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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 12/01/1943

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)
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

1615 H STREET, N.W.
WASHINGTON, DC 20062

2b Employer Identification Number (EIN)
53-0045720

2c Plan Sponsor's telephone number
202-463-5391

2d Business code (see instructions)
813000

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	SHIEDHA WILLIAMS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	1109
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)**	41
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	37
b	Retired or separated participants receiving benefits	**6b**	670
c	Other retired or separated participants entitled to future benefits	**6c**	279
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	986
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	105
f	Total. Add lines **6d** and **6e**.	**6f**	1091
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 3H

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)** [X] **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)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	133267123
b Actuarial value	**2b**	129351842

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	764	75115839	75115839
b For terminated vested participants	304	27068379	27068379
c For active participants	41	18107837	18107837
d Total	1109	120292055	120292055

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.34 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1234879
b Expected plan-related expenses	**6b**	950000
c Target normal cost	**6c**	2184879

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

10/06/2026
Date

DAVID B. REID
Type or print name of actuary

26-06971
Most recent enrollment number

CBIZ
Firm name

215-587-0700
Telephone number (including area code)

1845 WALNUT STREET
10TH FLOOR
PHILADELPHIA, PA 19103
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.51 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.13 %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	107.53 %
15	Adjusted funding target attainment percentage	15	107.53 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	111.23 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: %	2nd segment: %	3rd segment: %	[X] N/A, full yield curve used
b Applicable month (enter code)			**21b**	
22 Weighted average retirement age			**22**	61

23 Mortality table(s) (see instructions) [ ] Prescribed - combined [X] Prescribed - separate [ ] Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. [X] Yes [ ] No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. [ ] Yes [X] No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. [X] Yes [ ] No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment [X] Yes [ ] No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	2184879
b Excess assets, if applicable, but not greater than line 31a	**31b**	2184879

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. [ ] 2019 [ ] 2020 [ ] 2021

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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

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

MERRILL LYNCH

13-5674085

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

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

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

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

MERRILL LYNCH PIERCE FENNER SMITH

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50 51	NONE	233487	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

CBIZ

31-1582098

(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?
11 15 17 38 50 64 70	NONE	219250	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COLUMBIA MGMT INVESTMENT ADVISOR

13-3180631

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	NONE	218550	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

NORTHERN TRUST COMPANY

36-1561860

(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?
21 50 51	NONE	96323	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ERNST & YOUNG US LLP

34-6565596

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	59950	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

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

a Name of MTIA, CCT, PSA, or 103-12 IE: COLLECTIVE SHORT TERM INVESTMENT FD

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
36-6452394-001	C	4993204

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

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	0	0
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)	1163292	1315740
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	45011981	33428341
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	2257045	151352
(B) All other	1c(3)(B)	72698682	93270009
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	6042611	4993205
(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)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	6093511	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	133267122	133158647
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	192459	219852
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	192459	219852
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	133074663	132938795

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)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	-19	
(B) U.S. Government securities	2b(1)(B)	182957	
(C) Corporate debt instruments	2b(1)(C)	4443781	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	147738	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		4774457
(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)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	131809424	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	130444491	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		1364933
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2741049	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		2741049

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		313302
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		-2880
d Total income. Add all **income** amounts in column (b) and enter total	2d		9190861
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	8381615	
(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)		8381615
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	96323	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	59950	
(5) Investment advisory and investment management fees	2i(5)	452037	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	219250	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	117554	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		945114
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		9326729
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-135868
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: ERNST & YOUNG LLP **(2)** EIN: 34-6565596

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		3000000
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**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 588244.

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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... 1 | 0

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

EIN(s): 36-1561860

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 | 0

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: 0.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 94.5 %
High-Yield Debt: 1.7 % Real Assets: 0.0 % Cash or Cash Equivalents: 3.8 % Other: 0.0 %

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

Financial Statements and Supplemental Schedules

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America
December 31, 2025 and 2024, and Year Ended December 31, 2025
With Report of Independent Auditors

The better the question.
The better the answer.
The better the world works.

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Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

Financial Statements and Supplemental Schedules

December 31, 2025 and 2024, and Year Ended December 31, 2025

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Report of Independent Auditors

The Retirement Committee
Chamber of Commerce of the United States of America

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

We have performed audits of the financial statements of the Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of accumulated plan benefits and net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in accumulated plan benefits and changes in net assets available for benefits for the year ended December 31, 2025, and the related notes (collectively referred to as the "financial statements").

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

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

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Opinion

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

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

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

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

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

Other Matter

Supplemental Schedules Required by ERISA

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

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

In our opinion

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

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

Ernst & Young LLP

October 8, 2026

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Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

Statements of Accumulated Plan Benefits and Net Assets Available for Benefits

	December 31	
	2025	**2024**
Actuarial present value of accumulated plan benefits		
Vested benefits:		
Participants currently receiving benefits	**$ 77,646,686**	$ 78,106,174
Other participants	**51,066,363**	50,190,138
Total vested benefits	**128,713,049**	128,296,312
Nonvested benefits	**–**	–
Total actuarial present value of accumulated plan benefits	**128,713,049**	128,296,312
Net assets available for benefits		
Assets:		
Investments at fair value:		
Cash and short-term investment	**4,993,205**	6,042,611
U.S. government securities	**33,428,341**	45,011,981
Corporate debt instruments	**93,421,361**	74,955,727
Other	**–**	6,093,511
Total investments	**131,842,907**	132,103,830
Receivables:		
Due from broker for securities sold	**24,409**	–
Investment income receivable	**1,291,331**	1,163,292
Total assets	**133,158,647**	133,267,122
Liabilities:		
Accrued administrative expenses	**219,852**	192,459
Total liabilities	**219,852**	192,459
Net assets available for benefits	**132,938,795**	133,074,663
Net assets available for benefits over actuarial present value of accumulated plan benefits	**$ 4,225,746**	$ 4,778,351

See accompanying notes.

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

Statement of Changes in Accumulated Plan Benefits and Changes in Net Assets Available for Benefits

Year Ended December 31, 2025

Actuarial present value of accumulated plan benefits at the beginning of the year	$ 128,296,312
Increase (decrease) during the year attributable to:	
Benefits accumulated and experienced losses	2,652,624
Increase for interest due to decrease in the discount period	6,145,727
Benefits paid	(8,381,615)
Net increase	416,736
Actuarial present value of accumulated plan benefits at the end of the year	$ 128,713,048
Changes in net assets available for benefits	
Additions:	
Investment income:	
Net realized and unrealized appreciation in fair value of investments	$ 4,419,285
Investment income	4,774,455
Total additions	9,193,740
Deductions:	
Benefits paid	8,381,615
Administrative expenses	947,994
Total deductions	9,329,609
Decrease in net assets available for benefits	(135,869)
Decrease in net assets available for benefits over net increase in actuarial present value of accumulated plan benefits	(552,605)
Net assets available for benefits over actuarial present value of accumulated plan benefits	
Beginning of year	4,778,351
End of year	$ 4,225,746

See accompanying notes.

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

Notes to Financial Statements

December 31, 2025

1. Description of the Plan

The Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America (the Plan) is a noncontributory defined benefit retirement plan. The Plan covers substantially all employees of the Chamber of Commerce of the United States of America (the Chamber) and the Chamber's affiliates hired prior to January 1, 2006. The Plan is subject to the Employee Retirement Income Security Act of 1974, as amended (ERISA). This description is provided for general information purposes only. Participants should refer to the Plan document and summary plan description for further guidance, copies of which may be obtained from the plan sponsor.

Eligibility and Vesting

Employees hired on or before December 31, 2005, are eligible to participate in the Plan on the first day of the month following the attainment of age 21 and the completion of one year of service. Participants' interests become 100% vested after five years of vesting service. Participants earn one year of vesting service for each calendar year in which they complete 1,000 or more hours of service with the Chamber. Eligible participants are entitled to annual pension benefits beginning at the normal retirement age of 65. The Plan permits early retirement at age 55.

Effective January 1, 2006, the Plan was amended to close participation in the Plan. Any employee hired on or after January 1, 2006, will not be eligible to participate in the Plan. Any employee who is rehired after December 31, 2005, will not be eligible to commence participation in the Plan upon re-employment. If the rehired employee was previously a participant, then the employee will continue to earn vesting service after they rehire, but will not accrue any further benefits after rehire. However, any employee who is hired prior to January 1, 2006, is employed on December 31, 2005, but had not yet commenced to participate in the Plan as of December 31, 2005, will be eligible to participate in the Plan once and if they meet the eligibility requirements of the Plan. Existing participants will continue to accrue benefits under the Plan.

In conjunction with this Plan amendment, employees hired on or after January 1, 2006, became eligible for additional benefits available through another plan sponsored by the Chamber: SMART Plan for Employees of the Chamber of Commerce of the United States of America.

1. Description of the Plan (continued)

Benefits

For participants who were employed on or prior to December 31, 1988, the normal retirement benefit is equal to the greater of the "grandfathered benefit," as calculated in accordance with the Plan document, or the normal retirement benefit. The normal retirement benefit is effective for all participants who joined the Plan after January 1, 1989, as calculated in accordance with the Plan document.

