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
R H RENY INC 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1998

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)
R H RENY INC

731 ROUTE 1
NEWCASTLE, ME 04553-3923

2b Employer Identification Number (EIN)
01-0206036

2c Plan Sponsor's telephone number
207-563-3177

2d Business code (see instructions)
452200

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.	10/15/2026	FAUSTINE RENY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	561
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)**	346
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	308
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	61
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	369
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	369
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)**	521
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)**	364
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	17
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 2J 2K 2S 2T 3D

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
R H RENY INC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
R H RENY INC

D Employer Identification Number (EIN)
01-0206036

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

PAYCHEX SECURITIES CORPORATION
225 KENNETH DRIVE
ROCHESTER, NY 14623

16-1486352

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

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

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

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

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

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

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

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

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

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

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

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

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

PAYCHEX, INC.

911 PANORAMA TRAIL S
ROCHESTER, NY 14625

16-1124166

(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	RECORDKEEPER	30785	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [X]

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

VALMARK ADVISERS

130 SPRINGSIDE DRIVE
AKRON, OH 44333

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	ADVISOR	17055	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [X]

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

VALMARK ADVISERS, INC.

130 SPRINGSIDE DRIVE #300
AKRON, OH 44333

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	ADVISOR	5876	Yes [ ] No [X]	Yes [ ] No [X]		Yes [ ] No [X]

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
R H RENY INC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
R H RENY INC

D Employer Identification Number (EIN)
01-0206036

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)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	979808	833810
(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)	119948	168819
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	8429837	8434462
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(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	9529593	9437091
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	9529593	9437091

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)	113958	
(B) Participants	2a(1)(B)	645795	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		759753
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	38737	
(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)	11301	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		50038
(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)	464620	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		464620
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		776590
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2051001
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2089758	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2089758
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	30814	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	22931	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(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)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		53745
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2143503
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-92502
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: TWIN VILLAGES CPA, PLLC **(2)** EIN: 42-2344287

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
R H RENY INC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
R H RENY INC

D Employer Identification Number (EIN)
01-0206036

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): 27-3169253

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 08 / 31 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704150A .

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
TABLE OF CONTENTS
DECEMBER 31, 2025

Independent Auditors' Report		
Financial Statements	Exhibit	Page
Statement of Net Assets Available for Benefits	A	5
Statement of Changes in Net Assets Available for Benefits	B	6
Notes to Financial Statements		7-11
Supplemental Information	Schedule	
Schedule H Item 4(i) – Schedule of Assets (Held at End of Year)	1	12

TWIN VILLAGES, CPA
591 Egypt Road, P.O. Box 24
Damariscotta, Maine 04543

INDEPENDENT AUDITORS REPORT

Trustees
R.H. Reny, Inc. 401(K) Retirement Savings Plan
Newcastle, Maine

Opinion

We have audited the accompanying financial statements of R.H. Reny, Inc. 401(K) Retirement Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of R.H. Reny, Inc. 401(K) Retirement Savings Plan as of December 31, 2025, and the changes in its net assets available for benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of R.H. Reny, Inc. 401(K) Retirement Savings 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 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.

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 R.H. Reny, Inc. 401(K) Retirement Savings 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of R.H. Reny, Inc. 401(K) Retirement Savings 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 R.H. Reny, Inc. 401(K) Retirement Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets (Held at End of Year) are presented for purposes of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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



Damariscotta, Maine
October 15, 2026

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Assets:		
Investments at Fair Value (Note C)	$ 9,268,272	$ 9,409,645
Receivables:		
Loans Receivable from Participants (Note F)	168,819	119,948
Net Assets Available for Benefits	$ 9,437,091	$ 9,529,593

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

ANGES TO NET ASSETS ATTRIBUTED TO:		
INVESTMENT INCOME:		
Interest and Dividend Income	$	503,357
Net Appreciation (Depreciation) in Fair Value of Investments		776,590
Net Investment Income	$	1,279,947
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	$	11,301
CONTRIBUTIONS:		
Employee Salary Deferrals		645,795
Employer Match		113,958
Rollover Contributions		-
Total Contributions	$	759,753
Total Additions	$	2,051,001
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits Paid to Participants	$	2,089,758
Administrative Expenses		53,745
Corrective Distributions		-
Total Deductions	$	2,143,503
Change in Net Assets Available for Benefits	$	(92,502)
Net Assets Available for Benefits January 1, 2025		9,529,593
Net Assets Available for Benefits December 31, 2025	$	9,437,091

