Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/01/1969

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)
WIGGIN & DANA LLP

1 CENTURY TOWER
NEW HAVEN, CT 06510

2b Employer Identification Number (EIN)
06-0590100

2c Plan Sponsor's telephone number
203-498-4400

2d Business code (see instructions)
541110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2026	DAVID DERUSSO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2026	DAVID DERUSSO
	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

EMPLOYEE BENEFITS COMMITTEE OF WIGGIN & DANA LLP

1 CENTURY TOWER
NEW HAVEN, CT 06510

3b Administrator's EIN: 06-0590100

3c Administrator's telephone number: 203-498-4400

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

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	283
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)**	196
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	204
b	Retired or separated participants receiving benefits	**6b**	16
c	Other retired or separated participants entitled to future benefits	**6c**	59
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	279
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	280
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)**	278
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)**	278
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2G 2T 3B

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WIGGIN & DANA LLP

D Employer Identification Number (EIN)
06-0590100

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

1 Coverage Information:

(a) Name of insurance carrier
NORTHWESTERN MUTUAL

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
39-0509570	67091	22601	2	01/01/2025	12/31/2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ AS PUBLISHED BY THE INSURANCE CO.

b	Premiums paid to carrier	6b	4037
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

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

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

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

a Type of contract: (1) [ ] deposit administration (2) [ ] immediate participation guarantee
(3) [ ] guaranteed investment (4) [ ] other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WIGGIN & DANA LLP

D Employer Identification Number (EIN)
06-0590100

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).. . . . . [X] 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

THE VANGUARD GROUP, INC.

23-1945930

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

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

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

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

THE VANGUARD GROUP, INC.

23-1945930

(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 25 37 52 99	NONE	28366	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
WIGGIN & DANA LLP

D Employer Identification Number (EIN)
06-0590100

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: VFTC RETIREMENT SAVINGS TRUST III

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7041744-024	C	5991404

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WIGGIN & DANA LLP

D Employer Identification Number (EIN)
06-0590100

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)	399516	229800
(2) Participant contributions	1b(2)	123917	58050
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	492634	510150
(9) Value of interest in common/collective trusts	1c(9)	6559598	5991404
(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)	122623711	131469946
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	727702	354471

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	130927078	138613821
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	130927078	138613821

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)	3064062	
(B) Participants	2a(1)(B)	2000394	
(C) Others (including rollovers)	2a(1)(C)	1415750	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		6480206
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)	45874	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		45874
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	5812154	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		5812154
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		184204
(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)		13664076
c Other income	2c		-373233
d Total income. Add all **income** amounts in column (b) and enter total	2d		25813281
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12757287	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	3110	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		12760397
f Corrective distributions (see instructions)	2f		3569
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	28380	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		28380
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		12792346
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		13020935
l Transfers of assets:			
(1) To this plan	2l(1)		593186
(2) From this plan	2l(2)		5927378

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: PRICEWATERHOUSECOOPERS LLP **(2)** EIN: 13-4008324

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		5000000
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)
WIGGIN & DANA 401(K) SAVINGS PLAN FOR ASSOCIATES	06-0590100	003

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
WIGGIN & DANA RETIREMENT AND SAVINGS PLAN FOR PARTNERS & STAFF

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WIGGIN & DANA LLP

D Employer Identification Number (EIN)
06-0590100

Part I Distributions

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

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

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

EIN(s): 23-2186884

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☒ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703218A .

Wiggin & Dana Retirement and Savings Plan for Partners & Staff

Financial Statements and Supplemental Schedule
Required by ERISA
December 31, 2025 and 2024

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
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Supplemental Schedule Required by ERISA*

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* Note: Other supplemental schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, have been omitted because they are not applicable.

pwc

Report of Independent Auditors

To the Administrator of Wiggin & Dana Retirement and Savings Plan for Partners & Staff

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

We have performed an audit of the accompanying financial statements of Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, including the related notes (collectively referred to as the "financial statements").

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedule Required by ERISA

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

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

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

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

PricewaterhouseCoopers LLP

New York, New York

October 14, 2026

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value		
Money market and mutual funds	$ 131,469,946	$122,623,711
Collective trust	5,991,404	6,559,598
Cash surrender value of life insurance	354,471	727,702
Total investments at fair value	137,815,821	129,911,011
Receivables		
Employee contribution	58,050	123,917
Employer contribution	229,800	399,516
Notes receivable from participants	510,150	492,634
Total receivables	798,000	1,016,067
Net assets available for benefits	$ 138,613,821	$130,927,078

The accompanying notes are an integral part of these financial statements.

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2025

Additions to net assets attributed to	
Investment income	
Interest and dividend income	$ 5,996,358
Net appreciation in fair value of investments	13,664,076
Decrease in cash surrender value of life insurance policies	(373,233)
Total investment gain	19,287,201
Interest income on notes receivable from participants	45,874
Contributions	
Employee	2,000,394
Rollover	1,415,750
Employer	3,064,062
Total contributions	6,480,206
Total additions	25,813,281
Deductions from net assets attributed to	
Benefits paid to participants	12,763,966
Administrative expenses	28,380
Total deductions	12,792,346
Transfers	
Assets transferred from Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	593,186
Assets transferred to Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	(5,250,967)
Assets transferred to other qualified retirement plan, net	(676,411)
Net transfers	(5,334,192)
Net increase	7,686,743
Net assets available for benefits	
Beginning of year	130,927,078
End of year	$ 138,613,821

The accompanying notes are an integral part of these financial statements.

1. Description of Plan

The following description of the Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established to provide retirement benefits for certain employees of Wiggin and Dana LLP (the Firm) who have attained the age of 21 and have completed 30 days of service. Prior to January 1, 2024, the Plan required participants to have completed at least one year of service to participate in the Plan. Associates hired after October 1, 1988, and employees designated as "of-counsel" or "senior counsel" or "counsel" are not eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Firm has a separate defined contribution plan for the benefit of its associates and "of-counsel" employees, the Wiggin & Dana LLP 401(k) Savings Plan for Associates (Associate Plan). When an employee changes from the associate or the "of-counsel" classification, there is a corresponding transfer of the participant's accounts from the Associate Plan to the Plan. Likewise, a change to the associate or the "of-counsel" classification initiates a transfer of accounts from the Plan to the Associate Plan. These shifts between the Plans are reflected as transfers in the accompanying statement of changes in net assets available for benefits.