Participants who are fully vested and who terminate participation before the normal retirement age for any reason other than death or retirement are eligible for deferred payment of vested benefits when they reach the normal retirement age. The Plan also permits vested terminated participants to begin receiving reduced benefits at age 55. Participants who terminate before they are fully vested are not eligible for benefits.

Plan Administration

The Plan is administered by The Retirement Committee, the members of which are appointed by the Chamber. The Northern Trust Company (Northern Trust) is the Plan's trustee. In addition, the Chamber retains Merrill Lynch as an investment advisor along with the following investment managers: Delaware International, Pacific Income Advisors, Schafer Cullen, MAA Earnest, Aristotle, and Westfield. All contributions are made by the Chamber and are deposited with Northern Trust for investment.

Plan Termination

Although there is no intention to do so, the Chamber reserves the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event that the Plan is terminated, the Plan's assets would be applied to benefits payable as an annuity to members and their beneficiaries who began receiving benefits at least three years prior to termination, then to benefits that are insured by the Pension Benefit Guaranty Corporation. Some benefits may not be provided for at all.

1. Description of the Plan (continued)

Funding

The Chamber contributes such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to participants and satisfy the ERISA minimum funding requirements. The Plan has met the ERISA minimum funding requirements for 2025.

2. Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

Payment of Benefits

Benefits are recorded when paid.

Investment Valuation and Income Recognition

Investments are stated at fair value. Fair value is defined as 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 (an exit price). Refer to Note 5 for a description of the valuation methods used for each investment type.

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

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 3) represent the actuarial present value of estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries,

2. Significant Accounting Policies (continued)

(b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits for retired or terminated employees or their beneficiaries are based on employees' compensation of the highest consecutive five years during their last ten years of credited service. The accumulated plan benefits for eligible active employees are based on their highest consecutive five years of compensation during the ten years preceding the valuation date. Benefits payable under all circumstances – retirement, death, disability, and termination of employment – are included to the extent they are deemed attributable to employee service rendered to the valuation date.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and supplemental schedules. Actual results could differ from those estimates.

Administrative Expenses

Substantially all administrative expenses incurred by the Plan are approved by The Retirement Committee and paid for by the Plan. The remaining administrative expenses are paid by the Chamber, on behalf of the Plan.

3. Actuarial Present Value of Accumulated Plan Benefits

The actuarial present value of accumulated plan benefits is the amount that results from applying actuarial assumptions to accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

3. Actuarial Present Value of Accumulated Plan Benefits (continued)

Significant actuarial assumptions underlying the actuarial valuation were as follows:

	2025	2024
Assumed rate of return	4.95%	4.95%
Life expectancy of participants	SOA RP 2012 mortality/MP2021 active/retiree tables for males and females	SOA RP 2012 mortality/MP2021 active/retiree tables for males and females
Retirement age	Varying rates from 2% between ages 55-56 to 100 % after age 71	Varying rates from 2% between ages 55-56 to 100 % after age 71

The actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuary estimated the accumulated plan benefits as of January 1, 2026 and 2025. There were no significant changes to the Plan that would have changed the valuations had they been performed as of December 31, 2025 and 2024.

4. Investments

All investment information for the Plan disclosed in the accompanying financial statements and supplemental schedules including investments held, investment income receivable at December 31, 2025 and 2024, and net realized and unrealized appreciation in fair value of investments, and investment income for the year ended December 31, 2025, was obtained or derived from information provided to the Plan administrator and certified as complete and accurate by The Northern Trust Company, the trustee of the Plan.

5. Fair Value Measurements

ASC 820 defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements. Fair value is defined as 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 (i.e., an exit price). ASC 820 includes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under ASC 820 are described below:

- Level 1 – Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

- Level 2 – Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:

  – Quoted prices for similar assets and liabilities in active markets

  – Quoted prices for identical or similar assets or liabilities in markets that are not active

  – Observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)

  – Inputs that are derived principally from or corroborated by observable market data by correlation or other means

- Level 3 – Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

5. Fair Value Measurements (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets carried at fair value as of December 31, 2025 and 2024:

	Assets at Fair Value as of December 31, 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Investments measured at fair value[(1)]:				
U.S. government securities	**$ 33,428,341**	**$ –**	**$ –**	**$ 33,428,341**
Corporate debt instruments	**93,390,934**	**30,427**	**–**	**93,421,361**
	$ 126,819,275	**$ 30,427**	**$ –**	**$ 126,849,702**
Investments measured at net asset value:				
Short-term investment[(2)]				**$ 4,993,205**
Total assets				**$ 131,842,907**

	Assets at Fair Value as of December 31, 2024			
	Level 1	**Level 2**	**Level 3**	**Total**
Investments measured at fair value[(1)]:				
U.S. government securities	$ 45,011,981	$ –	$ –	$ 45,011,981
Corporate debt instruments	74,902,918	52,809	–	74,955,727
Municipal debt and other	6,093,511	–	–	6,093,511
	$ 126,008,410	$ 52,809	$ –	$ 126,061,219
Investments measured at net asset value:				
Short-term investment[(2)]				$ 6,042,611
Total assets				$ 132,103,830

(1) U.S. government securities and corporate debt instruments values are based on quoted market prices in active national securities exchanges are valued at the last reported sales price on the last business day of the Plan year. Other investments category is primarily made up of foreign government and municipal bonds and shares held in real estate investment trusts. Shares of registered investment companies are valued at quoted prices, which represent the net asset values of shares held by the Plan at year-end.

(2) This category includes a short-term fund that is designed to protect capital with low-risk investments and includes bank notes, corporate notes, government bills, and various short-term debt instruments. There are no unfunded commitments and currently no redemption restrictions on this investment. The fair value of the investment in this category has been estimated using the net asset value per share.

5. Fair Value Measurements (continued)

In accordance with ASU 2015-07, *Disclosures for Investments in Certain Entities that Calculate Net Asset Value Per Share*, as the Plan has elected to use the practical expedient for the fair value measurement of its short-term investments that do not have readily determinable fair market values, the Chamber has not included these investments in the fair value hierarchy.

6. Tax Status

The Plan received a determination letter from the Internal Revenue Service (IRS) dated February 13, 2017, stating that the Plan is qualified under Section 401(a) of the Code and, therefore, the related trust is exempt from taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan, is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Related-Party Transactions

Certain of the Plan's assets are invested in funds managed by the trustee of the Plan. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transactions rules under ERISA.

8. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market volatility, 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 those changes could materially affect the amounts reported in the statements of accumulated plan benefits and net assets available for benefits.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

9. Subsequent Events

Plan management has evaluated subsequent events for the Plan through October 8, 2026, the date the financial statements were available to be issued.