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE A - DESCRIPTION OF PLAN:

The following description of R.H. Reny, Inc. 401(K) Plan (the Plan), provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General

The Plan is a defined contribution plan covering all full-time employees of the Company who have one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

2. Contributions

The Plan is a defined contribution plan, which is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan contains employee elective (salary) deferrals. The percentage of contribution varies by the amount elected by each individual participant. Participants can contribute up to 50% of their compensation. The plan also contains employee matching contributions of up to 25% of 4% of compensation. Employees over age 50 before the endo for the year are permitted to make catch-up contributions. Management has reviewed contributions receivable at December 31, 2025 and 2024, and has determined that no allowance for credit losses is necessary.

3. Participant Accounts

Each participant's account is credited with their participant contributions, Company matching contributions and allocation of plan earnings. Participants accounts are charged with an allocation of administrative expenses that are paid from the individual mutual fund investments. The benefit to which a participant is entitled is the accumulated balance of each participant's account.

4. Vesting

Participants are immediately vested in their contributions plus actual earnings theron. Vesting in the Company's contribution to their account is based on years of continuous service. Participants are fully vested after six years of service.

Participants vest according to the following schedule:

1 Year of Service	0% Vested
2 Years of Service	20% Vested
3 Years of Service	40% Vested
4 Years of Service	60% Vested
5 Years of Service	80% Vested
6 Years of Service	100% Vested

5. Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum of $50,000 or 50% of their account balance, whichever is less for specified financial hardships. The loans are secured by the balance in the participant's account and bear interest rates, which is Prime plus 1%. Payments are made over a maximum period of five years unless the loan is to purchase a principal residence, in which case the repayment period is over a five to ten-year period of time. Principal and interest are paid ratably through weekly payroll deductions. The loans outstanding at December 31, 2025 and 2024 were $168,819 and $119,948 respectively.

NOTE A - DESCRIPTION OF PLAN (CONT'D):

6. Investment Options

Participants may direct their contributions into any of the funds offered by the Plan, which are held at Mid-Atlantic Trust Company, the Trustee of the Plan.

7. Payment of Benefits

Retirement benefits are normally payable at age 65 and are based on the accumulated value in the participant's account at that time. On termination of service due to death, disability, retirement, or termination of employment, the benefits the participant is entitled to will be paid to the participant; or, in the case of death, to the participants beneficiary, in a lump sum or an annuity, at the participant's option.

8. Plan Termination

It is the intention of the Company that the Plan will be continued indefinitely. However, continuation of the Plan is not assumed as an obligation of the Company. The Plan may be amended or terminated at any time subject to the provisions of ERISA. In the event of Plan termination, the participants will become 100% vested in their accounts.

9. Tax Status

The Internal Revenue Service has determined and informed the Company by a letter, dated September 17, 1997, that the Plan and related trust are designed in accordance with Section 401(a) of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believe that the Plan is qualified and the related trust is tax-exempt.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

1. 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 (GAAP).

2. Use of Estimates

The presentation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D):

3. Investment Valuation and Income Recognition

The Plan's investments are stated 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 Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end. Reinvested dividends and capital gain distributions of mutual fund shares are classified as dividends.

Purchases and sales of securities are recorded on a 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.

4. Payment of Benefits

Benefits are recorded when paid.

5. Operating Expenses

Certain expenses for maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are allocated proportionately to the plan participants based on their respective account balances and are included in net investment income.

5. Forfeitures

Forfeitures are first used to pay administrative expenses, then to reduce Employer contributions. For the year ended December 31, 2025, $19,382 in forfeitures were used to pay administrative expenses. The plan had no unallocated forfeitures at December 31, 2025.

6. Implementation of New Accounting Standards

In June 2022 the Financial Accounting Standards Board issued Accounting Standards Update (ASU) No. 2022-03 which amended the fair value guidance in U.S. GAAP. The objectives of this statement was to increase comparability of financial information by clarifying that a contractual sale restriction on the holder of the equity security is not considered part of the unit of account of the equity security itself and, therefore, should not be considered in measuring fair value. Three additional new disclosures were required by the standard for securities subject to contractual restrictions. Management has determined that this statement is not applicable to the plan.

7. Subsequent Events

Management has made an evaluation of subsequent events to and including events through October 15, 2026, which was the date the financial statements were available to be issued, and determined that any subsequent events that would require recognition and disclosure have been considered in the preparation of the financial statements.

