086	SHARES COMMON STOCK	$ 58,710	$ 77,748
ABBVIE INC	3,947	SHARES COMMON STOCK	423,195	901,850
ADVANCED DRAIN SYS INC	2,193	SHARES COMMON STOCK	244,020	317,612
ADYEN N V UNSPONSRED ADS	3,766	SHARES COMMON STOCK	65,847	60,817
AFFILIATED MANAGERS GROUP INC	4,228	SHARES COMMON STOCK	551,617	1,218,848
AGNICO EAGLE MINES LIMITED	822	SHARES COMMON STOCK	118,492	139,354
AIRBUS SE ADR	2,553	SHARES COMMON STOCK	121,147	148,720
AKAMAI TECHNOLOGIES INC	8,366	SHARES COMMON STOCK	815,654	729,934
ALCON INC	900	SHARES COMMON STOCK	70,319	70,929
ALPHABET INC CAP STOCK	3,177	SHARES COMMON STOCK	288,765	994,401
ALPHABET INC CAP STOCK	13,993	SHARES COMMON STOCK	1,102,905	4,391,003
ALTRIA GROUP INC	14,958	SHARES COMMON STOCK	687,269	862,478
AMERICAN EXPRESS CO	2,438	SHARES COMMON STOCK	367,200	901,938
AMERICAN TOWER CORPORATION	7,491	SHARES COMMON STOCK	1,592,559	1,315,195
AMERIPRISE FINANCIAL INC	1,435	SHARES COMMON STOCK	237,665	703,638
AMGEN INC	2,366	SHARES COMMON STOCK	504,928	774,415
AMPHENOL CORP	10,924	SHARES COMMON STOCK	258,318	1,476,269
APOLLO GLOBAL MGMT INC	4,733	SHARES COMMON STOCK	491,024	685,149
APTARGROUP INC	9,206	SHARES COMMON STOCK	829,104	1,122,764
ARAMARK HLDGS CORP	30,298	SHARES COMMON STOCK	813,597	1,116,784
ARGENX SE SPONSORED ADR	100	SHARES COMMON STOCK	37,752	84,095
ASML HOLDING N V NYREGISTRY	216	SHARES COMMON STOCK	197,974	231,090
ASTRAZENECA PLC SPONSORED ADR	1,874	SHARES COMMON STOCK	133,937	172,277
AT&T INC	20,434	SHARES COMMON STOCK	558,566	507,581
AUTOZONE INC	104	SHARES COMMON STOCK	135,143	352,716
AVERY DENNISON CORP	7,288	SHARES COMMON STOCK	1,353,544	1,325,541
AXA SA SPONSORED ADR	2,537	SHARES COMMON STOCK	118,080	122,045
BAE SYS PLC SPONSORED ADR	991	SHARES COMMON STOCK	96,639	91,386
BALL CORP	4,178	SHARES COMMON STOCK	195,173	221,309
BANCO SANTANDER SA ADR	11,628	SHARES COMMON STOCK	102,325	136,396
BANK NEW YORK MELLON CORP	7,179	SHARES COMMON STOCK	726,696	833,410
BANK OF AMERICA CORP	16,756	SHARES COMMON STOCK	558,338	921,580
BENTLEY SYS INC	10,315	SHARES COMMON STOCK	454,170	393,672
BERKLEY W R CORP	19,231	SHARES COMMON STOCK	598,672	1,348,478
BIO TECHNE CORP	13,924	SHARES COMMON STOCK	727,733	818,870
BLACKBAUD INC	8,405	SHARES COMMON STOCK	486,876	532,205
BOOKING HLDGS INC	148	SHARES COMMON STOCK	715,647	792,589
BOOZ ALLEN HAMILTON HLDG CORP	11,470	SHARES COMMON STOCK	1,001,312	967,609
BORGWARNER INC	18,452	SHARES COMMON STOCK	692,898	831,447
BRAMBLES LTD SPONSORED ADR	3,279	SHARES COMMON STOCK	66,944	100,410