Supplemental Schedules

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
UNITED STATES TREAS SEC STRIPPED INT PMT00840 02-15-2035	U.S. government securities	$ 1,708,096	$ 1,731,045
RESOLUTION FDG CORP FED BOOK ENTRY PRIN STRIPS GENERIC PRIN PMT 04-15-2030	U.S. government securities	526,228	614,314
UTD STATES TREAS ZERO CPN 0% DUE 02-15-2052	U.S. government securities	2,103,241	1,952,762
UNITED STATES TREAS SEC STRIPPED INT PMT00887 11-15-2033	U.S. government securities	9,558,839	9,978,587
US TREAS SEC STRIPPED INT PMT 0 STRIP 15/11/2028	U.S. government securities	2,619,859	2,815,987
UNITED STATES TREAS SEC STRIPPED INT PMT00885 11-15-2032	U.S. government securities	289,075	307,014
UNITED STATES TREAS SEC STRIPPED INT PMT00765 02-15-2038	U.S. government securities	625,006	644,651
UTD STATES TREAS ZERO CPN 0% DUE 11-15-2052	U.S. government securities	6,044,178	6,167,199
UNITED STS TREAS BILLS 0% T-BILL 02-24-2026	U.S. government securities	9,213,692	9,216,782
NXP B V/NXP FDG LLC/NXP USA INC 5.0% 01-15-2033	Corporate debt instruments	107,009	111,932
ENTERGY TEX INC FIXED 5% DUE 09-15-2052	Corporate debt instruments	136,796	129,179
MICROSOFT CORP 3.041% 03-17-2062	Corporate debt instruments	169,760	153,247
UTD PARCEL SVC INC 3.75% 11-15-2047	Corporate debt instruments	124,850	120,269
AT&T INC 3.65% DUE 06-01-2051	Corporate debt instruments	808,508	776,103
SHELL FIN US INC NT 4.55% 08-12-2043*	Corporate debt instruments	37,061	35,897
SOUTHERN CO 3.7% DUE 04-30-2030	Corporate debt instruments	258,668	263,828
NORTHERN STS PWR CO MINN 5.65% 05-15-2055	Corporate debt instruments	54,700	55,346
LOCKHEED MARTIN CORP NT 6.15% DUE 09-01-2036	Corporate debt instruments	32,871	33,440
LYB INTL FIN III 3.625% DUE 04-01-2051	Corporate debt instruments	304,133	281,664
RIO TINTO FIN USA LTD 2.75% 11-02-2051	Corporate debt instruments	124,774	118,344
AMGEN INC NEW ISSUE 30YR 4.2% 02-22-2052	Corporate debt instruments	8,036	7,965
META PLATFORMS INC 5.55% 08-15-2064	Corporate debt instruments	89,875	81,912
COMCAST CORP NEW 2.8% DUE 01-15-2051/05-28-2020	Corporate debt instruments	19,285	17,477
CHUBB INA HLDGS INC 5.0% 03-15-2034	Corporate debt instruments	252,976	256,220
ROYAL BANK OF CANADA 5.15% 02-01-2034	Corporate debt instruments	50,782	52,210
APA CORP 5.1% 09-01-2040	Corporate debt instruments	136,812	138,211
COCA COLA CO 2.6% DUE 06-01-2050	Corporate debt instruments	81,571	77,753
COCA COLA CO 5.4% 05-13-2064	Corporate debt instruments	68,614	68,286
GEORGIA PWR CO 5.5% 10-01-2055	Corporate debt instruments	94,543	92,779
CENOVUS ENERGY INC 5.4% 06-15-2047	Corporate debt instruments	33,541	32,962
MERCK & CO INC NEW 5.7% DUE 09-15-2055	Corporate debt instruments	285,854	273,844
MORGAN STANLEY 5.587% 01-18-2036	Corporate debt instruments	85,000	88,993
ALPHABET INC 5.45% 11-15-2055	Corporate debt instruments	208,831	201,746
TIME WARNER CABLE 6.75% DUE 06-15-2039	Corporate debt instruments	337,495	344,640
CIGNA GROUP SR NT 3.4% 03-15-2051*	Corporate debt instruments	17,050	17,436
ELI LILLY & CO 5.6% 02-12-2065	Corporate debt instruments	144,585	145,927
DEERE & CO 3.9% DUE 06-09-2042	Corporate debt instruments	122,665	120,825
CVS HEALTH CORP SR NT 6.2% 09-15-2055*	Corporate debt instruments	154,839	157,978
WALMART INC 4.5% DUE 04-15-2053	Corporate debt instruments	219,172	208,643
WASTE CONNECTIONS INC 4.2% DUE 01-15-2033	Corporate debt instruments	99,406	103,007
ENTERPRISE PRODS 4.2% DUE 01-31-2050	Corporate debt instruments	133,512	136,903
INDIANA MICHIGAN POWER CO 5.625% 04-01-2053	Corporate debt instruments	159,583	154,002
KINDER MORGAN INC 5.2% 03-01-2048	Corporate debt instruments	175,500	183,199
BAT CAPITAL CORP 6.25% 08-15-2055	Corporate debt instruments	173,935	181,013
CHARTER COMMUNICATIONS OPER LLC/CHARTE 3.7% DUE 04-01-2051/04-17-2020	Corporate debt instruments	220,906	227,485

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
HCA INC 5.95% 09-15-2054	Corporate debt instruments	$ 378,771	$ 366,984
ENTERGY TEXAS INC 5.55% 09-15-2054	Corporate debt instruments	80,358	77,908
MICROSOFT CORP 2.921% 03-17-2052	Corporate debt instruments	281,118	263,204
LOWE'S COMPANIES INC 5.75% 07-01-2053	Corporate debt instruments	83,459	89,328
CIGNA CORP NEW FIXED 3.4% DUE 03-15-2050	Corporate debt instruments	283,855	294,727
SOUTHERN CALIF GAS CO 6.0% 06-15-2055	Corporate debt instruments	133,176	138,960
META PLATFORMS INC 5.4% 08-15-2054	Corporate debt instruments	256,915	233,320
SPCL1 GEN ELEC CAP CORP 5.875% DUE 01-14-2038	Corporate debt instruments	127,609	130,390
JPMORGAN CHASE & CO. 5.336% 01-23-2035	Corporate debt instruments	476,793	480,600
POTOMAC ELECTRIC POWER CO 5.5% 03-15-2054	Corporate debt instruments	170,726	159,920
GENERAL ELEC CAP CORP TRANCHE # TR 005286.75% DUE 03-15-2032/03-20-2002	Corporate debt instruments	44,706	45,373
BP CAP MKTS AMER INC 3.379% 02-08-2061	Corporate debt instruments	19,943	19,684
PACIFIC GAS & ELECTRIC CO 6.1% 10-15-2055	Corporate debt instruments	79,888	78,815
COCA-COLA CO/THE 3.0% DUE 03-05-2051	Corporate debt instruments	228,292	217,758
CENTERPOINT ENERGY FIXED 4.4% DUE 07-01-2032	Corporate debt instruments	341,512	351,786
ENTERGY LA LLC COLL TR MTG BD 2.35% 06-15-2032	Corporate debt instruments	80,743	83,928
DTE ELEC CO 5.25% 05-15-2035	Corporate debt instruments	15,383	15,450
TIME WARNER CABLE 6.55% DUE 05-01-2037	Corporate debt instruments	347,232	357,541
JPMORGAN CHASE & CO 5.766% 04-22-2035	Corporate debt instruments	224,700	227,342
CANADIAN NATL RY CO 3.65% 02-03-2048	Corporate debt instruments	87,155	84,017
ORACLE CORP 3.6% DUE 04-01-2040	Corporate debt instruments	98,533	92,999
APPLE INC 2.65% 02-08-2051	Corporate debt instruments	69,896	65,201
PACIFIC GAS & ELECTRIC CO 5.05% 10-15-2032	Corporate debt instruments	34,934	35,247
TYSON FOODS INC 4.55% DUE 06-02-2047	Corporate debt instruments	80,488	81,866
MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	Corporate debt instruments	846,748	863,756
GEORGIA POWER CO 5.25% 03-15-2034	Corporate debt instruments	35,200	36,186
WI PWR & LT CO 5.7% DUE 12-15-2055	Corporate debt instruments	24,907	24,603
TEXAS INSTRS INC 2.7% 09-15-2051	Corporate debt instruments	55,805	52,225
APPLE INC FIXED 2.95% 09-11-2049	Corporate debt instruments	221,703	207,798
PHILIP MORRIS INTL INC 4.625% 10-29-2035	Corporate debt instruments	34,598	34,316
CONSTELLATION BRANDS INC 4.9% 05-01-2033	Corporate debt instruments	180,940	184,103
SHELL FIN US INC NT 4.125% 05-11-2035*	Corporate debt instruments	65,070	67,339
BRISTOL MYERS SQUIBB CO 5.5% 02-22-2044	Corporate debt instruments	695,232	688,529
PFIZER INC 4.875% 11-15-2035	Corporate debt instruments	24,996	25,148
INTERNATIONAL BUSINESS MACHS CORP 4 NTS DUE 06-20-2042	Corporate debt instruments	435,274	432,731
US BANCORP 5.424% 02-12-2036	Corporate debt instruments	67,000	69,753
HSBC HLDGS PLC 2.804% DUE 05-24-2032	Corporate debt instruments	635,814	677,705
BURLINGTON NORTHERN SANTA FE LLC 4.15% 12-15-2048	Corporate debt instruments	301,686	287,482
ENBRIDGE INC 5.95% 04-05-2054	Corporate debt instruments	101,839	106,640
PUBLIC SVC ELEC GAS CO TRANCHE # TR 00025 3.65 09-01-2042	Corporate debt instruments	48,527	48,222
BHP BILLITON FIN 5% DUE 09-30-2043	Corporate debt instruments	82,742	81,070
INTERCONTINENTAL EXCHANGE INC 1.85% DUE 09-15-2032	Corporate debt instruments	374,871	401,353
HALLIBURTON CO 4.75% DUE 08-01-2043	Corporate debt instruments	120,084	119,258
RTX CORPORATION 3.03% 03-15-2052	Corporate debt instruments	53,039	52,376
BANK AMER CORP 5.015% DUE 07-22-2033/01-22-2023	Corporate debt instruments	588,336	607,916
BRISTOL-MYERS SQUIBB CO 3.9% 03-15-2062	Corporate debt instruments	100,433	94,708