NOTE C - FAIR VALUE MEASUREMENTS:

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used when comparing value to similar instruments. Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

Level 1 – The fair value of mutual funds is based on quoted net asset values of the shares held by the plan at year-end. The fair values of common stocks, corporate bonds, and U.S. Government securities are based on the closing price reported on the active market where the individual securities are traded.

Level 2 – Valuations are based on observable inputs (assumptions obtained from independent sources) for the asset or liability, either directly or indirectly. Example: Quoted prices used to value similar instruments in active markets such as bonds.

Level 3 – For those assets with fair value measured using Level 3 inputs, the Plan administrator determines the fair value measurement policies and procedures in consultation with the Plan trustees. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At this time, the unobservable inputs used in the fair value measurements are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

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

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

Mutual funds and money market funds: Valued at the daily closing price as reported by the fund. Mutual funds and money market funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at the price.

Fixed Income investments: Valued using pricing models maximizing the use of observable inputs for similar securities.

Exchange Traded Fund (ETF): Valued at the closing price reported on the active market which the individual funds are traded.

Common, Preferred and Foreign Stock: Valued at the closing price reported on the active market which the individual securities are traded.

NOTE C - FAIR VALUE MEASUREMENTS (CONT'D):

The following table summarizes the levels in the ASC 820-10 fair value hierarchy into which the Organization's financial instruments fall as of December 31, 2025.

	Fair Value	Fair Value Measurements at the End of the Reporting Period Using: Quoted Prices in Markets for Identical Assets (Level 1)	Significant Unobservable Inputs (Level 3)
Interest Bearing Cash	$ 833,822	$ 833,822	$
Mutual Funds	8,434,485	8,434,485	
Total Investments	$ 9,268,307	$ 9,268,307	$
Participant Loans	168,819		168,819
	$ 9,437,126	$ 9,268,307	$ 168,819

The following table summarizes the levels in the ASC 820-10 fair value hierarchy into which the Organization's financial instruments fall as of December 31, 2024.

	Fair Value	Fair Value Measurements at the End of the Reporting Period Using: Quoted Prices in Markets for Identical Assets (Level 1)	Significant Unobservable Inputs (Level 3)
Interest Bearing Cash	$ 979,808	$ 979,808	$
Mutual Funds	8,429,837	8,429,837	
Total Investments	$ 9,409,645	$ 9,409,645	$
Participant Loans	119,948		119,948
	$ 9,529,593	$ 9,409,645	$ 119,948

NOTE D – PLAN EXPENSES:

Most expenses relating to the Plan are paid directly by the employer. Total expenses paid in 2025 and 2024 were $30,814 and $38,401, respectively.

NOTE E - RISKS AND UNCERTAINTIES:

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

NOTE F – LOANS RECEIVABLE:

The following is a summary of the loans receivable activity for the year:

	BALANCE JANUARY 1, 2025	ADDITIONS	REDUCTIONS	BALANCE DECEMBER 31, 2025
Participant Loans Receivable	$ 119,948	$ 159,686	$ 110,815	$ 168,819

NOTE G - INVESTMENTS:

Participants have investment discretion over all contributions made on their behalf. Twenty-nine investment options are available as follows:

1. American Funds AMCAP R-5
2. American Funds American Balanced R-5
3. Fidelity Select Technology
4. Fidelity Total Bond Fund
5. JP Morgan Emerging Markets Equity L
6. JP Morgan Value Advantage L
7. MFS Mid Cap Value R4
8. T. Rowe Price Spectrum Conservative Allocation
9. T. Rowe Price Spectrum Moderate Growth Allocation
10. T. Rowe Price Spectrum Moderate Allocation
11. T. Rowe Price International Equity Index
12. T. Rowe Price Retirement 2005
13. T. Rowe Price Retirement 2010
14. T. Rowe Price Retirement 2015
15. T. Rowe Price Retirement 2020
16. T. Rowe Price Retirement 2025
17. T. Rowe Price Retirement 2030
18. T. Rowe Price Retirement 2035
19. T. Rowe Price Retirement 2040
20. T. Rowe Price Retirement 2045
21. T. Rowe Price Retirement 2050
22. T. Rowe Price Retirement 2055
23. T. Rowe Price Retirement 2060
24. T. Rowe Price Retirement 2065
25. Vanguard 500 Index Admiral
26. Vanguard Global Equity Investor
27. Vanguard Intermediate-Term Admiral
28. Vanguard Mid-Cap Admiral
29. Vanguard Small Cap Admiral

NOTE H - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500:

The following is a reconciliation of net assets available for benefits per the financial statements at December 30, 2025, to Form 5500:

Net Assets Available for Benefits per the Financial Statements		$ 9,437,091
Net Assets Available for Benefits per the Form 5500		9,437,091
Variance		$ -

NOTE G - RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS:

Certain administrative functions are performed by officers and employees of the Company. No officer or employee receives compensation from the Plan for these services.