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
BROADCOM INC	3,034	SHARES COMMON STOCK	226,563	1,050,067
BROWN & BROWN INC	1,366	SHARES COMMON STOCK	59,883	108,870
BURLINGTON STORES INC	5,271	SHARES COMMON STOCK	929,994	1,522,528
CACI INTL INC	3,150	SHARES COMMON STOCK	863,076	1,678,352
CARLISLE COS INC	5,393	SHARES COMMON STOCK	1,157,402	1,725,005
CASEYS GEN STORES INC	2,755	SHARES COMMON STOCK	640,696	1,522,716
CDW CORP	2,778	SHARES COMMON STOCK	519,879	378,364
CELESTICA INC	257	SHARES COMMON STOCK	47,062	75,972
CHECK POINT SOFTWARE TECH	410	SHARES COMMON STOCK	86,230	76,080
CHOICE HOTELS INTL INC	8,710	SHARES COMMON STOCK	823,504	829,715
CHUBB LTD	2,293	SHARES COMMON STOCK	597,913	715,691
CISCO SYS INC	15,718	SHARES COMMON STOCK	1,076,485	1,210,758
CITIZENS FINL GROUP INC	17,916	SHARES COMMON STOCK	610,924	1,046,474
COGNIZANT TECH SOLUTIONS CRP	10,580	SHARES COMMON STOCK	809,713	878,140
COLUMBIA BKG SYS INC	9,682	SHARES COMMON STOCK	269,726	270,612
COLUMBIA SPORTSWEAR CO	7,504	SHARES COMMON STOCK	510,538	413,395
COMPAGNIE FIN RICHEMONTAG SWI ADR	5,645	SHARES COMMON STOCK	107,329	122,592
CROWN HLDGS INC	4,655	SHARES COMMON STOCK	447,427	479,325
CUMMINS INC	2,354	SHARES COMMON STOCK	576,994	1,201,599
DANAHER CORP	14,388	SHARES COMMON STOCK	2,488,309	3,293,701
DANONE SPONSORED ADR	6,166	SHARES COMMON STOCK	87,122	111,204
DELL TECHNOLOGIES INC	6,616	SHARES COMMON STOCK	443,332	832,822
DICKS SPORTING GOODS INC	3,585	SHARES COMMON STOCK	538,856	709,722
DIGITAL RLTY TR INC	1,643	SHARES COMMON STOCK	282,047	254,189
DOLBY LABORATORIES INC	15,189	SHARES COMMON STOCK	1,224,826	975,438
DOLLAR GEN CORP	7,156	SHARES COMMON STOCK	1,013,502	950,102
DOLLARAMA INC UNSPONSORED ADS	5,742	SHARES COMMON STOCK	83,256	78,493
E ON SE SPONSORED ADR	5,154	SHARES COMMON STOCK	91,878	97,606
ECOLAB INC	6,862	SHARES COMMON STOCK	1,288,944	1,801,412
ENVISTA HLDGS CORP	24,318	SHARES COMMON STOCK	608,533	527,944
EQUIFAX INC	5,412	SHARES COMMON STOCK	1,233,254	1,174,296
ESSILOR LUXOTTICA	435	SHARES COMMON STOCK	75,095	68,944
FACTSET RESH SYS INC	953	SHARES COMMON STOCK	141,300	276,551
FERRARI N V	172	SHARES COMMON STOCK	64,431	63,564
FIFTH THIRD BANCORP	19,600	SHARES COMMON STOCK	633,529	917,476
FIRST SOLAR INC	3,637	SHARES COMMON STOCK	741,005	950,094
FTI CONSULTING INC	2,931	SHARES COMMON STOCK	497,570	500,703
GALDERMA GROUP AG UNSPONSORED ADS	1,835	SHARES COMMON STOCK	66,589	76,061
GARTNER INC	3,222	SHARES COMMON STOCK	425,251	812,846
GE HEALTHCARE TECHNOLOGIES INC	9,060	SHARES COMMON STOCK	659,475	743,101