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
JOHNSON & JOHNSON 4.5 DUE 12-05-2043	Corporate debt instruments	$ 180,313	$ 172,176
MICROSOFT CORP 2.675% DUE 06-01-2060	Corporate debt instruments	130,279	124,111
BROADCOM INC SR NT 5.2% 07-15-2035*	Corporate debt instruments	244,111	251,669
APPALACHIAN PWR CO FIXED 4.5% 03-01-2049	Corporate debt instruments	54,944	53,429
JPMORGAN CHASE & CO 5.834% 01-24-2036	Corporate debt instruments	283,876	295,343
CARRIER GLOBAL CORP 2.722% 02-15-2030	Corporate debt instruments	219,469	230,896
U S BANCORP 2.491% 11-03-2036	Corporate debt instruments	146,984	157,282
PRIN FINL GROUP 2.125% DUE 06-15-2030	Corporate debt instruments	158,777	168,674
CISCO SYS INC 5.5% 02-24-2055	Corporate debt instruments	74,749	74,405
AMERN INTL GROUP 4.375% DUE 06-30-2050	Corporate debt instruments	85,438	87,975
UNITED PARCEL SERVICE 6.05% 05-14-2065	Corporate debt instruments	44,785	46,694
WEC ENERGY GROUP 1.8% DUE 10-15-2030	Corporate debt instruments	60,677	65,861
OCCIDENTAL PETE CORP 6.05% 10-01-2054	Corporate debt instruments	265,012	250,683
DUKE ENERGY OHIO INC 5.65% 04-01-2053	Corporate debt instruments	4,994	4,957
ENBRIDGE INC 6.7% 11-15-2053	Corporate debt instruments	43,413	44,061
CITIGROUP INC 5.333% 03-27-2036	Corporate debt instruments	115,000	117,873
ELEVANCE HEALTH INC 5.85% 11-01-2064	Corporate debt instruments	94,723	93,592
BANK OF AMERICA CORPORATION 5.468% 01-23-2035	Corporate debt instruments	205,198	208,785
AMAZON COM INC NT 3.25% 05-12-2061*	Corporate debt instruments	122,934	115,661
SAN DIEGO GAS & ELEC CO 5.35% 04-01-2053/03-10-2023	Corporate debt instruments	53,640	52,189
WYETH NT 5.95 DUE 04-01-2037/03-27-2007*	Corporate debt instruments	621,556	614,536
MORGAN STANLEY 5.32% 07-19-2035	Corporate debt instruments	220,372	221,785
GE HEALTHCARE TECHNOLOGIES INC 4.95% 12-15-2035	Corporate debt instruments	152,634	153,229
GEORGIA PWR CO SR NT SER 2021A 3.25% 03-15-2051*	Corporate debt instruments	130,215	129,956
GOLDMAN SACHS GROUP INC 5.734% 01-28-2056	Corporate debt instruments	45,000	45,702
DOMINION RES INC 7% DUE 06-15-2038	Corporate debt instruments	496,058	498,516
KENVUE INC 5.2% 03-22-2063	Corporate debt instruments	70,778	72,822
VERIZON 4% DUE 03-22-2050	Corporate debt instruments	678,151	642,009
MERCK & CO INC NEW 3.7% DUE 02-10-2045	Corporate debt instruments	119,959	119,659
MONDELEZ INTL INC 1.5% DUE 02-04-2031	Corporate debt instruments	21,068	21,788
COREBRIDGE FINANCIAL INC 5.75% 01-15-2034	Corporate debt instruments	201,485	204,282
TOTAL CAP INTL 3.461% DUE 07-12-2049	Corporate debt instruments	63,875	64,539
MCDONALDS CORP 4.45% DUE 03-01-2047	Corporate debt instruments	55,764	55,805
VODAFONE GROUP PLC 5.625% DUE 02-10-2053	Corporate debt instruments	134,332	139,300
UNITEDHEALTH GROUP 5.75% DUE 07-15-2064	Corporate debt instruments	238,255	230,434
CITIGROUP INC 5.174% 09-11-2036	Corporate debt instruments	171,000	172,964
JOHNSON & JOHNSON 3.4% 01-15-2038	Corporate debt instruments	8,523	8,831
JPMORGAN CHASE & CO 3.157% 04-22-2042	Corporate debt instruments	351,884	354,362
CITIGROUP INC 3.785% 03-17-2033	Corporate debt instruments	260,271	272,152
TIME WARNER CABLE 7.3% DUE 07-01-2038	Corporate debt instruments	30,314	32,193
INTEL CORP SR NT 3.2% 08-12-2061*	Corporate debt instruments	234,637	223,453
ANHEUSER BUSCH INBEV WOR 5.55% 01-23-2049	Corporate debt instruments	881,310	870,556
NORTHN STS PWR CO 3.4 DUE 08-15-2042	Corporate debt instruments	261,779	262,824
PFIZER INVESTMENT ENTER 5.34% 05-19-2063	Corporate debt instruments	514,455	494,036
COMMONWEALTH EDISON CO 1ST MTG BD SER 113 3.8 DUE 10-01-2042	Corporate debt instruments	8,245	8,099
MERCK & CO INC NEW 4.0% 03-07-2049	Corporate debt instruments	194,800	184,673

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
ONEOK INC NEW 3.95% 03-01-2050	Corporate debt instruments	$ 102,975	$ 101,916
CSX CORP FIXED 4.65% DUE 03-01-2068	Corporate debt instruments	8,544	8,221
ALPHABET INC 2.05% 08-15-2050	Corporate debt instruments	86,211	79,306
CAMPBELL SOUP CO 5.25% 10-13-2054	Corporate debt instruments	14,890	13,681
PACIFIC GAS & ELEC CO 6.75% 01-15-2053	Corporate debt instruments	377,314	364,803
AMERICAN TOWER CORP NEW 1.875% DUE 10-15-2030	Corporate debt instruments	77,311	80,360
LOCKHEED MARTIN 3.8% DUE 03-01-2045	Corporate debt instruments	257,580	245,533
PNC FINANCIAL SERVICES 5.373% 07-21-2036	Corporate debt instruments	5,000	5,153
CVS HEALTH CORP 5.05% DUE 03-25-2048	Corporate debt instruments	440,181	460,216
PEPSICO INC 1.625% DUE 05-01-2030	Corporate debt instruments	162,634	167,695
ABBVIE INC 5.2% 03-15-2035	Corporate debt instruments	408,061	419,930
UNITEDHEALTH GROUP INC 5.2% 04-15-2063	Corporate debt instruments	265,858	248,261
VA ELEC & PWR CO 4.2% DUE 05-15-2045	Corporate debt instruments	8,296	8,309
BANK AMER CORP 5.518% 10-25-2035	Corporate debt instruments	185,000	189,829
HSBC HOLDINGS PLC 5.741% 09-10-2036	Corporate debt instruments	135,417	139,263
CHUBB INA HLDGS INC 4.9% 08-15-2035	Corporate debt instruments	64,968	65,385
MPLX LP 4.7% 04-15-2048	Corporate debt instruments	240,364	237,728
DTE ENERGY CO 2.85% DUE 10-01-2026	Corporate debt instruments	64,569	69,396
QUALCOMM INC 4.8% DUE 05-20-2045	Corporate debt instruments	60,310	59,645
BROADCOM INC 4.3% DUE 11-15-2032	Corporate debt instruments	267,314	301,310
FIRSTENERGY CORP 3.4% DUE 03-01-2050	Corporate debt instruments	105,384	103,850
CATERPILLAR INC 2.6% DUE 04-09-2030	Corporate debt instruments	83,192	85,214
MCDONALDS CORP 4.875% DUE 12-09-2045	Corporate debt instruments	374,393	365,605
BP CAP MKTS AMER 2.772% DUE 11-10-2050	Corporate debt instruments	54,643	52,587
AMERN INTL GROUP 3.875% DUE 01-15-2035	Corporate debt instruments	17,978	18,730
MPLX LP 5.5% DUE 02-15-2049	Corporate debt instruments	107,688	110,665
SYNOPSYS INC 5.7% 04-01-2055	Corporate debt instruments	72,678	74,633
PAC GAS & ELEC CO FIXED 4.95% DUE 07-01-2050	Corporate debt instruments	175,330	190,726
ELI LILLY & CO 5.65% 10-15-2065	Corporate debt instruments	149,457	151,736
META PLATFORMS INC SR NT 5.75% 11-15-2065*	Corporate debt instruments	404,312	392,604
MONDELEZ INTL INC FIXED 2.625% DUE 09-04-2050	Corporate debt instruments	22,013	20,952
RIO TINTO FIN USA 4.125 DUE 08-21-2042	Corporate debt instruments	46,947	47,436
SHELL INTL FIN B V 3.625% DUE 08-21-2042	Corporate debt instruments	170,354	165,344
PUBLIC SVC CO COLO FIXED 2.7% DUE 01-15-2051	Corporate debt instruments	41,015	39,296
BERKSHIRE HATHAWAY FIN CORP 2.85% DUE 10-15-2050	Corporate debt instruments	58,266	58,146
NIKE INC 3.375% DUE 03-27-2050	Corporate debt instruments	123,238	118,373
INTEL CORP 5.6% 02-21-2054	Corporate debt instruments	106,282	101,907
GOLDMAN SACHS GROUP INC 4.939% 10-21-2036	Corporate debt instruments	832,576	825,776
STATE STREET CORP 5.146% DUE 02-28-2036	Corporate debt instruments	69,716	71,795
PECO ENERGY CO 4.15% DUE 10-01-2044	Corporate debt instruments	120,087	121,839
WASTE MANAGEMENT INC 5.35% 10-15-2054	Corporate debt instruments	49,720	48,866
ORACLE CORP 6.1% 09-26-2065	Corporate debt instruments	263,230	234,630
ENERGY TRANSFER 6% DUE 06-15-2048	Corporate debt instruments	101,389	107,024
PFIZER INC 5.7% DUE 11-15-2065	Corporate debt instruments	69,466	69,056
AMGEN INC 3.375% 02-21-2050	Corporate debt instruments	414,597	403,660
QUALCOMM INC 4.5% 05-20-2052	Corporate debt instruments	114,124	110,391