Most Plan investments are shares of mutual funds managed or sponsored by Mid Atlantic Trust Company. Mid Atlantic Trust Company is the custodian of the Plan assets, and therefore, these transactions qualify as related party and party-in-interest transactions. Assets held by Mid Atlantic Trust Company at December 31, 2025 and 2024 totaled $9,268,307 and $9,409,645 respectively. Fee arrangements with these parties are based on the market value of the plans accounts. Total fees paid during the year ended December 31, 2025 were $30,814 to Mid Atlantic Trust Company.

NOTE H – VESTED TERMINATED ACCOUNT BALANCES:

At September 30, 2025 there were seventeen participants with account balances that were terminated as of December 31, 2025. The participants' account balances totaled $807,407 with $793,388 in benefits due to the participants based on their vested account balance.

NOTE I – CONCENTRATIONS:

At December 31, 2025 the Plan was funded by a single employer, R.H. Reny, Inc. The Employer is in the retail industry in the State of Maine and is subject to any adverse economic conditions that might impact retailers in the State.

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
EIN 01-0206036 PN-001
SCHEDULE H LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(A)	(B) IDENTITY OF ISSUER	(C) DESCRIPTION	(D)** COST	(E) CURRENT VALUE
*	MATC	American Funds AMCAP Fund Class R-5 (8,016.36 Shs)	$ -	$ 381,179
*	MATC	Fidelity Select Technology Portfolio (12,752..453 Shrs)		528,643
*	MATC	Hartford Small Cap Growth Fund Class R-4 (2,088.189 Shs)		86,744
*	MATC	JP Morgan Value Advantage Fund Cl L (4,234.145 Shs)		154,886
*	MATC	MFS Mid Cap Value Fund Class R4 (2,177.116 Shs)		65,923
*	MATC	Vanguard Mid-Cap Index Fund Admiral Shs (660.8508 Shs)		237,477
*	MATC	Vanguard Small Cap Index Fund Admiral Shs (2,168.6436 Shs)		266,767
*	MATC	Vanguard 500 Index Fund Admiral Shs (1,470,7657 Shs)		929,896
*	MATC	JP Morgan Emerging Markets Equity Fund Cl L (622.573 Shs)		26,105
*	MATC	T.Rowe Price International Equity Index Fund (208.796 Shs)		4,480
*	MATC	Vanguard Global Equity Fund Investor Shs (12,343.1657 Shs)		472,869
*	MATC	Fidelity Total Bond Fund (16,933.42 shs)		163,737
*	MATC	Vanguard Intermediate Term Bond Index Fund (19,276.2611 shs)		203,558
*	MATC	American Funds Amercian Balanced Fund Class R-5 (23,200.243 shs)		871,168
*	MATC	T.Rowe Price Retirement 2010 Fund (299.375 Shs)		4,790
*	MATC	T.Rowe Price Retirement 2020 Fund (6,978.967 Shs)		137,764
*	MATC	T.Rowe Price Retirement 2030 Fund (8,492.756 Shs)		235,674
*	MATC	T.Rowe Price Retirement 2060 Fund (14,100.143 Shs)		267,761
*	MATC	T.Rowe Price Retirement 2040 Fund (4,679.966 Shs)		160,991
*	MATC	T.Rowe Price Retirement 2055 Fund (12,364.519 Shs)		281,169
*	MATC	T.Rowe Price Retirement 2050 Fund (11,639.566 Shs)		251,880
*	MATC	T.Rowe Price Retirement 2045 Fund (21,778.689 Shs)		553,614
*	MATC	T.Rowe Price Retirement 2035 Fund (31,063.825 Shs)		726,272
*	MATC	T.Rowe Price Retirement 2025 Fund (18,087.593 Shs)		319,065
*	MATC	T.Rowe Price Retirement 2015 Fund (4,555.591 Shs)		60,772
*	MATC	T.Rowe Price Retirement 2005 Fund (599.287 Shs)		7,563
*	MATC	T. Rowe Price Spectrum Moderate Allocation Fund (14,118.595 Shs)		353,809
*	MATC	T.Rowe Price Spectrum Moderate Growth Allocation (12,279.132 Shs)		523,215
*	MATC	T.Rowe Price Spectrum Conservative Allocation (6,501.346 Shs)		133,212
*	MATC	T. Rowe Price Retirement 2065 Fund (1,588.591 Shs)		23,479
*	MATC	Federated Hermes US Treasury Cash Reserves (833,822.32 Shs)		833,810
*	MATC	Participant Loans (Interest Rate 4.25% - 9.5%)		168,819
	Total Funds December 31, 2025		$ -	$ 9,437,091