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
GEN DIGITAL INC	30,083	SHARES COMMON STOCK	822,786	817,957
GILEAD SCIENCES INC	6,853	SHARES COMMON STOCK	715,215	841,137
GODADDY INC	11,179	SHARES COMMON STOCK	930,864	1,387,090
GRACO INC	5,412	SHARES COMMON STOCK	150,158	443,622
HCA HEALTHCARE, INC.	2,194	SHARES COMMON STOCK	611,809	1,024,291
HEIDELBERG MATERIALS AG SPONSORED	833	SHARES COMMON STOCK	42,514	43,633
HENRY JACK & ASSOC INC	3,218	SHARES COMMON STOCK	410,296	587,221
HERMES INTL SCA ADR	377	SHARES COMMON STOCK	91,633	93,956
HOYA CORP SPONSORED ADR	428	SHARES COMMON STOCK	51,363	64,673
HSBC HLDGS PLC SPONSORED ADR	1,667	SHARES COMMON STOCK	113,407	131,143
HUNTINGTON INGALLS INDS INC	2,462	SHARES COMMON STOCK	624,462	837,252
IDEX CORP	4,741	SHARES COMMON STOCK	667,787	843,614
INDUSTRIA DE DISENO TEXTIL IND ADR	8,492	SHARES COMMON STOCK	76,248	140,475
INSIGHT ENTERPRISES INC	5,350	SHARES COMMON STOCK	764,874	435,865
INTERCONTINENTAL EXCHANGE, INC	5,013	SHARES COMMON STOCK	443,612	811,905
INTERNATIONAL BUSINESS MACHS CORP	2,663	SHARES COMMON STOCK	435,106	788,807
INTESA SANPAOLO SPON ADR	3,489	SHARES COMMON STOCK	69,947	145,575
INTUIT	2,192	SHARES COMMON STOCK	777,036	1,452,025
JABIL, INC	4,236	SHARES COMMON STOCK	404,065	965,893
JACOBS SOLUTIONS INC	5,103	SHARES COMMON STOCK	702,938	675,943
JACOBS SOLUTIONS INC	5,423	SHARES COMMON STOCK	584,239	718,331
JONES LANG LASALLE INC	3,874	SHARES COMMON STOCK	558,647	1,303,485
JPMORGAN CHASE & CO	4,423	SHARES COMMON STOCK	716,525	1,425,179
KBC GROUP NV ADR	1,407	SHARES COMMON STOCK	86,646	91,918
KINSALE CAP GROUP INC	1,335	SHARES COMMON STOCK	519,263	522,145
KIRBY CORP	7,060	SHARES COMMON STOCK	466,649	777,871
KLA CORPORATION	857	SHARES COMMON STOCK	472,141	1,041,324
KROGER CO	13,137	SHARES COMMON STOCK	914,394	820,800
LANDSTAR SYS INC	4,616	SHARES COMMON STOCK	492,552	663,319
LENNOX INTERNATIONAL INC	1,777	SHARES COMMON STOCK	351,504	862,876
LINDE PLC	3,392	SHARES COMMON STOCK	654,176	1,446,315
LKQ CORP	27,055	SHARES COMMON STOCK	1,166,995	817,061
LOBLAW COMPANIES LTD UNSPONSORED ADS	2,228	SHARES COMMON STOCK	22,800	25,065
L'OREAL-UNSPONSORED ADR	1,091	SHARES COMMON STOCK	95,075	93,947
MAGNUM ICE CREAM CO NV	1	SHARES COMMON STOCK	8	10
MANHATTAN ASSOCS INC	4,494	SHARES COMMON STOCK	528,372	778,855
MARKEL GROUP INC	672	SHARES COMMON STOCK	600,488	1,444,565
MARSH	6,612	SHARES COMMON STOCK	1,001,753	1,226,658
MASCO CORP	3,665	SHARES COMMON STOCK	232,314	232,581
MASTERCARD INC	5,053	SHARES COMMON STOCK	1,631,915	2,884,657