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
JPMORGAN CHASE & CO 5.53% 07-22-2035	Corporate debt instruments	$ 104,477	$ 103,338
UNION PAC CORP 4.5% 09-10-2048	Corporate debt instruments	530,207	520,771
BARCLAYS PLC 2.894% DUE 11-24-2032	Corporate debt instruments	527,220	550,452
APPALACHIAN PWR CO FIXED 3.7% DUE 05-01-2050	Corporate debt instruments	96,935	98,317
VALERO ENERGY CORP NEW ISSUE 30YR	Corporate debt instruments	101,098	99,877
BURLINGTON NORTHN SANTA FE LLC 5.2% 04-15-2054	Corporate debt instruments	161,741	155,776
COMCAST CORP NEW FIXED 3.969% DUE 11-01-2047	Corporate debt instruments	141,935	131,509
SOUTHERN CALIF EDISON CO 6.03% DUE 03-01-2053	Corporate debt instruments	14,930	13,974
ENERGY TRANSFER OPER L P 5.0% 05-15-2050	Corporate debt instruments	50,747	54,581
ENTERPRISE PRODS 6.875% DUE 03-01-2033	Corporate debt instruments	599,053	601,203
LYB INTERNATIONAL FINANCE III LLC 5.5% 03-01-2034	Corporate debt instruments	374,399	371,368
PROCTER & GAMBLE CO 4.55% 10-24-2034	Corporate debt instruments	170,000	172,467
BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	Corporate debt instruments	452,704	438,512
ABBOTT LABS 1.4% DUE 06-30-2030	Corporate debt instruments	43,682	44,762
BOEING CO 3.65% DUE 03-01-2047	Corporate debt instruments	27,880	29,200
BHP BILLITON FIN 5.3% DUE 02-21-2035	Corporate debt instruments	15,059	15,525
BOEING CO 5.93% DUE 05-01-2060	Corporate debt instruments	664,892	698,909
DUKE ENERGY IND LLC 5.9% 05-15-2055	Corporate debt instruments	119,749	122,724
MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	Corporate debt instruments	223,846	227,971
LOWES COS INC 4.05% DUE 05-03-2047	Corporate debt instruments	200,590	206,212
ENTERPRISE PRODS OPER LLC 4.8% 02-01-2049	Corporate debt instruments	292,891	287,286
MPLX LP 6.2% 09-15-2055	Corporate debt instruments	176,899	179,567
UNITEDHEALTH GROUP 3.875% DUE 08-15-2059	Corporate debt instruments	253,134	263,180
DTE ELEC CO FIXED 3.25% DUE 04-01-2051	Corporate debt instruments	107,982	103,129
CISCO SYS INC 5.5% DUE 01-15-2040	Corporate debt instruments	157,148	155,861
SEMPRA 6% DUE 10-15-2039	Corporate debt instruments	452,058	459,221
COMCAST CORP 5.5% DUE 05-15-2064	Corporate debt instruments	120,445	107,766
LOCKHEED MARTIN CORP 5.2% 02-15-2055	Corporate debt instruments	93,387	91,606
PEPSICO INC 5.0% 07-23-2035	Corporate debt instruments	760,169	757,449
TELEFONICA 7.045% DUE 06-20-2036	Corporate debt instruments	160,858	162,076
ALPHABET INC 1.1% DUE 08-15-2030	Corporate debt instruments	76,998	79,398
NORFOLK SOUTHN 3.05% DUE 05-15-2050	Corporate debt instruments	89,903	92,266
COMCAST CORP NEW 6.5% DUE 11-15-2035	Corporate debt instruments	752,019	744,303
ABBVIE INC 4.875% DUE 11-14-2048	Corporate debt instruments	537,989	520,657
MERCK & CO INC 2.75% DUE 12-10-2051	Corporate debt instruments	70,455	68,378
ELEVANCE HEALTH INC 5.125% DUE 02-15-2053	Corporate debt instruments	109,143	104,178
HOME DEPOT INC 4.95% DUE 09-15-2052	Corporate debt instruments	238,428	224,739
ABBVIE INC 4.25% DUE 11-21-2049	Corporate debt instruments	470,969	475,286
CIGNA GROUP 5.6% 02-15-2054	Corporate debt instruments	349,848	340,526
RTX CORPORATION 4.15% 05-15-2045	Corporate debt instruments	88,863	87,939
T-MOBILE USA INC 3.4% 10-15-2052	Corporate debt instruments	40,959	40,502
FOX CORP 5.576% DUE 01-25-2049	Corporate debt instruments	75,057	77,238
VERIZON COMMUNICATIONS INC 5.25% 04-02-2035	Corporate debt instruments	368,809	376,964
BERKSHIRE HATHAWAY 4.5% DUE 02-11-2043	Corporate debt instruments	269,557	273,098
TORONTO DOMINION BK 4.994% 04-05-2029	Corporate debt instruments	238,537	241,063
PECO ENERGY CO FIXED 4.375% DUE 08-15-2052	Corporate debt instruments	111,880	107,412

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
HCA INC 3.5% DUE 07-15-2051	Corporate debt instruments	$ 99,576	$ 105,521
LOWES COS INC 4.25% 04-01-2052	Corporate debt instruments	308,105	292,477
MPLX LP 4.95% DUE 09-01-2032	Corporate debt instruments	126,716	131,060
APPLE INC 3.75% DUE 09-12-2047	Corporate debt instruments	221,003	225,809
WALMART INC 4.9% 04-28-2035	Corporate debt instruments	80,076	82,389
CENOVUS ENERGY INC NT 3.75% 02-15-2052*	Corporate debt instruments	23,771	24,556
BOEING CO FIXED 5.805% DUE 05-01-2050	Corporate debt instruments	197,281	212,403
MERCK & CO INC NEW 5.7% DUE 12-04-2065	Corporate debt instruments	173,717	173,680
SHELL FIN US INC 4.0% 05-10-2046	Corporate debt instruments	104,354	101,385
AMAZON COM INC 4.65% 11-20-2035	Corporate debt instruments	19,951	19,952
NISOURCE FIN CORP 4.375% 05-15-2047	Corporate debt instruments	132,179	128,866
HOME DEPOT INC 4.875 DUE 02-15-2044	Corporate debt instruments	397,999	393,426
PRUDENTIAL FINL INC 3.7% DUE 03-13-2051	Corporate debt instruments	314,147	318,304
CDN NAT RES LTD 6.5% DUE 02-15-2037	Corporate debt instruments	115,007	118,234
METLIFE INC 4.875% DUE 11-13-2043	Corporate debt instruments	275,345	271,170
CATERPILLAR INC 3.25% DUE 04-09-2050	Corporate debt instruments	160,941	153,739
WILLIAMS PARTNERS FIXED 4.85% DUE 03-01-2048	Corporate debt instruments	8,580	8,794
NETFLIX INC 5.4% 08-15-2054	Corporate debt instruments	10,221	9,723
CITIGROUP INC 5.449% 06-11-2035	Corporate debt instruments	436,919	440,819
COMCAST CORP NEW 3.45% DUE 02-01-2050	Corporate debt instruments	125,163	113,991
BANK AMER CORP 3.311% DUE 04-22-2042	Corporate debt instruments	816,030	835,552
UNITEDHEALTH GROUP INC 4.75% 05-15-2052	Corporate debt instruments	591,427	571,446
AMERN TOWER CORP 3.1% DUE 06-15-2050	Corporate debt instruments	163,974	164,908
BOEING CO 6.875% DUE 03-15-2039	Corporate debt instruments	405,131	428,335
NORFOLK SOUTHN CORP 3.7% 03-15-2053	Corporate debt instruments	94,981	91,323
FORD MTR CR CO LLC 5.303% 09-06-2029	Corporate debt instruments	30,147	30,228
AMERICAN AIRLS 2015-2 PASS THRU TRS 3.6%DUE 03-22-2029	Corporate debt instruments	84,064	84,414
MORGAN STANLEY 4.892% 10-22-2036	Corporate debt instruments	365,477	362,579
LOCKHEED MARTIN 4.5% DUE 05-15-2036	Corporate debt instruments	316,913	323,905
COMCAST CORP NEW 4.25% DUE 01-15-2033	Corporate debt instruments	359,482	372,334
AT&T INC 4.75% DUE 05-15-2046	Corporate debt instruments	289,138	286,956
NORTHROP GRUMMAN 3.25% DUE 01-15-2028	Corporate debt instruments	423,846	439,378
MORGAN STANLEY PVT BK 4.465% 11-19-2031	Corporate debt instruments	268,000	268,839
KRAFT HEINZ FOODS CO GTD SR NT 5.5% 06-01-2050*	Corporate debt instruments	337,471	337,673
AMAZON COM INC NT 3.1% 05-12-2051*	Corporate debt instruments	238,611	225,779
TOTALENERGIES CAP 5.425% 09-10-2064	Corporate debt instruments	236,304	230,108
WELLS FARGO & CO FLTG RT 5.013% 04-04-2051	Corporate debt instruments	9,233	9,173
VISA INC 4.3% DUE 12-14-2045	Corporate debt instruments	126,203	122,560
SIMON PPTY GROUP L P NT 5.125% 10-01-2035*	Corporate debt instruments	203,862	208,453
DTE ELEC CO FIXED 2.625% DUE 03-01-2031	Corporate debt instruments	98,894	101,717
ABBOTT LABS 4.9% DUE 11-30-2046	Corporate debt instruments	303,005	292,781
DISNEY WALT CO 3.8% DUE 05-13-2060	Corporate debt instruments	185,143	176,314
ABBVIE INC 5.5% 03-15-2064	Corporate debt instruments	412,790	387,239
ORACLE CORP FIXED 3.85% DUE 04-01-2060	Corporate debt instruments	384,010	325,107
METLIFE INC 5.375% 07-15-2033	Corporate debt instruments	323,721	332,527
NEXTERA ENERGY CAP HLDGS INC 5.9% 03-15-2055	Corporate debt instruments	119,955	121,775