* Related Party - See Note G
** Cost Omitted for partitcipant-directed investments
MATC - Mid Atlantic Trust Company

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
TABLE OF CONTENTS
DECEMBER 31, 2025

Independent Auditors' Report		
Financial Statements	Exhibit	Page
Statement of Net Assets Available for Benefits	A	5
Statement of Changes in Net Assets Available for Benefits	B	6
Notes to Financial Statements		7-11
Supplemental Information	Schedule	
Schedule H Item 4(i) – Schedule of Assets (Held at End of Year)	1	12

TWIN VILLAGES, CPA
591 Egypt Road, P.O. Box 24
Damariscotta, Maine 04543

INDEPENDENT AUDITORS REPORT

Trustees
R.H. Reny, Inc. 401(K) Retirement Savings Plan
Newcastle, Maine

Opinion

We have audited the accompanying financial statements of R.H. Reny, Inc. 401(K) Retirement Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of R.H. Reny, Inc. 401(K) Retirement Savings Plan as of December 31, 2025, and the changes in its net assets available for benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of R.H. Reny, Inc. 401(K) Retirement Savings 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 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.

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 R.H. Reny, Inc. 401(K) Retirement Savings 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of R.H. Reny, Inc. 401(K) Retirement Savings 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 R.H. Reny, Inc. 401(K) Retirement Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Schedule of Assets (Held at End of Year) are presented for purposes of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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



Damariscotta, Maine
October 15, 2026

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Assets:		
Investments at Fair Value (Note C)	$ 9,268,272	$ 9,409,645
Receivables:		
Loans Receivable from Participants (Note F)	168,819	119,948
Net Assets Available for Benefits	$ 9,437,091	$ 9,529,593

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2025

ANGES TO NET ASSETS ATTRIBUTED TO:		
INVESTMENT INCOME:		
Interest and Dividend Income	$	503,357
Net Appreciation (Depreciation) in Fair Value of Investments		776,590
Net Investment Income	$	1,279,947
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	$	11,301
CONTRIBUTIONS:		
Employee Salary Deferrals		645,795
Employer Match		113,958
Rollover Contributions		-
Total Contributions	$	759,753
Total Additions	$	2,051,001
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:		
Benefits Paid to Participants	$	2,089,758
Administrative Expenses		53,745
Corrective Distributions		-
Total Deductions	$	2,143,503
Change in Net Assets Available for Benefits	$	(92,502)
Net Assets Available for Benefits January 1, 2025		9,529,593
Net Assets Available for Benefits December 31, 2025	$	9,437,091

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE A - DESCRIPTION OF PLAN:

The following description of R.H. Reny, Inc. 401(K) Plan (the Plan), provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General

The Plan is a defined contribution plan covering all full-time employees of the Company who have one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

2. Contributions

The Plan is a defined contribution plan, which is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan contains employee elective (salary) deferrals. The percentage of contribution varies by the amount elected by each individual participant. Participants can contribute up to 50% of their compensation. The plan also contains employee matching contributions of up to 25% of 4% of compensation. Employees over age 50 before the endo for the year are permitted to make catch-up contributions. Management has reviewed contributions receivable at December 31, 2025 and 2024, and has determined that no allowance for credit losses is necessary.

3. Participant Accounts

Each participant's account is credited with their participant contributions, Company matching contributions and allocation of plan earnings. Participants accounts are charged with an allocation of administrative expenses that are paid from the individual mutual fund investments. The benefit to which a participant is entitled is the accumulated balance of each participant's account.