Employee Contributions

Participants may contribute up to 60% of compensation, as defined in the Plan. Participants can enter into special salary reduction agreements with respect to bonuses to make additional deferral contributions in an amount up to 100% of their available compensation. Participants may designate all or a portion of their deferrals as Roth contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, including the increased catch-up contribution limit applicable to participants ages 60 through 63 beginning in 2025, subject to applicable Internal Revenue Code (IRC or the Code) limitations. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollovers).

Employer Contributions

The Firm contributes a discretionary, nonelective profit-sharing contribution to five classifications of participants who have completed one year of service, as defined by the Plan. These classifications are as follows:

Classification

a. Equity partners who are at least age 50 or older in the calendar year. Allocation is a percentage of compensation, which percentage is determined by calculating the maximum percentage which if applied to the annual qualified plan compensation limit for the year results in a contribution equal to the IRC Section 415(c)(1)(A) dollar limit on annual additions to a defined contribution plan for the year reduced by the IRC Section 402(g)(1) limit on elective deferrals for the year.

b. Equity partners under age 50 in the calendar year. Allocation is 9.0% of compensation up to the annual qualified plan compensation limit for the year.

c. For contract partners with total compensation equal to or greater than $350,000, the allocation amount is $16,500 for 2025. For contract partners with total compensation between $100,000 and $349,999, the allocation amount is $14,000 for 2025. These amounts are less than the annual qualified plan compensation limit for the year.

d. All other eligible employees. Allocation is 3.0% of compensation up to the annual qualified plan compensation limit for the year.

e. Highly Compensated Employees as defined by the IRC. Allocation is an additional 1.75% of compensation up to the annual qualified plan compensation limit for the year.

Contributions provided in classifications (a) through (e) may be reduced under certain circumstances based on the Firm's net income.

The Firm may also make qualified nonelective contributions on behalf of certain participants in order to meet compliance regulations imposed by the Code. Partners of the Firm and other Highly Compensated Employees are not eligible to receive these contributions. For the year ended December 31, 2025, the Firm made a qualified nonelective contribution in an amount equal to 1.75% of the compensation earned by each eligible participant while participating in the Plan during the year. All contributions are subject to certain limitations imposed by the Plan and the Code.

Forfeitures
Overpayments of employer contributions are transferred to forfeiture accounts. Forfeited accounts may be used to reduce future Firm contributions or to pay Plan expenses. For the year ended December 31, 2025, there were no forfeitures used to pay Plan expenses. Forfeited accounts totaled $6,794 and $5,593 at December 31, 2025 and 2024, respectively.

Participant Accounts
Each participant's account is credited with the participant's contributions and Firm contributions, and allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses paid by the Plan. Allocations of Firm contributions, investment income and administrative expenses are based on participants' compensation or account balances, as defined.

Investment Options
Participants may direct their contributions into any of the funds offered by the Plan, which are held at Vanguard Fiduciary Trust Company (Vanguard), the Trustee of the Plan. These funds include a variety of investment options with various objectives and degrees of financial risk. Investments in life insurance contracts are no longer an investment option.

Vesting
Participants are immediately vested in all employee and employer contributions, including the earnings on those amounts.

Notes Receivable from Participants
Participants may borrow from their employer nonelective profit sharing and rollover accounts at a minimum of $500 up to a maximum equal to the lesser of $50,000 or one-half of their eligible account balance. Loan terms range from one to five years, except for loans to purchase a primary residence, which may be offered over a term of up to 20 years. The loans are secured by the balance in the participants' accounts and bear interest at a rate commensurate with local prevailing

rates, as determined by the Plan administrator. The notes currently bear interest at 4.25% to 9.50%. Participants may only have two loans outstanding at any given time. Generally, principal and interest are paid ratably through payroll deductions.

Payment of Benefits
Upon retirement, disability, death, or termination of employment, the participant shall become entitled to the total value of his or her account. Distributions will be paid in a lump-sum or in substantially equal installments over a defined number of years, based upon election of the participant or the Plan, as defined in the Plan. If a participant terminates employment for any reason and his or her account balance does not exceed $1,000, the Plan administrator may distribute such amount in a lump-sum payment to the participant without consent of the participant. If the participant's balance is between $1,000 and $5,000, the Plan administrator may roll the amount into an individual retirement account on behalf of the participant without the consent of the participant.

The Plan also provides for in-service withdrawals by participants who have attained the age of 59½. Upon financial hardship, a participant is entitled to the value of his or her deferral accounts, but not the earnings thereon, which is payable immediately in a lump-sum distribution.

2. Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Benefits Committee determines the Plan's valuation policies and procedures utilizing information provided by Vanguard and Northwestern Mutual Life Insurance Company. See Note 4 for a discussion of fair value measurements.

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

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payment of Benefits
Benefits to participants are recorded when paid.

Plan Expenses
Certain expenses of maintaining the Plan are paid directly by the Firm. Fees related to recordkeeping, the administration of notes receivable from participants, and distributions are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

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

3. Certification by the Investment Trustee

In accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, Vanguard, as Trustee of the Plan, has certified that the below investment information included in the financial statements as of December 31, 2025 and 2024 and for the year ended December 31, 2025 is complete and accurate.

	2025	2024
Money market and mutual funds	$ 131,469,946	$ 122,623,711
Collective trust	$ 5,991,404	$ 6,559,598
Notes receivable from participants	$ 510,150	$ 492,634
Net appreciation in fair value of investments	$ 13,664,076	
Interest and dividends	$ 5,996,358	
Interest income on notes receivable from participants	$ 45,874	

Values associated with the cash surrender value of life insurance as of December 31, 2025 and 2024 are not covered by Vanguard's certification.

4. Fair Value Measurements

Accounting principles generally accepted in the United States of America establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Assets valued using the net asset value practical expedient are not required to be reported within the hierarchy.