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
MCKESSON CORP	1,055	SHARES COMMON STOCK	626,422	865,406
MEDTRONIC PLC	7,545	SHARES COMMON STOCK	664,845	724,773
MERCADOLIBRE INC	22	SHARES COMMON STOCK	55,746	44,314
METTLER-TOLEDO INTL INC	49	SHARES COMMON STOCK	70,179	68,315
MICROSOFT CORP	6,309	SHARES COMMON STOCK	1,001,412	3,051,159
MITSUBISHI UFJ FINL GROUP INC	7,352	SHARES COMMON STOCK	97,168	116,603
MORGAN STANLEY	6,920	SHARES COMMON STOCK	492,897	1,228,508
MORNINGSTAR INC	4,576	SHARES COMMON STOCK	784,064	994,411
NATWEST GROUP PLC SPONS ADR	7,898	SHARES COMMON STOCK	96,200	138,215
NOMURA RESH INST LTD ADR	1,508	SHARES COMMON STOCK	45,735	57,927
NORDSON CORP	3,305	SHARES COMMON STOCK	484,249	794,621
NOVONESIS (NOVOZYMES)	929	SHARES COMMON STOCK	66,175	59,571
NRG ENERGY INC	2,126	SHARES COMMON STOCK	341,339	338,544
NXP SEMICONDUCTORS N V	2,043	SHARES COMMON STOCK	543,220	443,454
ONEOK INC	8,043	SHARES COMMON STOCK	592,738	591,161
ORACLE CORP	1,876	SHARES COMMON STOCK	214,240	365,651
PARKER HANNIFIN CORP	1,185	SHARES COMMON STOCK	396,624	1,041,568
PARSONS CORPORATION	5,337	SHARES COMMON STOCK	413,667	329,827
PAYPAL HLDGS INC	9,570	SHARES COMMON STOCK	736,241	558,697
POOL CORPORATION	2,293	SHARES COMMON STOCK	627,772	524,524
PROGRESSIVE CORP	1,587	SHARES COMMON STOCK	224,729	361,392
PROSPERITY BANCSHARES INC	4,898	SHARES COMMON STOCK	334,616	338,501
PRYSMIAN SPA ADR	2,489	SHARES COMMON STOCK	85,518	126,255
QUALCOMM INC	5,940	SHARES COMMON STOCK	870,575	1,016,037
RELX PLC SPONSORED ADR	2,102	SHARES COMMON STOCK	71,472	84,963
RIO TINTO PLC SPONSORED ADR	9,894	SHARES COMMON STOCK	578,947	791,817
ROCHE HLDG LTD SPONSORED ADR	1,167	SHARES COMMON STOCK	58,857	60,431
ROYAL DUTCH SHELL PLC	10,462	SHARES COMMON STOCK	524,451	768,748
RPM INTL INC	9,721	SHARES COMMON STOCK	628,462	1,010,984
RYANAIR HLDGS PLC SPONSORED ADR	1,110	SHARES COMMON STOCK	70,514	80,131
S&P GLOBAL INC	4,163	SHARES COMMON STOCK	1,220,875	2,175,542
SAFRAN S A SPON ADR	1,675	SHARES COMMON STOCK	88,905	146,263
SAIA INC	1,999	SHARES COMMON STOCK	588,533	652,713
SANDVIK AB ADR	1,353	SHARES COMMON STOCK	43,255	44,117
SAP SE ADR	746	SHARES COMMON STOCK	103,221	181,211
SCHNEIDER ELECTRIC SE ADR	2,226	SHARES COMMON STOCK	105,928	122,822
SEA LTD ADR	829	SHARES COMMON STOCK	80,820	105,756
SEI INVTS CO	14,244	SHARES COMMON STOCK	688,297	1,168,293
SEMPRA	6,858	SHARES COMMON STOCK	521,113	605,493
SERVICE CORP INTL	5,664	SHARES COMMON STOCK	257,360	441,622