4. Vesting

Participants are immediately vested in their contributions plus actual earnings theron. Vesting in the Company's contribution to their account is based on years of continuous service. Participants are fully vested after six years of service.

Participants vest according to the following schedule:

1 Year of Service	0% Vested
2 Years of Service	20% Vested
3 Years of Service	40% Vested
4 Years of Service	60% Vested
5 Years of Service	80% Vested
6 Years of Service	100% Vested

5. Notes Receivable From Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum of $50,000 or 50% of their account balance, whichever is less for specified financial hardships. The loans are secured by the balance in the participant's account and bear interest rates, which is Prime plus 1%. Payments are made over a maximum period of five years unless the loan is to purchase a principal residence, in which case the repayment period is over a five to ten-year period of time. Principal and interest are paid ratably through weekly payroll deductions. The loans outstanding at December 31, 2025 and 2024 were $168,819 and $119,948 respectively.

NOTE A - DESCRIPTION OF PLAN (CONT'D):

6. Investment Options

Participants may direct their contributions into any of the funds offered by the Plan, which are held at Mid-Atlantic Trust Company, the Trustee of the Plan.

7. Payment of Benefits

Retirement benefits are normally payable at age 65 and are based on the accumulated value in the participant's account at that time. On termination of service due to death, disability, retirement, or termination of employment, the benefits the participant is entitled to will be paid to the participant; or, in the case of death, to the participants beneficiary, in a lump sum or an annuity, at the participant's option.

8. Plan Termination

It is the intention of the Company that the Plan will be continued indefinitely. However, continuation of the Plan is not assumed as an obligation of the Company. The Plan may be amended or terminated at any time subject to the provisions of ERISA. In the event of Plan termination, the participants will become 100% vested in their accounts.

9. Tax Status

The Internal Revenue Service has determined and informed the Company by a letter, dated September 17, 1997, that the Plan and related trust are designed in accordance with Section 401(a) of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believe that the Plan is qualified and the related trust is tax-exempt.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

1. 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 (GAAP).

2. Use of Estimates

The presentation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D):

3. Investment Valuation and Income Recognition

The Plan's investments are stated 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 Shares of mutual funds are valued at the net asset value of shares held by the Plan at year-end. Reinvested dividends and capital gain distributions of mutual fund shares are classified as dividends.

Purchases and sales of securities are recorded on a 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.

4. Payment of Benefits

Benefits are recorded when paid.

5. Operating Expenses

Certain expenses for maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are allocated proportionately to the plan participants based on their respective account balances and are included in net investment income.

5. Forfeitures

Forfeitures are first used to pay administrative expenses, then to reduce Employer contributions. For the year ended December 31, 2025, $19,382 in forfeitures were used to pay administrative expenses. The plan had no unallocated forfeitures at December 31, 2025.

6. Implementation of New Accounting Standards

In June 2022 the Financial Accounting Standards Board issued Accounting Standards Update (ASU) No. 2022-03 which amended the fair value guidance in U.S. GAAP. The objectives of this statement was to increase comparability of financial information by clarifying that a contractual sale restriction on the holder of the equity security is not considered part of the unit of account of the equity security itself and, therefore, should not be considered in measuring fair value. Three additional new disclosures were required by the standard for securities subject to contractual restrictions. Management has determined that this statement is not applicable to the plan.

7. Subsequent Events

Management has made an evaluation of subsequent events to and including events through October 15, 2026, which was the date the financial statements were available to be issued, and determined that any subsequent events that would require recognition and disclosure have been considered in the preparation of the financial statements.

NOTE C - FAIR VALUE MEASUREMENTS:

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used when comparing value to similar instruments. Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

Level 1 – The fair value of mutual funds is based on quoted net asset values of the shares held by the plan at year-end. The fair values of common stocks, corporate bonds, and U.S. Government securities are based on the closing price reported on the active market where the individual securities are traded.

Level 2 – Valuations are based on observable inputs (assumptions obtained from independent sources) for the asset or liability, either directly or indirectly. Example: Quoted prices used to value similar instruments in active markets such as bonds.

Level 3 – For those assets with fair value measured using Level 3 inputs, the Plan administrator determines the fair value measurement policies and procedures in consultation with the Plan trustees. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At this time, the unobservable inputs used in the fair value measurements are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

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

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

Mutual funds and money market funds: Valued at the daily closing price as reported by the fund. Mutual funds and money market funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at the price.

Fixed Income investments: Valued using pricing models maximizing the use of observable inputs for similar securities.