The following is a description of the valuation methodology used for assets measured at fair value:

Money Market and Mutual Funds
Money market and mutual funds are valued at the quoted price of shares held by the Plan at year-end.

Collective Trust
Collective trusts are valued at the net asset value ("NAV") of the units of the collective trust. The net asset value 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 liabilities. 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 net asset value. Participant transactions (purchases and sales) may occur daily.

Cash Surrender Value of Life Insurance
The cash surrender value of life insurance is based upon the surrender or conversion value of the policies as reported by the insurance company. Management has determined that these cash surrender or conversion values represent the best available evidence of fair value for investments in life insurance policies. The cash surrender values of life insurance policies are considered Level 3 investments. As of December 31, 2025 and 2024, all life insurance policies are held at cash surrender values based on the fair value of investments held within the policies, after adjustments for the cost of insurance.

Because of the limited activity of the investments in these policies, management only reviews the determination that cash surrender value approximates the fair value for the insurance policies annually for financial reporting purposes.

There have been no changes in the methodologies used at December 31, 2025 and 2024.

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

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

	2025				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 131,469,946	$ -	$ -	$ -	$ 131,469,946
Collective trust	-	-	-	5,991,404	5,991,404
Cash surrender value of life insurance	-	-	354,471	-	354,471
Investments, at fair value	$ 131,469,946	$ -	$ 354,471	$ 5,991,404	$ 137,815,821

	2024				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 122,623,711	$ -	$ -	$ -	$ 122,623,711
Collective trust	-	-	-	6,559,598	6,559,598
Cash surrender value of life insurance	-	-	727,702	-	727,702
Investments, at fair value	$ 122,623,711	$ -	$ 727,702	$ 6,559,598	$ 129,911,011

(a) Certain investments that are measured using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

Investments in collective trusts provide for daily liquidity and have no redemption features or other restrictions. There are no unfunded commitments related to these collective trusts.

There were no purchases or issuances impacting the fair value of the Plan's Level 3 assets for the year ended December 31, 2025. There were no transfers into or out of the Level 3 fair value hierarchy during the year ended December 31, 2025.

5. Party-in-Interest Transactions

Certain Plan investments are shares of money market and mutual funds and collective trusts managed by affiliates of Vanguard. Vanguard is a trustee as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Certain employees of the Firm who participate in the Plan perform administrative services to the Plan at no cost to the Plan. Notes receivable from participants are also party-in-interest transactions.

6. Income Tax Status

The Plan has adopted a pre-approved plan document that received a favorable opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) that it was in compliance with the applicable requirements of the Code. The Plan has been amended subsequent to the issuance of the favorable opinion letter, including amendments to incorporate applicable provisions of the CARES Act, SECURE Act and SECURE 2.0 Act. The Plan administrator believes that the Plan, as amended, is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan administrator believes the Plan was qualified and the related trust was tax exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

7. Plan Termination

Although it has not expressed any intent to do so, the Firm has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

8. Subsequent Events

The Plan has evaluated subsequent events through October 14, 2026, the date the financial statements were available to be issued, and determined that there were no events or transactions that would require additional disclosure in the financial statements.

Supplemental Schedule Required by ERISA

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)
December 31, 2025

(a)	(b)	(c)	(d)	(e)	
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investments, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost****	**Current Value**	
		Money Market Fund			
*	Vanguard Cash Reserves Federal MM Fund Admiral Shares	Money Market Fund	**	$ 14,523	#
		Mutual Funds			
*	Vanguard Institutional Index Fund Inst'l Shares	Mutual Fund	**	29,118,700	#
	Fidelity Contrafund; K6	Mutual Fund	**	11,427,933	#
*	Vanguard Target Retirement 2035 Fund	Mutual Fund	**	10,877,786	#
*	Vanguard Extended Market Index Fund: Inst'l Shares	Mutual Fund	**	9,306,552	#
*	Vanguard Target Retirement 2030 Fund	Mutual Fund	**	8,375,907	#
*	Vanguard Target Retirement 2040 Fund	Mutual Fund	**	7,866,347	#
*	Vanguard Target Retirement 2025 Fund	Mutual Fund	**	7,698,379	#
*	Vanguard Windsor II Fund Admiral Shares	Mutual Fund	**	6,920,642	#
*	Vanguard Total Bond Market Index Fund: Inst'l Shr	Mutual Fund	**	6,487,260	#
	Dodge & Cox International Stock Fund; Class X	Mutual Fund	**	6,220,040	#
*	Vanguard Target Retirement 2020 Fund	Mutual Fund	**	5,755,113	#
*	Vanguard Target Retirement Income	Mutual Fund	**	4,467,764	#
*	Vanguard Target Retirement 2045 Fund	Mutual Fund	**	3,295,360	#
	AllianceBernstein Discovery Value Fund; Class Z	Mutual Fund	**	2,813,337	#
	Janus Triton Fund; Class N	Mutual Fund	**	2,717,778	#
	PIMCO Total Return Fund; Institutional Class	Mutual Fund	**	2,223,402	#
*	Vanguard Total International Stock Index Fund Admiral Shr	Mutual Fund	**	1,949,469	#
*	Vanguard Target Retirement 2050 Fund	Mutual Fund	**	1,721,394	#
*	Vanguard Target Retirement 2055 Fund	Mutual Fund	**	1,243,828	#
*	Vanguard Target Retirement 2060 Fund	Mutual Fund	**	871,951	#
*	Vanguard Target Retirement 2065 Fund	Mutual Fund	**	89,494	#
*	Vanguard Target Retirement 2070 Fund	Mutual Fund	**	6,987	#
		Total Mutual Funds		131,455,423	
		Collective Trust			
*	Vanguard Retirement Savings Trust III	Collective Trust	**	5,991,404	#
		Cash Surrender Value of Life Insurance			
	Northwestern Mutual Life Insurance Company	Life Insurance Contract		354,471	
*	Participants	Participant Loans rates from 4.25% to 9.50%		510,150	#
				$ 138,325,971	

* Party-in-interest

** Cost omitted for participant-directed investments

\# The information has been certified as to its completeness and accuracy by Vanguard Fiduciary Trust Company, Trustee.