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
MERCK & CO INC NEW 4.75% 12-04-2035	Corporate debt instruments	$ 52,956	$ 52,932
WELLS FARGO & CO NEW MEDIUM TERM SR 4.65% 11-04-2044	Corporate debt instruments	82,460	83,485
HCA INC 4.9% 11-15-2035	Corporate debt instruments	19,885	19,764
CARRIER GLOBAL CORP 6.2% 03-15-2054	Corporate debt instruments	30,619	30,410
ENBRIDGE INC SR NT 3.4% 08-01-2051*	Corporate debt instruments	91,348	89,136
NORTHROP GRUMMAN CORP 5.2% 06-01-2054	Corporate debt instruments	249,939	234,502
BP CAP MKTS AMER INC 4.989% 04-10-2034	Corporate debt instruments	74,088	76,622
HOME DEPOT INC 3.35% DUE 04-15-2050	Corporate debt instruments	88,979	88,476
WELLS FARGO & CO 4.4% DUE 06-14-2046	Corporate debt instruments	385,749	377,043
WELLS FARGO & COMPANY 4.892% 09-15-2036	Corporate debt instruments	385,000	384,663
SOUTHERN CO 4.4% DUE 07-01-2046	Corporate debt instruments	464,589	461,444
NEXTERA ENERGY CAP HLDGS INC 3.0% 01-15-2052	Corporate debt instruments	6,568	6,360
INTEL CORP 5.82% 02-10-2053	Corporate debt instruments	66,041	65,520
AMGEN INC 6.4% DUE 02-01-2039	Corporate debt instruments	622,641	643,444
STARBUCKS CORP 3.5% DUE 11-15-2050	Corporate debt instruments	131,027	126,716
APPLE INC 2.7% 08-05-2051	Corporate debt instruments	305,476	284,807
DUKE ENERGY PROGRESS LLC 1ST MTG BD 2.9%08-15-2051	Corporate debt instruments	269,128	259,143
KROGER CO 4.65% 01-15-2048	Corporate debt instruments	100,172	103,460
MICROSOFT CORP 3.5% DUE 02-12-2035	Corporate debt instruments	272,415	278,563
ENTERGY MISS LLC 5.8% 04-15-2055	Corporate debt instruments	43,984	44,370
EXXON MOBIL CORP 3.452% DUE 04-15-2051	Corporate debt instruments	214,992	205,155
SOUTHERN CALIF EDISON CO 5.875% 12-01-2053	Corporate debt instruments	142,462	134,540
KRAFT HEINZ FOODS 4.375% DUE 06-01-2046	Corporate debt instruments	246,942	244,525
HONEYWELL INTL INC 2.7% DUE 08-15-2029	Corporate debt instruments	183,499	191,001
SAN DIEGO GAS & 4.5% DUE 08-15-2040	Corporate debt instruments	50,196	50,180
LOEWS CORP 4.125 DUE 05-15-2043	Corporate debt instruments	148,860	149,260
AMAZON COM INC 2.7% DUE 06-03-2060	Corporate debt instruments	175,027	159,030
T-MOBILE USA INC 3.5% DUE 04-15-2031	Corporate debt instruments	344,222	354,151
WELLS FARGO & CO 4.9% DUE 11-17-2045	Corporate debt instruments	81,169	85,761
CITIGROUP INC 2.561% DUE 05-01-2032	Corporate debt instruments	24,151	27,246
KENVUE INC SR NT 4.85% 05-22-2032*	Corporate debt instruments	45,206	46,067
CHARTER COMMUNICATIONS OPER LLC 6.7% 12-01-2055	Corporate debt instruments	374,370	360,686
ALPHABET INC 5.3% 05-15-2065	Corporate debt instruments	55,237	52,841
ENBRIDGE ENERGY 5.5% DUE 09-15-2040	Corporate debt instruments	57,706	60,604
META PLATFORMS INC 4.75% 08-15-2034	Corporate debt instruments	103,935	106,110
EXELON CORP 4.05% DUE 04-15-2030	Corporate debt instruments	82,880	84,284
WELLS FARGO & COMPANY 5.499% 01-23-2035	Corporate debt instruments	832,660	859,150
CHEVRON U S A INC 2.343% DUE 08-12-2050	Corporate debt instruments	87,278	84,557
CONOCOPHILLIPS CO 3.8% 03-15-2052	Corporate debt instruments	15,534	14,745
AT&T INC 3.55% DUE 09-15-2055	Corporate debt instruments	391,652	387,778
GENERAL MTRS CO 5.95% DUE 04-01-2049	Corporate debt instruments	125,782	126,567
PHILIP MORRIS INTL 4.25% DUE 11-10-2044	Corporate debt instruments	175,975	179,161
ANTHEM INC 3.125% DUE 05-15-2050	Corporate debt instruments	129,621	131,378
PIEDMONT NAT GAS CO INC SR NT 5.05% 05-15-2052*	Corporate debt instruments	55,548	53,811
TAMPA ELEC CO 4.45% DUE 06-15-2049	Corporate debt instruments	58,781	58,644
WESTERN MIDSTREAM OPER LP 5.45% 11-15-2034	Corporate debt instruments	10,972	11,097

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
FL PWR & LT CO 4.05% DUE 10-01-2044	Corporate debt instruments	$ 180,478	$ 179,626
CVS HEALTH CORP 5.125% DUE 07-20-2045	Corporate debt instruments	707,124	715,347
DISNEY WALT CO SR NT 6.2% 12-15-2034*	Corporate debt instruments	71,684	73,098
RTX CORPORATION 6.4% 03-15-2054	Corporate debt instruments	325,676	314,536
JPMORGAN CHASE & CO 4.81% 10-22-2036	Corporate debt instruments	397,099	393,991
PLAINS ALL AMERN 6.65% DUE 01-15-2037	Corporate debt instruments	317,218	326,623
DIAMONDBACK ENERGY INC 5.9% 04-18-2064	Corporate debt instruments	287,640	274,876
GEN DYNAMICS CORP 4.95% DUE 08-15-2035	Corporate debt instruments	145,307	148,165
MORGAN STANLEY 5.831% 04-19-2035	Corporate debt instruments	32,000	34,062
APPLE INC 3.95% 08-08-2052	Corporate debt instruments	391,763	374,437
HCA INC. 5.7% 11-15-2055	Corporate debt instruments	134,591	129,153
CHARTER COMMUNICATIONS OPER LLC 4.4% DUE12-01-2061	Corporate debt instruments	22,652	22,984
WESTPAC BKG FIXED 2.668% DUE 11-15-2035	Corporate debt instruments	220,318	240,212
HEWLETT PACKARD STEP CPN 6.35% DUE 10-15-2045	Corporate debt instruments	183,170	179,943
INTEL CORP 3.1% DUE 02-15-2060	Corporate debt instruments	76,180	70,168
PAC GAS & ELEC CO 6.95% 03-15-2034	Corporate debt instruments	291,292	312,127
FLORIDA PWR CORP 5.65% DUE 04-01-2040	Corporate debt instruments	591,864	593,830
BROADCOM INC FIXED 4.15% DUE 11-15-2030	Corporate debt instruments	139,505	154,506
RTX CORPORATION 4.5% 06-01-2042	Corporate debt instruments	473,852	475,778
PRES & FELLOWS OF HARVARD 3.745% 11-15-2052	Corporate debt instruments	38,961	34,446
UNITEDHEALTH GROUP INC 5.05% 04-15-2053	Corporate debt instruments	438,809	416,564
DOW CHEMICAL CO NT 5.65% 03-15-2036*	Corporate debt instruments	104,858	104,803
MERIT SECURITIES CORP SER 13-1 CL M1 FLTRT 12-28-2033	Corporate debt instruments	28,771	29,910
CANADIAN PAC RY CO NEW 3.1% 12-02-2051	Corporate debt instruments	325,094	316,255
CONAGRA BRANDS INC 5.4% 11-01-2048	Corporate debt instruments	59,984	58,438
DUKE ENERGY CORP 3.75% DUE 09-01-2046	Corporate debt instruments	296,459	292,900
KINDER MORGAN 6.95% DUE 01-15-2038	Corporate debt instruments	475,423	484,183
JPMORGAN CHASE & CO 5.576% 07-23-2036	Corporate debt instruments	616,185	632,275
NORFOLK SOUTHN CORP SR NT 2.9% 08-25-2051*	Corporate debt instruments	81,763	78,865
ORACLE CORP 5.55% 02-06-2053	Corporate debt instruments	73,812	70,748
EXXON MOBIL CORP 3.095% DUE 08-16-2049	Corporate debt instruments	124,901	123,361
CONS EDISON CO N Y 3.875% DUE 06-15-2047	Corporate debt instruments	283,822	272,369
CONS EDISON CO N Y 6.3% DUE 08-15-2037	Corporate debt instruments	247,507	256,155
MCDONALDS CORP 5.15% DUE 09-09-2052	Corporate debt instruments	88,136	88,530
NVIDIA CORP FIXED 3.7% DUE 04-01-2060	Corporate debt instruments	81,635	76,980
ANHEUSER-BUSCH 3.5% DUE 06-01-2030	Corporate debt instruments	507,846	517,927
AMAZON COM INC NT 4.1% 04-13-2062*	Corporate debt instruments	132,555	123,461
VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051	Corporate debt instruments	456,381	445,099
CHARTER FIXED 3.85% DUE 04-01-2061	Corporate debt instruments	84,318	83,833
SEMPRA 4% DUE 02-01-2048	Corporate debt instruments	76,122	84,296
SOUTHERN CALIF EDISON CO 5.75% 04-15-2054	Corporate debt instruments	224,743	202,290
BROADCOM INC 4.8% 10-15-2034	Corporate debt instruments	863,418	878,364
BP CAP MKTS AMER 2.939% DUE 06-04-2051	Corporate debt instruments	173,132	169,334
CISCO SYS INC 5.05% 02-26-2034	Corporate debt instruments	110,993	113,413
ELI LILLY AND COMPANY 5.2% 08-14-2064	Corporate debt instruments	80,548	75,558
ENTERPRISE PRODS 5.1% DUE 02-15-2045	Corporate debt instruments	45,998	47,000