Exchange Traded Fund (ETF): Valued at the closing price reported on the active market which the individual funds are traded.

Common, Preferred and Foreign Stock: Valued at the closing price reported on the active market which the individual securities are traded.

NOTE C - FAIR VALUE MEASUREMENTS (CONT'D):

The following table summarizes the levels in the ASC 820-10 fair value hierarchy into which the Organization's financial instruments fall as of December 31, 2025.

	Fair Value	Fair Value Measurements at the End of the Reporting Period Using: Quoted Prices in Markets for Identical Assets (Level 1)	Significant Unobservable Inputs (Level 3)
Interest Bearing Cash	$ 833,822	$ 833,822	$
Mutual Funds	8,434,485	8,434,485	
Total Investments	$ 9,268,307	$ 9,268,307	$
Participant Loans	168,819		168,819
	$ 9,437,126	$ 9,268,307	$ 168,819

The following table summarizes the levels in the ASC 820-10 fair value hierarchy into which the Organization's financial instruments fall as of December 31, 2024.

	Fair Value	Fair Value Measurements at the End of the Reporting Period Using: Quoted Prices in Markets for Identical Assets (Level 1)	Significant Unobservable Inputs (Level 3)
Interest Bearing Cash	$ 979,808	$ 979,808	$
Mutual Funds	8,429,837	8,429,837	
Total Investments	$ 9,409,645	$ 9,409,645	$
Participant Loans	119,948		119,948
	$ 9,529,593	$ 9,409,645	$ 119,948

NOTE D – PLAN EXPENSES:

Most expenses relating to the Plan are paid directly by the employer. Total expenses paid in 2025 and 2024 were $30,814 and $38,401, respectively.

NOTE E - RISKS AND UNCERTAINTIES:

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

NOTE F – LOANS RECEIVABLE:

The following is a summary of the loans receivable activity for the year:

	BALANCE JANUARY 1, 2025	ADDITIONS	REDUCTIONS	BALANCE DECEMBER 31, 2025
Participant Loans Receivable	$ 119,948	$ 159,686	$ 110,815	$ 168,819

NOTE G - INVESTMENTS:

Participants have investment discretion over all contributions made on their behalf. Twenty-nine investment options are available as follows:

1. American Funds AMCAP R-5
2. American Funds American Balanced R-5
3. Fidelity Select Technology
4. Fidelity Total Bond Fund
5. JP Morgan Emerging Markets Equity L
6. JP Morgan Value Advantage L
7. MFS Mid Cap Value R4
8. T. Rowe Price Spectrum Conservative Allocation
9. T. Rowe Price Spectrum Moderate Growth Allocation
10. T. Rowe Price Spectrum Moderate Allocation
11. T. Rowe Price International Equity Index
12. T. Rowe Price Retirement 2005
13. T. Rowe Price Retirement 2010
14. T. Rowe Price Retirement 2015
15. T. Rowe Price Retirement 2020
16. T. Rowe Price Retirement 2025
17. T. Rowe Price Retirement 2030
18. T. Rowe Price Retirement 2035
19. T. Rowe Price Retirement 2040
20. T. Rowe Price Retirement 2045
21. T. Rowe Price Retirement 2050
22. T. Rowe Price Retirement 2055
23. T. Rowe Price Retirement 2060
24. T. Rowe Price Retirement 2065
25. Vanguard 500 Index Admiral
26. Vanguard Global Equity Investor
27. Vanguard Intermediate-Term Admiral
28. Vanguard Mid-Cap Admiral
29. Vanguard Small Cap Admiral

NOTE H - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500:

The following is a reconciliation of net assets available for benefits per the financial statements at December 30, 2025, to Form 5500:

Net Assets Available for Benefits per the Financial Statements		$ 9,437,091
Net Assets Available for Benefits per the Form 5500		9,437,091
Variance		$ -

NOTE G - RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS:

Certain administrative functions are performed by officers and employees of the Company. No officer or employee receives compensation from the Plan for these services.

Most Plan investments are shares of mutual funds managed or sponsored by Mid Atlantic Trust Company. Mid Atlantic Trust Company is the custodian of the Plan assets, and therefore, these transactions qualify as related party and party-in-interest transactions. Assets held by Mid Atlantic Trust Company at December 31, 2025 and 2024 totaled $9,268,307 and $9,409,645 respectively. Fee arrangements with these parties are based on the market value of the plans accounts. Total fees paid during the year ended December 31, 2025 were $30,814 to Mid Atlantic Trust Company.