Wiggin & Dana Retirement and Savings Plan for Partners & Staff

Financial Statements and Supplemental Schedule
Required by ERISA
December 31, 2025 and 2024

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December 31, 2025 and 2024 5

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Year Ended December 31, 2025 6

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Supplemental Schedule Required by ERISA*

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* Note: Other supplemental schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, have been omitted because they are not applicable.

pwc

Report of Independent Auditors

To the Administrator of Wiggin & Dana Retirement and Savings Plan for Partners & Staff

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

We have performed an audit of the accompanying financial statements of Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, including the related notes (collectively referred to as the "financial statements").

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedule Required by ERISA

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

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

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

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

PricewaterhouseCoopers LLP

New York, New York

October 14, 2026

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value		
Money market and mutual funds	$ 131,469,946	$122,623,711
Collective trust	5,991,404	6,559,598
Cash surrender value of life insurance	354,471	727,702
Total investments at fair value	137,815,821	129,911,011
Receivables		
Employee contribution	58,050	123,917
Employer contribution	229,800	399,516
Notes receivable from participants	510,150	492,634
Total receivables	798,000	1,016,067
Net assets available for benefits	$ 138,613,821	$130,927,078

The accompanying notes are an integral part of these financial statements.

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2025

Additions to net assets attributed to	
Investment income	
Interest and dividend income	$ 5,996,358
Net appreciation in fair value of investments	13,664,076
Decrease in cash surrender value of life insurance policies	(373,233)
Total investment gain	19,287,201
Interest income on notes receivable from participants	45,874
Contributions	
Employee	2,000,394
Rollover	1,415,750
Employer	3,064,062
Total contributions	6,480,206
Total additions	25,813,281
Deductions from net assets attributed to	
Benefits paid to participants	12,763,966
Administrative expenses	28,380
Total deductions	12,792,346
Transfers	
Assets transferred from Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	593,186
Assets transferred to Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	(5,250,967)
Assets transferred to other qualified retirement plan, net	(676,411)
Net transfers	(5,334,192)
Net increase	7,686,743
Net assets available for benefits	
Beginning of year	130,927,078
End of year	$ 138,613,821

The accompanying notes are an integral part of these financial statements.

1. Description of Plan

The following description of the Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established to provide retirement benefits for certain employees of Wiggin and Dana LLP (the Firm) who have attained the age of 21 and have completed 30 days of service. Prior to January 1, 2024, the Plan required participants to have completed at least one year of service to participate in the Plan. Associates hired after October 1, 1988, and employees designated as "of-counsel" or "senior counsel" or "counsel" are not eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Firm has a separate defined contribution plan for the benefit of its associates and "of-counsel" employees, the Wiggin & Dana LLP 401(k) Savings Plan for Associates (Associate Plan). When an employee changes from the associate or the "of-counsel" classification, there is a corresponding transfer of the participant's accounts from the Associate Plan to the Plan. Likewise, a change to the associate or the "of-counsel" classification initiates a transfer of accounts from the Plan to the Associate Plan. These shifts between the Plans are reflected as transfers in the accompanying statement of changes in net assets available for benefits.

Employee Contributions

Participants may contribute up to 60% of compensation, as defined in the Plan. Participants can enter into special salary reduction agreements with respect to bonuses to make additional deferral contributions in an amount up to 100% of their available compensation. Participants may designate all or a portion of their deferrals as Roth contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, including the increased catch-up contribution limit applicable to participants ages 60 through 63 beginning in 2025, subject to applicable Internal Revenue Code (IRC or the Code) limitations. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollovers).

Employer Contributions

The Firm contributes a discretionary, nonelective profit-sharing contribution to five classifications of participants who have completed one year of service, as defined by the Plan. These classifications are as follows:

Classification

a. Equity partners who are at least age 50 or older in the calendar year. Allocation is a percentage of compensation, which percentage is determined by calculating the maximum percentage which if applied to the annual qualified plan compensation limit for the year results in a contribution equal to the IRC Section 415(c)(1)(A) dollar limit on annual additions to a defined contribution plan for the year reduced by the IRC Section 402(g)(1) limit on elective deferrals for the year.

b. Equity partners under age 50 in the calendar year. Allocation is 9.0% of compensation up to the annual qualified plan compensation limit for the year.

c. For contract partners with total compensation equal to or greater than $350,000, the allocation amount is $16,500 for 2025. For contract partners with total compensation between $100,000 and $349,999, the allocation amount is $14,000 for 2025. These amounts are less than the annual qualified plan compensation limit for the year.

d. All other eligible employees. Allocation is 3.0% of compensation up to the annual qualified plan compensation limit for the year.

e. Highly Compensated Employees as defined by the IRC. Allocation is an additional 1.75% of compensation up to the annual qualified plan compensation limit for the year.

Contributions provided in classifications (a) through (e) may be reduced under certain circumstances based on the Firm's net income.

The Firm may also make qualified nonelective contributions on behalf of certain participants in order to meet compliance regulations imposed by the Code. Partners of the Firm and other Highly Compensated Employees are not eligible to receive these contributions. For the year ended December 31, 2025, the Firm made a qualified nonelective contribution in an amount equal to 1.75% of the compensation earned by each eligible participant while participating in the Plan during the year. All contributions are subject to certain limitations imposed by the Plan and the Code.

Forfeitures
Overpayments of employer contributions are transferred to forfeiture accounts. Forfeited accounts may be used to reduce future Firm contributions or to pay Plan expenses. For the year ended December 31, 2025, there were no forfeitures used to pay Plan expenses. Forfeited accounts totaled $6,794 and $5,593 at December 31, 2025 and 2024, respectively.

Participant Accounts
Each participant's account is credited with the participant's contributions and Firm contributions, and allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses paid by the Plan. Allocations of Firm contributions, investment income and administrative expenses are based on participants' compensation or account balances, as defined.

Investment Options
Participants may direct their contributions into any of the funds offered by the Plan, which are held at Vanguard Fiduciary Trust Company (Vanguard), the Trustee of the Plan. These funds include a variety of investment options with various objectives and degrees of financial risk. Investments in life insurance contracts are no longer an investment option.