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
COMMON STOCKS (CONTINUED):				
SHOPIFY INC	303	SHARES COMMON STOCK	19,125	48,774
SIEMENS ENERGY AG UNSPONSORED ADR	1,245	SHARES COMMON STOCK	101,140	176,048
SIMPSON MANUFACTURING CO INC	3,091	SHARES COMMON STOCK	534,552	499,104
SOFTBANK GRP CORP ADR	1,015	SHARES COMMON STOCK	56,244	57,551
SONY CORP AMERN SH	6,532	SHARES COMMON STOCK	118,687	167,219
TAIWAN SEMICONDUCTOR MFG CO LTD	480	SHARES COMMON STOCK	105,468	145,867
TAPESTRY INC	7,845	SHARES COMMON STOCK	356,919	1,002,356
TELEFLEX INC	6,337	SHARES COMMON STOCK	1,637,445	773,367
TENCENT HLDGS LTD ADR	1,657	SHARES COMMON STOCK	112,394	127,519
TERUMO CORP ADR	5,092	SHARES COMMON STOCK	95,247	73,742
TESCO PLC SPONSORED ADR	5,051	SHARES COMMON STOCK	70,553	90,044
TEVA PHARMACEUTICAL INDS LTD ADR	35,076	SHARES COMMON STOCK	634,265	1,094,722
TEXTRON INC	8,548	SHARES COMMON STOCK	675,614	745,129
THERMO FISHER CORP	6,674	SHARES COMMON STOCK	2,593,002	3,867,249
TJX COS INC	12,711	SHARES COMMON STOCK	715,037	1,952,537
TOKYO ELECTRON LTD ADR	713	SHARES COMMON STOCK	55,097	78,057
TOPBUILD CORP	526	SHARES COMMON STOCK	229,240	219,442
TOTALENERGIES SE ACT	10,268	SHARES COMMON STOCK	535,161	671,732
TRANSUNION	13,523	SHARES COMMON STOCK	885,604	1,159,596
TRIMBLE INCORPORATED	25,124	SHARES COMMON STOCK	1,368,178	1,968,464
TYLER TECHNOLOGIES INC	972	SHARES COMMON STOCK	348,059	441,238
UCB S A UNSPONSORED ADR	690	SHARES COMMON STOCK	56,942	96,677
ULTA BEAUTY, INC	1,122	SHARES COMMON STOCK	324,775	678,821
UNILEVER PLC SPON ADR	1,869	SHARES COMMON STOCK	112,458	122,254
UNITED RENTALS INC	1,118	SHARES COMMON STOCK	217,114	904,820
VALE S A ADR	55,729	SHARES COMMON STOCK	808,533	726,149
VERISIGN INC	6,246	SHARES COMMON STOCK	1,186,130	1,517,466
VERISK ANALYTICS INC	9,409	SHARES COMMON STOCK	1,762,520	2,104,698
VERIZON COMMUNICATIONS INC	8,921	SHARES COMMON STOCK	404,211	363,351
VISA INC	11,412	SHARES COMMON STOCK	2,167,526	4,002,302
VONOVIA SE ADR	2,746	SHARES COMMON STOCK	41,947	39,572
WEX INC	5,511	SHARES COMMON STOCK	750,951	821,028
XYLEM INC	9,964	SHARES COMMON STOCK	797,533	1,356,897
ZOETIS INC	14,633	SHARES COMMON STOCK	2,028,309	1,841,124
		Total common stocks	**99,056,133**	**141,581,371**
CORPORATE BONDS:				
AMERICAN EX CR ACCOUNT SER 2023	425,000	5.15% DUE 09/16/2030	445,420	439,244
AMERICAN EX CR MAS TR SER 2025	275,000	4.56% DUE 12/17/2029	274,939	279,448

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
CORPORATE BONDS (CONTINUED):				
CAPITAL ONE MULTI ASSET SER 2025	610,000	4.02% DUE 09/15/2032	609,853	610,123
CAPITAL ONE PR AR TR SER 2024	465,000	4.66% DUE 01/15/2030	464,993	472,422
CARMAX AUTO OWNER TR SER 2023	385,000	5.26% DUE 02/15/2029	384,988	391,933
CARMAX AUTO OWNER TRUST SER 2024 1	525,000	4.94% DUE 08/15/2029	524,933	533,704
CARMAX AUTO OWNER TRUST SER 2024 3	500,000	4.85% DUE 01/15/2030	499,937	510,321
CARMAX AUTO OWNER TRUST SER 2025 1	540,000	5.50% DUE 08/15/2030	539,988	552,157
CHASE ISSUANCE TR SER 2023	380,000	5.08% DUE 09/16/2030	379,968	392,985
CNH EQUIP TR SER 2022	415,000	5.81% DUE 11/15/2029	414,954	419,795
CNH EQUIP TR SER 2023	505,000	5.46% DUE 03/17/2031	504,940	520,857
CNH EQUIP TRUST SER 2024	660,000	4.80% DUE 07/15/2031	659,773	671,570
CNH EQUIPMENT TR SER 2022	50,406	2.94% DUE 07/15/2027	50,402	50,355
CNH EQUIPMENT TRUST SER 2024	700,000	5.23% DUE 11/17/2031	699,859	721,845
FANNIE MAE REMIC TRST SER 2019	129,273	2.56% DUE 09/25/2029	118,042	123,476
GM FINL CON AUTO REC TR SER 2024	585,000	5.20% DUE 11/16/2029	584,985	596,679
GM FINL CONSUMER AUTOMOBILE	420,000	4.59% DUE 07/17/2028	419,862	422,450
HONDA AUTO REC OWNER TR SER 2024	520,000	4.51% DUE 11/21/2030	519,919	525,612
HYUNDAI AUTO REC TR SER 2024 B CL A	295,000	5.38% DUE 03/15/2029	294,955	298,299
HYUNDAI AUTO REC TR SER 2024 B CL A	160,000	5.26% DUE 09/16/2030	159,980	162,756
TOYOTA AUTO RECEIVABLES SER 2024 B	218,682	5.33% DUE 01/16/2029	218,651	220,961
TOYOTA AUTO RECEIVABLES SER 2024 B	340,000	5.28% DUE 07/16/2029	339,903	348,715
TOYOTA AUTO RECEIVABLES SER 2025 B	635,000	4.49% DUE 06/17/2030	634,942	644,335
TOYOTA AUTO REV OWNR TR SER 2023 C	385,000	5.01% DUE 02/15/2029	387,662	390,990
WORLD OMNI AUTO SER 2024 B CL A 4	200,000	5.23% DUE 07/15/2030	199,947	204,568
		Total corporate bonds	**10,333,795**	**10,505,600**
U.S. GOVERNMENT AND GSE SECURITIES:				
U.S. GOVERNMENT -				
U.S. TREASURY BOND	25,000	4.50% DUE 02/15/2036	31,144	25,816
U.S. TREASURY NOTE	400,000	1.37% DUE 11/15/2031	385,986	348,504
U.S. TREASURY NOTE	515,000	2.37% DUE 03/31/2029	495,810	496,275
U.S. TREASURY NOTE	910,000	2.75% DUE 08/15/2032	859,173	848,420
U.S. TREASURY NOTE	130,000	2.87% DUE 04/30/2029	128,706	127,152
U.S. TREASURY NOTE	175,000	2.87% DUE 05/15/2032	174,927	165,037
U.S. TREASURY NOTE	330,000	3.37% DUE 05/15/2033	321,352	317,318
U.S. TREASURY NOTE	255,000	3.50% DUE 01/31/2030	247,401	253,577
U.S. TREASURY NOTE	130,000	3.50% DUE 04/30/2030	128,919	129,086
U.S. TREASURY NOTE	980,000	3.50% DUE 09/30/2029	959,091	976,060
U.S. TREASURY NOTE	385,000	3.62% DUE 03/31/2030	384,776	384,334
U.S. TREASURY NOTE	1,080,000	3.87% DUE 06/30/2030	1,075,950	1,088,251