NOTE H – VESTED TERMINATED ACCOUNT BALANCES:

At September 30, 2025 there were seventeen participants with account balances that were terminated as of December 31, 2025. The participants' account balances totaled $807,407 with $793,388 in benefits due to the participants based on their vested account balance.

NOTE I – CONCENTRATIONS:

At December 31, 2025 the Plan was funded by a single employer, R.H. Reny, Inc. The Employer is in the retail industry in the State of Maine and is subject to any adverse economic conditions that might impact retailers in the State.

R.H. RENY, INC. 401(K) RETIREMENT SAVINGS PLAN
EIN 01-0206036 PN-001
SCHEDULE H LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(A)	(B) IDENTITY OF ISSUER	(C) DESCRIPTION	(D)** COST	(E) CURRENT VALUE
*	MATC	American Funds AMCAP Fund Class R-5 (8,016.36 Shs)	$ -	$ 381,179
*	MATC	Fidelity Select Technology Portfolio (12,752..453 Shrs)		528,643
*	MATC	Hartford Small Cap Growth Fund Class R-4 (2,088.189 Shs)		86,744
*	MATC	JP Morgan Value Advantage Fund Cl L (4,234.145 Shs)		154,886
*	MATC	MFS Mid Cap Value Fund Class R4 (2,177.116 Shs)		65,923
*	MATC	Vanguard Mid-Cap Index Fund Admiral Shs (660.8508 Shs)		237,477
*	MATC	Vanguard Small Cap Index Fund Admiral Shs (2,168.6436 Shs)		266,767
*	MATC	Vanguard 500 Index Fund Admiral Shs (1,470,7657 Shs)		929,896
*	MATC	JP Morgan Emerging Markets Equity Fund Cl L (622.573 Shs)		26,105
*	MATC	T.Rowe Price International Equity Index Fund (208.796 Shs)		4,480
*	MATC	Vanguard Global Equity Fund Investor Shs (12,343.1657 Shs)		472,869
*	MATC	Fidelity Total Bond Fund (16,933.42 shs)		163,737
*	MATC	Vanguard Intermediate Term Bond Index Fund (19,276.2611 shs)		203,558
*	MATC	American Funds Amercian Balanced Fund Class R-5 (23,200.243 shs)		871,168
*	MATC	T.Rowe Price Retirement 2010 Fund (299.375 Shs)		4,790
*	MATC	T.Rowe Price Retirement 2020 Fund (6,978.967 Shs)		137,764
*	MATC	T.Rowe Price Retirement 2030 Fund (8,492.756 Shs)		235,674
*	MATC	T.Rowe Price Retirement 2060 Fund (14,100.143 Shs)		267,761
*	MATC	T.Rowe Price Retirement 2040 Fund (4,679.966 Shs)		160,991
*	MATC	T.Rowe Price Retirement 2055 Fund (12,364.519 Shs)		281,169
*	MATC	T.Rowe Price Retirement 2050 Fund (11,639.566 Shs)		251,880
*	MATC	T.Rowe Price Retirement 2045 Fund (21,778.689 Shs)		553,614
*	MATC	T.Rowe Price Retirement 2035 Fund (31,063.825 Shs)		726,272
*	MATC	T.Rowe Price Retirement 2025 Fund (18,087.593 Shs)		319,065
*	MATC	T.Rowe Price Retirement 2015 Fund (4,555.591 Shs)		60,772
*	MATC	T.Rowe Price Retirement 2005 Fund (599.287 Shs)		7,563
*	MATC	T. Rowe Price Spectrum Moderate Allocation Fund (14,118.595 Shs)		353,809
*	MATC	T.Rowe Price Spectrum Moderate Growth Allocation (12,279.132 Shs)		523,215
*	MATC	T.Rowe Price Spectrum Conservative Allocation (6,501.346 Shs)		133,212
*	MATC	T. Rowe Price Retirement 2065 Fund (1,588.591 Shs)		23,479
*	MATC	Federated Hermes US Treasury Cash Reserves (833,822.32 Shs)		833,810
*	MATC	Participant Loans (Interest Rate 4.25% - 9.5%)		168,819
	Total Funds December 31, 2025		$ -	$ 9,437,091

* Related Party - See Note G
** Cost Omitted for partitcipant-directed investments
MATC - Mid Atlantic Trust Company