Vesting
Participants are immediately vested in all employee and employer contributions, including the earnings on those amounts.

Notes Receivable from Participants
Participants may borrow from their employer nonelective profit sharing and rollover accounts at a minimum of $500 up to a maximum equal to the lesser of $50,000 or one-half of their eligible account balance. Loan terms range from one to five years, except for loans to purchase a primary residence, which may be offered over a term of up to 20 years. The loans are secured by the balance in the participants' accounts and bear interest at a rate commensurate with local prevailing

rates, as determined by the Plan administrator. The notes currently bear interest at 4.25% to 9.50%. Participants may only have two loans outstanding at any given time. Generally, principal and interest are paid ratably through payroll deductions.

Payment of Benefits
Upon retirement, disability, death, or termination of employment, the participant shall become entitled to the total value of his or her account. Distributions will be paid in a lump-sum or in substantially equal installments over a defined number of years, based upon election of the participant or the Plan, as defined in the Plan. If a participant terminates employment for any reason and his or her account balance does not exceed $1,000, the Plan administrator may distribute such amount in a lump-sum payment to the participant without consent of the participant. If the participant's balance is between $1,000 and $5,000, the Plan administrator may roll the amount into an individual retirement account on behalf of the participant without the consent of the participant.

The Plan also provides for in-service withdrawals by participants who have attained the age of 59½. Upon financial hardship, a participant is entitled to the value of his or her deferral accounts, but not the earnings thereon, which is payable immediately in a lump-sum distribution.

2. Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Benefits Committee determines the Plan's valuation policies and procedures utilizing information provided by Vanguard and Northwestern Mutual Life Insurance Company. See Note 4 for a discussion of fair value measurements.

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

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payment of Benefits
Benefits to participants are recorded when paid.

Plan Expenses
Certain expenses of maintaining the Plan are paid directly by the Firm. Fees related to recordkeeping, the administration of notes receivable from participants, and distributions are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

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

3. Certification by the Investment Trustee

In accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, Vanguard, as Trustee of the Plan, has certified that the below investment information included in the financial statements as of December 31, 2025 and 2024 and for the year ended December 31, 2025 is complete and accurate.

	2025	2024
Money market and mutual funds	$ 131,469,946	$ 122,623,711
Collective trust	$ 5,991,404	$ 6,559,598
Notes receivable from participants	$ 510,150	$ 492,634
Net appreciation in fair value of investments	$ 13,664,076	
Interest and dividends	$ 5,996,358	
Interest income on notes receivable from participants	$ 45,874	

Values associated with the cash surrender value of life insurance as of December 31, 2025 and 2024 are not covered by Vanguard's certification.

4. Fair Value Measurements

Accounting principles generally accepted in the United States of America establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Assets valued using the net asset value practical expedient are not required to be reported within the hierarchy.

The following is a description of the valuation methodology used for assets measured at fair value:

Money Market and Mutual Funds
Money market and mutual funds are valued at the quoted price of shares held by the Plan at year-end.

Collective Trust
Collective trusts are valued at the net asset value ("NAV") of the units of the collective trust. The net asset value 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 liabilities. 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 net asset value. Participant transactions (purchases and sales) may occur daily.

Cash Surrender Value of Life Insurance
The cash surrender value of life insurance is based upon the surrender or conversion value of the policies as reported by the insurance company. Management has determined that these cash surrender or conversion values represent the best available evidence of fair value for investments in life insurance policies. The cash surrender values of life insurance policies are considered Level 3 investments. As of December 31, 2025 and 2024, all life insurance policies are held at cash surrender values based on the fair value of investments held within the policies, after adjustments for the cost of insurance.

Because of the limited activity of the investments in these policies, management only reviews the determination that cash surrender value approximates the fair value for the insurance policies annually for financial reporting purposes.

There have been no changes in the methodologies used at December 31, 2025 and 2024.

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

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

	2025				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 131,469,946	$ -	$ -	$ -	$ 131,469,946
Collective trust	-	-	-	5,991,404	5,991,404
Cash surrender value of life insurance	-	-	354,471	-	354,471
Investments, at fair value	$ 131,469,946	$ -	$ 354,471	$ 5,991,404	$ 137,815,821

	2024				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 122,623,711	$ -	$ -	$ -	$ 122,623,711
Collective trust	-	-	-	6,559,598	6,559,598
Cash surrender value of life insurance	-	-	727,702	-	727,702
Investments, at fair value	$ 122,623,711	$ -	$ 727,702	$ 6,559,598	$ 129,911,011

(a) Certain investments that are measured using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

Investments in collective trusts provide for daily liquidity and have no redemption features or other restrictions. There are no unfunded commitments related to these collective trusts.

There were no purchases or issuances impacting the fair value of the Plan's Level 3 assets for the year ended December 31, 2025. There were no transfers into or out of the Level 3 fair value hierarchy during the year ended December 31, 2025.

5. Party-in-Interest Transactions

Certain Plan investments are shares of money market and mutual funds and collective trusts managed by affiliates of Vanguard. Vanguard is a trustee as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Certain employees of the Firm who participate in the Plan perform administrative services to the Plan at no cost to the Plan. Notes receivable from participants are also party-in-interest transactions.

6. Income Tax Status

The Plan has adopted a pre-approved plan document that received a favorable opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) that it was in compliance with the applicable requirements of the Code. The Plan has been amended subsequent to the issuance of the favorable opinion letter, including amendments to incorporate applicable provisions of the CARES Act, SECURE Act and SECURE 2.0 Act. The Plan administrator believes that the Plan, as amended, is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan administrator believes the Plan was qualified and the related trust was tax exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

7. Plan Termination

Although it has not expressed any intent to do so, the Firm has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

8. Subsequent Events

The Plan has evaluated subsequent events through October 14, 2026, the date the financial statements were available to be issued, and determined that there were no events or transactions that would require additional disclosure in the financial statements.