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
U.S. GOVERNMENT (CONTINUED) -				
U.S. TREASURY NOTE	1,085,000	3.87% DUE 08/15/2033	1,027,512	1,076,233
U.S. TREASURY NOTE	265,000	3.87% DUE 08/15/2034	252,879	260,980
U.S. TREASURY NOTE	410,000	4.00% DUE 02/15/2034	399,704	408,815
U.S. TREASURY NOTE	170,000	4.00% DUE 04/30/2032	167,085	171,136
U.S. TREASURY NOTE	545,000	4.12% DUE 03/31/2031	527,907	554,369
U.S. TREASURY NOTE	550,000	4.12% DUE 10/31/2029	545,683	559,510
U.S. TREASURY NOTE	285,000	4.12% DUE 11/30/2031	278,511	289,343
U.S. TREASURY NOTE	315,000	4.25% DUE 05/15/2035	308,856	317,684
U.S. TREASURY NOTE	635,000	4.25% DUE 08/15/2035	639,491	639,667
U.S. TREASURY NOTE	255,000	4.50% DUE 11/15/2033	260,370	263,354
U.S. TREASURY NOTE	360,000	4.50% DUE 12/31/2031	361,745	372,607
U.S. TREASURY NOTE	545,000	4.62% DUE 02/15/2035	559,585	565,835
		Total U.S. Government	10,522,563	10,639,363
GSE SECURITIES -				
FEDERAL HOME LOAN MTG CORP	69,634	1.50% DUE 12/15/2032	70,722	66,060
FEDERAL HOME LOAN MTG CORP	615,000	2.25% DUE 01/25/2030	674,578	577,143
FEDERAL HOME LOAN MTG CORP	390,000	FLTG RATE DUE 04/25/2033	377,386	375,560
FEDERAL HOME LOAN MTG CORP	695,000	FLTG RATE DUE 11/25/2033	824,552	675,643
FEDERAL HOME LOAN MTG CORP	475,000	2.79% DUE 08/25/2034	533,410	419,492
FEDERAL HOME LOAN MTG CORP	411,650	4.25% DUE 01/01/2030	408,385	410,831
FEDERAL HOME LOAN MTG CORP	56,073	2.50% DUE 07/01/2029	58,859	54,824
FEDERAL HOME LOAN MTG CORP	102,450	3.00% DUE 08/01/2043	99,507	94,777
FEDERAL HOME LOAN MTG CORP	48,518	2.50% DUE 03/01/2030	49,579	47,352
FEDERAL NATL MTG ASSN	657,783	4.00% DUE 01/01/2044	628,182	642,095
FEDERAL NATL MTG ASSN	7,790	5.50% DUE 08/01/2035	8,590	7,990
FEDERAL NATL MTG ASSN	93,910	3.00% DUE 03/01/2030	96,214	92,622
FEDERAL NATL MTG ASSN	424,336	2.50% DUE 01/01/2052	421,817	363,486
FEDERAL NATL MTG ASSN	663,302	4.50% DUE 04/01/2050	654,285	665,909
FEDERAL NATL MTG ASSN	253,054	3.00% DUE 04/01/2047	256,725	229,583
FEDERAL NATL MTG ASSN	153,350	3.00% DUE 10/01/2044	157,400	141,722
FEDERAL NATL MTG ASSN	686,085	4.00% DUE 04/01/2044	655,908	669,742
FEDERAL NATL MTG ASSN	293,123	4.50% DUE 01/01/2050	290,398	294,454
FEDERAL NATL MTG ASSN	559,172	3.00% DUE 07/01/2050	474,685	505,313
FEDERAL NATL MTG ASSN	116,917	3.50% DUE 07/01/2047	106,814	110,963
FEDERAL NATL MTG ASSN	231,486	2.50% DUE 10/01/2036	208,917	216,833
FEDERAL NATL MTG ASSN	37,323	3.50% DUE 02/01/2048	37,108	35,062
FEDERAL NATL MTG ASSN	105,943	2.00% DUE 06/01/2030	110,181	102,449