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
ENERGY TRANSFER FIXED 6.125% DUE 12-15-2045	Corporate debt instruments	$ 395,711	$ 393,722
PNC FINL SVCS GROUP INC 6.875% 10-20-2034	Corporate debt instruments	38,446	39,664
CORNING INC 5.85% DUE 11-15-2068	Corporate debt instruments	103,838	102,358
ASTRAZENECA PLC 4% DUE 09-18-2042	Corporate debt instruments	224,871	220,324
HSBC HLDGS PLC 5.874% 11-18-2035	Corporate debt instruments	375,000	392,343
CITIGROUP INC 5.827% 02-13-2035	Corporate debt instruments	222,170	229,018
ORACLE CORP 4.5% DUE 07-08-2044	Corporate debt instruments	85,433	80,568
ENERGY TRANSFER LP 5.95% 05-15-2054	Corporate debt instruments	250,067	234,182
PROCTER & GAMBLE 2.3% DUE 02-01-2032	Corporate debt instruments	165,495	173,740
ELI LILLY & CO 5.1% 02-12-2035	Corporate debt instruments	85,703	88,018
DIAGEO CAP PLC 2.375% 10-24-2029	Corporate debt instruments	380,720	390,325
UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048	Corporate debt instruments	618,990	615,827
VIRGINIA ELEC & PWR CO 2.95% 11-15-2051	Corporate debt instruments	26,698	25,247
AMERICAN EXPRESS CO 4.918% 07-20-2033	Corporate debt instruments	125,000	127,358
VERIZON COMMUNICATIONS INC 2.85% 09-03-2041	Corporate debt instruments	48,758	50,620
AEP TEX INC 3.45% DUE 01-15-2050	Corporate debt instruments	7,231	6,860
OCCIDENTAL PETE CORP SR NT 6.6% 03-15-2046*	Corporate debt instruments	127,848	129,472
KROGER CO 5.65% 09-15-2064	Corporate debt instruments	142,026	135,896
FLORIDA PWR & LT CO FIXED 3.99% 03-01-2049	Corporate debt instruments	269,992	262,840
CISCO SYSTEMS INC 5.35% 02-26-2064	Corporate debt instruments	169,488	156,569
GILEAD SCIENCES 4.15% DUE 03-01-2047	Corporate debt instruments	552,727	549,949
GOLDMAN SACHS GROUP INC 5.016% 10-23-2035	Corporate debt instruments	190,000	191,345
MICROSOFT CORP 2.525% DUE 06-01-2050	Corporate debt instruments	270,008	248,568
PAC GAS & ELEC CO 5.9% DUE 10-01-2054	Corporate debt instruments	327,523	307,874
MERCK & CO INC NEW 4.95% DUE 09-15-2035	Corporate debt instruments	92,381	91,556
NORTHN STS PWR CO 2.9% DUE 03-01-2050	Corporate debt instruments	243,757	236,774
JOHNSON & JOHNSON 3.625% DUE 03-03-2037	Corporate debt instruments	99,066	100,210
DTE ELECTRIC COMP 5.85% 05-15-2055	Corporate debt instruments	79,466	80,311
ORACLE CORP 4% DUE 07-15-2046	Corporate debt instruments	51,577	48,746
PIEDMONT NAT GAS FIXED 3.35% DUE 06-01-2050	Corporate debt instruments	27,044	27,506
RTX CORPORATION 3.75% 11-01-2046	Corporate debt instruments	7,959	7,774
COMCAST CORP NEW 4% DUE 08-15-2047	Corporate debt instruments	8,144	7,576
MIDAMERICAN ENERGY CO 1ST MTG BD 5.5% 11-15-2056	Corporate debt instruments	431,204	427,068
ANHEUSER BUSCH INC 4.439% DUE 10-06-2048	Corporate debt instruments	239,653	228,531
BURL NORTH SANTA FIXED 4.7% DUE 09-01-2045	Corporate debt instruments	171,895	172,081
TARGET CORP 4.8% DUE 01-15-2053	Corporate debt instruments	121,096	111,685
PECO ENERGY CO 4.875% 09-15-2035	Corporate debt instruments	369,301	374,084
PROGRESS ENERGY 6% DUE 12-01-2039	Corporate debt instruments	65,646	68,852
JPMORGAN CHASE & CO. 5.35% 06-01-2034	Corporate debt instruments	41,467	45,790
BRISTOL MYERS 2.55% DUE 11-13-2050	Corporate debt instruments	12,311	11,878
TARGET CORP 2.65% DUE 09-15-2030	Corporate debt instruments	114,836	122,054
CONSOLIDATED EDISON CO N Y INC 3.7% DUE 11-15-2059	Corporate debt instruments	95,239	94,567
UNION PAC CORP FIXED 3.75% DUE 02-05-2070	Corporate debt instruments	115,358	104,968
WESTN GAS PARTNERS 5.5% DUE 08-15-2048	Corporate debt instruments	65,581	66,145
HCA INC 5.6% 04-01-2034	Corporate debt instruments	186,147	193,216
BERKSHIRE HATHAWAY 5.75% DUE 01-15-2040	Corporate debt instruments	432,739	424,155