Supplemental Schedule Required by ERISA

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)
December 31, 2025

(a)	(b)	(c)	(d)	(e)	
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investments, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost****	**Current Value**	
		Money Market Fund			
*	Vanguard Cash Reserves Federal MM Fund Admiral Shares	Money Market Fund	**	$ 14,523	#
		Mutual Funds			
*	Vanguard Institutional Index Fund Inst'l Shares	Mutual Fund	**	29,118,700	#
	Fidelity Contrafund; K6	Mutual Fund	**	11,427,933	#
*	Vanguard Target Retirement 2035 Fund	Mutual Fund	**	10,877,786	#
*	Vanguard Extended Market Index Fund: Inst'l Shares	Mutual Fund	**	9,306,552	#
*	Vanguard Target Retirement 2030 Fund	Mutual Fund	**	8,375,907	#
*	Vanguard Target Retirement 2040 Fund	Mutual Fund	**	7,866,347	#
*	Vanguard Target Retirement 2025 Fund	Mutual Fund	**	7,698,379	#
*	Vanguard Windsor II Fund Admiral Shares	Mutual Fund	**	6,920,642	#
*	Vanguard Total Bond Market Index Fund: Inst'l Shr	Mutual Fund	**	6,487,260	#
	Dodge & Cox International Stock Fund; Class X	Mutual Fund	**	6,220,040	#
*	Vanguard Target Retirement 2020 Fund	Mutual Fund	**	5,755,113	#
*	Vanguard Target Retirement Income	Mutual Fund	**	4,467,764	#
*	Vanguard Target Retirement 2045 Fund	Mutual Fund	**	3,295,360	#
	AllianceBernstein Discovery Value Fund; Class Z	Mutual Fund	**	2,813,337	#
	Janus Triton Fund; Class N	Mutual Fund	**	2,717,778	#
	PIMCO Total Return Fund; Institutional Class	Mutual Fund	**	2,223,402	#
*	Vanguard Total International Stock Index Fund Admiral Shr	Mutual Fund	**	1,949,469	#
*	Vanguard Target Retirement 2050 Fund	Mutual Fund	**	1,721,394	#
*	Vanguard Target Retirement 2055 Fund	Mutual Fund	**	1,243,828	#
*	Vanguard Target Retirement 2060 Fund	Mutual Fund	**	871,951	#
*	Vanguard Target Retirement 2065 Fund	Mutual Fund	**	89,494	#
*	Vanguard Target Retirement 2070 Fund	Mutual Fund	**	6,987	#
		Total Mutual Funds		131,455,423	
		Collective Trust			
*	Vanguard Retirement Savings Trust III	Collective Trust	**	5,991,404	#
		Cash Surrender Value of Life Insurance			
	Northwestern Mutual Life Insurance Company	Life Insurance Contract		354,471	
*	Participants	Participant Loans rates from 4.25% to 9.50%		510,150	#
				$ 138,325,971	

* Party-in-interest

** Cost omitted for participant-directed investments

\# The information has been certified as to its completeness and accuracy by Vanguard Fiduciary Trust Company, Trustee.

Wiggin & Dana Retirement and Savings Plan for Partners & Staff

Financial Statements and Supplemental Schedule
Required by ERISA
December 31, 2025 and 2024

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Supplemental Schedule Required by ERISA*

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* Note: Other supplemental schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, have been omitted because they are not applicable.

pwc

Report of Independent Auditors

To the Administrator of Wiggin & Dana Retirement and Savings Plan for Partners & Staff

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

We have performed an audit of the accompanying financial statements of Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, including the related notes (collectively referred to as the "financial statements").

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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



Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedule Required by ERISA

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

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

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

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

PricewaterhouseCoopers LLP

New York, New York

October 14, 2026

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value		
Money market and mutual funds	$ 131,469,946	$122,623,711
Collective trust	5,991,404	6,559,598
Cash surrender value of life insurance	354,471	727,702
Total investments at fair value	137,815,821	129,911,011
Receivables		
Employee contribution	58,050	123,917
Employer contribution	229,800	399,516
Notes receivable from participants	510,150	492,634
Total receivables	798,000	1,016,067
Net assets available for benefits	$ 138,613,821	$130,927,078

The accompanying notes are an integral part of these financial statements.

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2025

Additions to net assets attributed to	
Investment income	
Interest and dividend income	$ 5,996,358
Net appreciation in fair value of investments	13,664,076
Decrease in cash surrender value of life insurance policies	(373,233)
Total investment gain	19,287,201
Interest income on notes receivable from participants	45,874
Contributions	
Employee	2,000,394
Rollover	1,415,750
Employer	3,064,062
Total contributions	6,480,206
Total additions	25,813,281
Deductions from net assets attributed to	
Benefits paid to participants	12,763,966
Administrative expenses	28,380
Total deductions	12,792,346
Transfers	
Assets transferred from Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	593,186
Assets transferred to Wiggin & Dana LLP 401(k) Savings Plan for Associates, net	(5,250,967)
Assets transferred to other qualified retirement plan, net	(676,411)
Net transfers	(5,334,192)
Net increase	7,686,743
Net assets available for benefits	
Beginning of year	130,927,078
End of year	$ 138,613,821

The accompanying notes are an integral part of these financial statements.

1. Description of Plan

The following description of the Wiggin & Dana Retirement and Savings Plan for Partners & Staff (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established to provide retirement benefits for certain employees of Wiggin and Dana LLP (the Firm) who have attained the age of 21 and have completed 30 days of service. Prior to January 1, 2024, the Plan required participants to have completed at least one year of service to participate in the Plan. Associates hired after October 1, 1988, and employees designated as "of-counsel" or "senior counsel" or "counsel" are not eligible to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Firm has a separate defined contribution plan for the benefit of its associates and "of-counsel" employees, the Wiggin & Dana LLP 401(k) Savings Plan for Associates (Associate Plan). When an employee changes from the associate or the "of-counsel" classification, there is a corresponding transfer of the participant's accounts from the Associate Plan to the Plan. Likewise, a change to the associate or the "of-counsel" classification initiates a transfer of accounts from the Plan to the Associate Plan. These shifts between the Plans are reflected as transfers in the accompanying statement of changes in net assets available for benefits.