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.

SOUTHERN STATES SAVINGS AND RETIREMENT

PLAN TRUST FUND

ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i – FORM 5500

AS OF DECEMBER 31, 2025

EIN: 59-1785571

(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment maturity date, rate of interest, collateral, par or maturity		(d) Cost	(e) Current value
U.S. GOVERNMENT AND GSE SECURITIES (CONTINUED):				
GSE SECURITIES (CONTINUED) -				
FEDERAL NATL MTG ASSN	60,650	FLTG RATE DUE 07/25/2042	60,621	60,476
FEDERAL NATL MTG ASSN	815	3.50% DUE 03/25/2033	791	807
FEDERAL NATL MTG ASSN	41,544	3.50% DUE 09/25/2027	43,063	41,332
FEDERAL NATL MTG ASSN	205,068	1.50% DUE 02/25/2033	208,144	192,660
FEDERAL NATL MTG ASSN	390,000	FLTG RATE DUE 01/25/2032	339,323	344,685
FEDERAL NATL MTG ASSN	580,000	FLTG RATE DUE 05/25/2032	515,724	527,561
		Total GSE Securities	8,371,868	7,967,426
		Total U.S. Government and GSE Securities	**18,894,431**	**18,606,789**
EXCHANGE-TRADED FUND,				
INVESCO NASDAQ 100	21,608	SHARES - EXCHANGE-TRADED FUND	**4,999,919**	**5,465,095**
LIMITED PARTNERSHIPS:				
WACAP JMT MORTGAGE INCOME FUND	111,968	SHARES - LIMITED PARTNERSHIPS	10,000,000	11,297,502
WACAP JMT REAL ESTATE EQUITY FUND	53,942	SHARES - LIMITED PARTNERSHIPS	4,694,826	5,066,601
		Total limited partnerships	**14,694,826**	**16,364,103**
CASH AND EQUIVALENTS:				
MARINE BANK	1,230,976	MONEY MARKET ACCOUNT	1,230,976	1,230,976
MARINE BANK	1,403,832	B&T UNIT RAFI ACCOUNT	1,403,832	1,403,832
		Total cash and equivalents	**2,634,808**	**2,634,808**
MONEY MARKET FUNDS:				
GS FIN SQ GOV MONEY MARKET	4,476,170	SHARES - MONEY MARKET FUND	4,476,170	4,476,170
INVESCO STIT GOV & AGENCY 1901	23	SHARES - MONEY MARKET FUND	23	23
LIQUID ASSETS GOVT FUND	13,543	SHARES - MONEY MARKET FUND	13,543	13,543
		Total money market funds	**4,489,736**	**4,489,736**
		Total investments	**$ 155,103,648**	**$ 199,647,502**

THE ACCOMPANYING NOTES ARE AN INTEGRAL PART OF THIS SCHEDULE.