Employee Contributions

Participants may contribute up to 60% of compensation, as defined in the Plan. Participants can enter into special salary reduction agreements with respect to bonuses to make additional deferral contributions in an amount up to 100% of their available compensation. Participants may designate all or a portion of their deferrals as Roth contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, including the increased catch-up contribution limit applicable to participants ages 60 through 63 beginning in 2025, subject to applicable Internal Revenue Code (IRC or the Code) limitations. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollovers).

Employer Contributions

The Firm contributes a discretionary, nonelective profit-sharing contribution to five classifications of participants who have completed one year of service, as defined by the Plan. These classifications are as follows:

Classification

a. Equity partners who are at least age 50 or older in the calendar year. Allocation is a percentage of compensation, which percentage is determined by calculating the maximum percentage which if applied to the annual qualified plan compensation limit for the year results in a contribution equal to the IRC Section 415(c)(1)(A) dollar limit on annual additions to a defined contribution plan for the year reduced by the IRC Section 402(g)(1) limit on elective deferrals for the year.

b. Equity partners under age 50 in the calendar year. Allocation is 9.0% of compensation up to the annual qualified plan compensation limit for the year.

c. For contract partners with total compensation equal to or greater than $350,000, the allocation amount is $16,500 for 2025. For contract partners with total compensation between $100,000 and $349,999, the allocation amount is $14,000 for 2025. These amounts are less than the annual qualified plan compensation limit for the year.

d. All other eligible employees. Allocation is 3.0% of compensation up to the annual qualified plan compensation limit for the year.

e. Highly Compensated Employees as defined by the IRC. Allocation is an additional 1.75% of compensation up to the annual qualified plan compensation limit for the year.

Contributions provided in classifications (a) through (e) may be reduced under certain circumstances based on the Firm's net income.

The Firm may also make qualified nonelective contributions on behalf of certain participants in order to meet compliance regulations imposed by the Code. Partners of the Firm and other Highly Compensated Employees are not eligible to receive these contributions. For the year ended December 31, 2025, the Firm made a qualified nonelective contribution in an amount equal to 1.75% of the compensation earned by each eligible participant while participating in the Plan during the year. All contributions are subject to certain limitations imposed by the Plan and the Code.

Forfeitures
Overpayments of employer contributions are transferred to forfeiture accounts. Forfeited accounts may be used to reduce future Firm contributions or to pay Plan expenses. For the year ended December 31, 2025, there were no forfeitures used to pay Plan expenses. Forfeited accounts totaled $6,794 and $5,593 at December 31, 2025 and 2024, respectively.

Participant Accounts
Each participant's account is credited with the participant's contributions and Firm contributions, and allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses paid by the Plan. Allocations of Firm contributions, investment income and administrative expenses are based on participants' compensation or account balances, as defined.

Investment Options
Participants may direct their contributions into any of the funds offered by the Plan, which are held at Vanguard Fiduciary Trust Company (Vanguard), the Trustee of the Plan. These funds include a variety of investment options with various objectives and degrees of financial risk. Investments in life insurance contracts are no longer an investment option.

Vesting
Participants are immediately vested in all employee and employer contributions, including the earnings on those amounts.

Notes Receivable from Participants
Participants may borrow from their employer nonelective profit sharing and rollover accounts at a minimum of $500 up to a maximum equal to the lesser of $50,000 or one-half of their eligible account balance. Loan terms range from one to five years, except for loans to purchase a primary residence, which may be offered over a term of up to 20 years. The loans are secured by the balance in the participants' accounts and bear interest at a rate commensurate with local prevailing

rates, as determined by the Plan administrator. The notes currently bear interest at 4.25% to 9.50%. Participants may only have two loans outstanding at any given time. Generally, principal and interest are paid ratably through payroll deductions.

Payment of Benefits
Upon retirement, disability, death, or termination of employment, the participant shall become entitled to the total value of his or her account. Distributions will be paid in a lump-sum or in substantially equal installments over a defined number of years, based upon election of the participant or the Plan, as defined in the Plan. If a participant terminates employment for any reason and his or her account balance does not exceed $1,000, the Plan administrator may distribute such amount in a lump-sum payment to the participant without consent of the participant. If the participant's balance is between $1,000 and $5,000, the Plan administrator may roll the amount into an individual retirement account on behalf of the participant without the consent of the participant.

The Plan also provides for in-service withdrawals by participants who have attained the age of 59½. Upon financial hardship, a participant is entitled to the value of his or her deferral accounts, but not the earnings thereon, which is payable immediately in a lump-sum distribution.

2. Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Benefits Committee determines the Plan's valuation policies and procedures utilizing information provided by Vanguard and Northwestern Mutual Life Insurance Company. See Note 4 for a discussion of fair value measurements.

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

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded on the accrual basis. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payment of Benefits
Benefits to participants are recorded when paid.

Plan Expenses
Certain expenses of maintaining the Plan are paid directly by the Firm. Fees related to recordkeeping, the administration of notes receivable from participants, and distributions are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

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

3. Certification by the Investment Trustee

In accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, Vanguard, as Trustee of the Plan, has certified that the below investment information included in the financial statements as of December 31, 2025 and 2024 and for the year ended December 31, 2025 is complete and accurate.

	2025	2024
Money market and mutual funds	$ 131,469,946	$ 122,623,711
Collective trust	$ 5,991,404	$ 6,559,598
Notes receivable from participants	$ 510,150	$ 492,634
Net appreciation in fair value of investments	$ 13,664,076	
Interest and dividends	$ 5,996,358	
Interest income on notes receivable from participants	$ 45,874	

Values associated with the cash surrender value of life insurance as of December 31, 2025 and 2024 are not covered by Vanguard's certification.

4. Fair Value Measurements

Accounting principles generally accepted in the United States of America establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. Assets valued using the net asset value practical expedient are not required to be reported within the hierarchy.

The following is a description of the valuation methodology used for assets measured at fair value:

Money Market and Mutual Funds
Money market and mutual funds are valued at the quoted price of shares held by the Plan at year-end.

Collective Trust
Collective trusts are valued at the net asset value ("NAV") of the units of the collective trust. The net asset value 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 liabilities. 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 net asset value. Participant transactions (purchases and sales) may occur daily.

Cash Surrender Value of Life Insurance
The cash surrender value of life insurance is based upon the surrender or conversion value of the policies as reported by the insurance company. Management has determined that these cash surrender or conversion values represent the best available evidence of fair value for investments in life insurance policies. The cash surrender values of life insurance policies are considered Level 3 investments. As of December 31, 2025 and 2024, all life insurance policies are held at cash surrender values based on the fair value of investments held within the policies, after adjustments for the cost of insurance.

Because of the limited activity of the investments in these policies, management only reviews the determination that cash surrender value approximates the fair value for the insurance policies annually for financial reporting purposes.

There have been no changes in the methodologies used at December 31, 2025 and 2024.

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

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

	2025				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 131,469,946	$ -	$ -	$ -	$ 131,469,946
Collective trust	-	-	-	5,991,404	5,991,404
Cash surrender value of life insurance	-	-	354,471	-	354,471
Investments, at fair value	$ 131,469,946	$ -	$ 354,471	$ 5,991,404	$ 137,815,821

	2024				
	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value (a)	Total
Money market and mutual funds	$ 122,623,711	$ -	$ -	$ -	$ 122,623,711
Collective trust	-	-	-	6,559,598	6,559,598
Cash surrender value of life insurance	-	-	727,702	-	727,702
Investments, at fair value	$ 122,623,711	$ -	$ 727,702	$ 6,559,598	$ 129,911,011

(a) Certain investments that are measured using the net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

Investments in collective trusts provide for daily liquidity and have no redemption features or other restrictions. There are no unfunded commitments related to these collective trusts.

There were no purchases or issuances impacting the fair value of the Plan's Level 3 assets for the year ended December 31, 2025. There were no transfers into or out of the Level 3 fair value hierarchy during the year ended December 31, 2025.

5. Party-in-Interest Transactions

Certain Plan investments are shares of money market and mutual funds and collective trusts managed by affiliates of Vanguard. Vanguard is a trustee as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Certain employees of the Firm who participate in the Plan perform administrative services to the Plan at no cost to the Plan. Notes receivable from participants are also party-in-interest transactions.

6. Income Tax Status

The Plan has adopted a pre-approved plan document that received a favorable opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) that it was in compliance with the applicable requirements of the Code. The Plan has been amended subsequent to the issuance of the favorable opinion letter, including amendments to incorporate applicable provisions of the CARES Act, SECURE Act and SECURE 2.0 Act. The Plan administrator believes that the Plan, as amended, is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, the Plan administrator believes the Plan was qualified and the related trust was tax exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

7. Plan Termination

Although it has not expressed any intent to do so, the Firm has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

8. Subsequent Events

The Plan has evaluated subsequent events through October 14, 2026, the date the financial statements were available to be issued, and determined that there were no events or transactions that would require additional disclosure in the financial statements.

Supplemental Schedule Required by ERISA

Wiggin & Dana Retirement and Savings Plan for Partners & Staff
Schedule H, Line 4i - Schedule of Assets
(Held at End of Year)
December 31, 2025

(a)	(b)	(c)	(d)	(e)	
	Identity of Issuer, Borrower, Lessor or Similar Party	**Description of Investments, including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value**	**Cost****	**Current Value**	
		Money Market Fund			
*	Vanguard Cash Reserves Federal MM Fund Admiral Shares	Money Market Fund	**	$ 14,523	#
		Mutual Funds			
*	Vanguard Institutional Index Fund Inst'l Shares	Mutual Fund	**	29,118,700	#
	Fidelity Contrafund; K6	Mutual Fund	**	11,427,933	#
*	Vanguard Target Retirement 2035 Fund	Mutual Fund	**	10,877,786	#
*	Vanguard Extended Market Index Fund: Inst'l Shares	Mutual Fund	**	9,306,552	#
*	Vanguard Target Retirement 2030 Fund	Mutual Fund	**	8,375,907	#
*	Vanguard Target Retirement 2040 Fund	Mutual Fund	**	7,866,347	#
*	Vanguard Target Retirement 2025 Fund	Mutual Fund	**	7,698,379	#
*	Vanguard Windsor II Fund Admiral Shares	Mutual Fund	**	6,920,642	#
*	Vanguard Total Bond Market Index Fund: Inst'l Shr	Mutual Fund	**	6,487,260	#
	Dodge & Cox International Stock Fund; Class X	Mutual Fund	**	6,220,040	#
*	Vanguard Target Retirement 2020 Fund	Mutual Fund	**	5,755,113	#
*	Vanguard Target Retirement Income	Mutual Fund	**	4,467,764	#
*	Vanguard Target Retirement 2045 Fund	Mutual Fund	**	3,295,360	#
	AllianceBernstein Discovery Value Fund; Class Z	Mutual Fund	**	2,813,337	#
	Janus Triton Fund; Class N	Mutual Fund	**	2,717,778	#
	PIMCO Total Return Fund; Institutional Class	Mutual Fund	**	2,223,402	#
*	Vanguard Total International Stock Index Fund Admiral Shr	Mutual Fund	**	1,949,469	#
*	Vanguard Target Retirement 2050 Fund	Mutual Fund	**	1,721,394	#
*	Vanguard Target Retirement 2055 Fund	Mutual Fund	**	1,243,828	#
*	Vanguard Target Retirement 2060 Fund	Mutual Fund	**	871,951	#
*	Vanguard Target Retirement 2065 Fund	Mutual Fund	**	89,494	#
*	Vanguard Target Retirement 2070 Fund	Mutual Fund	**	6,987	#
		Total Mutual Funds		131,455,423	
		Collective Trust			
*	Vanguard Retirement Savings Trust III	Collective Trust	**	5,991,404	#
		Cash Surrender Value of Life Insurance			
	Northwestern Mutual Life Insurance Company	Life Insurance Contract		354,471	
*	Participants	Participant Loans rates from 4.25% to 9.50%		510,150	#
				$ 138,325,971	

* Party-in-interest

** Cost omitted for participant-directed investments

\# The information has been certified as to its completeness and accuracy by Vanguard Fiduciary Trust Company, Trustee.