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
KIMCO RLTY CORP 3.7% DUE 10-01-2049	Corporate debt instruments	$ 58,822	$ 59,448
AMAZON COM INC FIXED 3.875% DUE 08-22-2037	Corporate debt instruments	151,513	156,261
ORACLE CORP 5.2% 09-26-2035	Corporate debt instruments	63,140	60,501
WILLIAMS COMPANIES INC 3.5% 10-15-2051	Corporate debt instruments	228,189	223,204
PACIFIC GAS & ELEC CO 6.7% 04-01-2053	Corporate debt instruments	67,641	70,936
ORACLE CORP FIXED 6.9% DUE 11-09-2052	Corporate debt instruments	10,798	9,913
WISCONSIN PWR & LT CO 3.95% 09-01-2032	Corporate debt instruments	107,602	110,933
DOW CHEMICAL CO 3.6% 11-15-2050	Corporate debt instruments	283,970	255,752
GENERAL MOTORS FINANCIAL CO INC 6.1% 01-07-2034	Corporate debt instruments	90,229	95,576
COMCAST CORP NEW FIXED 2.45% DUE 08-15-2052	Corporate debt instruments	309,450	284,747
CSX CORP 4.75% DUE 05-30-2042	Corporate debt instruments	334,215	328,701
AT&T INC 3.8% 12-01-2057	Corporate debt instruments	689,638	645,652
AMGEN INC 5.65% 03-02-2053	Corporate debt instruments	656,571	644,131
INTEL CORP SR NT 3.05% 08-12-2051*	Corporate debt instruments	99,902	104,882
AMGEN INC 4.95% DUE 10-01-2041	Corporate debt instruments	529,556	526,029
GOLDMAN SACHS GROUP INC 5.33% 07-23-2035	Corporate debt instruments	555,378	560,943
EVERSOURCE ENERGY FIXED 3.45% DUE 01-15-2050	Corporate debt instruments	121,773	120,975
US BANCORP 5.678% 01-23-2035	Corporate debt instruments	61,752	64,532
FEDEX CORP 4.75% 11-15-2045	Corporate debt instruments	504,340	508,129
FORD MOTOR CREDIT CO LLC 7.122% 11-07-2033	Corporate debt instruments	96,518	96,823
AMAZON COM INC 5.55% 11-20-2065	Corporate debt instruments	64,658	63,283
BECTON DICKINSON & 4.685% DUE 12-15-2044	Corporate debt instruments	94,130	93,260
BANK OF AMERICA CORP 5.425% 08-15-2035	Corporate debt instruments	637,388	645,040
NORTHERN STS PWR CO MINN 3.6% 09-15-2047	Corporate debt instruments	31,301	30,163
ORACLE CORP 3.85% DUE 07-15-2036	Corporate debt instruments	570,538	552,394
CONOCOPHILLIPS GTD NT 6.5 DUE 02-15-2039REG*	Corporate debt instruments	247,998	247,864
JPMORGAN CHASE & CO 5.534% 11-29-2045	Corporate debt instruments	240,000	244,591
PEPSICO INC 4.2% DUE 07-18-2052	Corporate debt instruments	170,358	164,846
VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061	Corporate debt instruments	98,998	94,890
BURLINGTN NORTH SANTA FE 5.55% 03-15-2056	Corporate debt instruments	30,787	30,690
BANK AMER CORP 2.572% 10-20-2032	Corporate debt instruments	359,159	410,723
APPLE INC 2.85% DUE 08-05-2061	Corporate debt instruments	81,316	74,158
WILLIAMS PARTNERS 4.9% DUE 01-15-2045	Corporate debt instruments	145,030	152,709
L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	Corporate debt instruments	44,241	44,791
PFIZER INVESTMENT ENTER 5.3% 05-19-2053	Corporate debt instruments	237,310	228,021
EASTERN ENERGY GAS 5.65% 10-15-2054	Corporate debt instruments	63,489	61,158
ALPHABET INC 4.7% 11-15-2035	Corporate debt instruments	71,082	70,155
BANK OF AMERICA CORP 5.511% 01-24-2036	Corporate debt instruments	357,379	371,158
NORTHERN STS PWR CO MINN 5.4% 03-15-2054	Corporate debt instruments	44,826	43,744
T-MOBILE USA INC FIXED 5.65% DUE 01-15-2053	Corporate debt instruments	696,787	684,123
AT&T INC 5.4% 02-15-2034	Corporate debt instruments	573,091	586,706
ELEVANCE HEALTH INC 5.65% 06-15-2054	Corporate debt instruments	131,698	126,758
ALTRIA GROUP INC 4.0% DUE 02-04-2061	Corporate debt instruments	85,762	87,292
DUKE ENERGY 4.25% DUE 12-15-2041	Corporate debt instruments	236,294	246,825
EXELON CORP 4.7% DUE 04-15-2050	Corporate debt instruments	314,880	304,768
DUKE ENERGY CORP 5% DUE 08-15-2052	Corporate debt instruments	8,919	8,863

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SOUTHN CAL EDISON 3.9 DUE 03-15-2043	Corporate debt instruments	$ 266,694	$ 265,761
AEP TEX INC 4.15% DUE 05-01-2049	Corporate debt instruments	282,972	277,473
CHARTER 6.484% DUE 10-23-2045	Corporate debt instruments	27,436	28,261
CAMPBELL SOUP CO 5.4% 03-21-2034	Corporate debt instruments	142,072	141,765
BANK OF NY MELLON CORP 4.441% 06-09-2028	Corporate debt instruments	265,000	267,015
CITIGROUP INC 5.612% 03-04-2056	Corporate debt instruments	84,000	83,920
GOLDMAN SACHS GROUP INC 5.561% 11-19-2045	Corporate debt instruments	145,000	145,563
T-MOBILE USA INC 5.875% DUE 11-15-2055	Corporate debt instruments	46,838	47,102
NISOURCE INC NT 5.35% 07-15-2035*	Corporate debt instruments	130,524	133,139
DEERE & COMPANY 5.45% 01-16-2035	Corporate debt instruments	35,909	36,991
ORACLE CORP 5.5% 09-27-2064	Corporate debt instruments	340,074	276,284
WALMART INC NT 2.65% 09-22-2051*	Corporate debt instruments	87,035	82,266
COMCAST CORP NEW 3.999% 11-01-2049	Corporate debt instruments	315,273	284,933
EVERSOURCE ENERGY 3.375% 03-01-2032	Corporate debt instruments	8,636	9,259
CARDINAL HEALTH INC 5.15% 09-15-2035	Corporate debt instruments	91,129	91,663
CHARTER 5.375% 05-01-2047	Corporate debt instruments	282,837	280,884
JPMORGAN CHASE & CO 5.572% 04-22-2036	Corporate debt instruments	97,000	102,036
VOYA FINANCIAL INC 5.7% DUE 07-15-2043	Corporate debt instruments	19,695	19,902
CSX CORP 4.25% DUE 11-01-2066	Corporate debt instruments	88,349	87,417
HSBC HLDGS PLC FLTG RT 5.79% DUE 05-13-2036	Corporate debt instruments	114,777	121,749
B A T CAP CORP 4.39% 08-15-2037	Corporate debt instruments	223,440	230,785
JOHNSON & JOHNSON 5.0% 03-01-2035	Corporate debt instruments	135,720	140,865
META PLATFORMS INC 4.875% 11-15-2035	Corporate debt instruments	144,853	145,049
NETFLIX INC FIXED 4.875% DUE 04-15-2028	Corporate debt instruments	91,483	91,947
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	1,230	1,230
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	921,957	921,957
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	403	403
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	20,405	20,405
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	24,688	24,688
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	10,952	10,952
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	3,970,007	3,970,007
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	30,427	30,427
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	13,136	13,136
Totals:		$ 131,547,326	$ 131,842,907

**Party-in-interest*

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - A Single Transaction in Excess of 5% of plan assets						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 03-20-2025 CUSIP: 912797KJ5	$ –	$ 9,417,967	$ 9,417,967	$ 9,417,967	$ –
*	UNITED STATES OF AMER TREAS BILLS 0% T-BILL 08-07-2025 CUSIP: 912797MG9	8,967,702		8,967,702	8,967,702	–
*	UNITED STATES OF AMER TREAS BILLS 0% T-BILL 08-07-2025 CUSIP: 912797MG9		8,967,702	8,967,702	8,967,702	–
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00886 05-15-2033 (UNDDATE) REG CUSIP: 9128337T1		8,096,948	7,919,428	8,096,948	177,521
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00887 11-15-2033 (UNDDATE) REG CUSIP: 9128337U8	10,671,990		10,671,990	10,671,990	–
*	UNITED STS TREAS BILLS DTD 12/26/2024 0% 12-26-2025 CUSIP: 912797NU7	8,993,128		8,993,128	8,993,128	–
*	UNITED STS TREAS BILLS DTD 12/26/2024 0% 12-26-2025 CUSIP: 912797NU7		9,035,000	8,993,128	9,035,000	41,872
*	UNITED STS TREAS BILLS 0% T-BILL 02-24-2026 CUSIP: 912797SS7	9,213,692		9,213,692	9,213,692	–
*	UNITED STS TREAS BILLS 0% T-BILL 05-08-2025 CUSIP: 912797NE3	9,541,144		9,541,144	9,541,144	–
*	UNITED STS TREAS BILLS 0% T-BILL 05-08-2025 CUSIP: 912797NE3		9,541,144	9,541,144	9,541,144	–
*	UNITED STS TREAS BILLS 0% T-BILL 06-05-2025 CUSIP: 912797NP8	8,935,151		8,935,151	8,935,151	–
*	UNITED STS TREAS BILLS 0% T-BILL 06-05-2025 CUSIP: 912797NP8		8,935,151	8,935,151	8,935,151	–
*	UNITED STS TREAS BILLS 0% 11-12-2025 CUSIP: 912797RN9	6,841,403		6,841,403	6,841,403	–
*	UNITED STS TREAS BILLS 0% 11-12-2025 CUSIP: 912797RN9		6,880,000	6,841,403	6,880,000	38,597
*	UNITED STS TREAS BILLS 09-16-2025 REG CUSIP: 912797QU4	8,923,296		8,923,296	8,923,296	–
*	UNITED STS TREAS BILLS 09-16-2025 REG CUSIP: 912797QU4		9,005,000	8,923,296	9,005,000	81,704
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	9,062,692		9,062,692	9,062,692	–

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - A Single Transaction in Excess of 5% of plan assets (continued)						
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	$ 6,889,561		$ 6,889,561	$ 6,889,561	$ –
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	9,035,000		9,035,000	9,035,000	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		8,894,245	8,894,245	8,894,245	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		9,497,469	9,497,469	9,497,469	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		8,969,819	8,969,819	8,969,819	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		9,211,046	9,211,046	9,211,046	–
Category (iii) – Series of Transactions by Issue in Excess of 5%						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 08-07-2025 CUSIP: 912797MG9	8,967,702	8,967,702	8,967,702	8,967,702	– –
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00886 05-15-2033 (UNDDATE) REG CUSIP: 9128337T1		8,817,138	8,627,753		8,817,138 –
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00887 11-15-2033 (UNDDATE) REG CUSIP: 9128337U8	11,566,137	2,090,155	11,566,137 2,007,299	2,090,155	– 82,856
Northern Trust	COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	60,557,141		60,557,141	60,557,141	–
Northern Trust	COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		61,606,548	61,606,548	61,606,548	1,049,407
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 05-08-2025 CUSIP: 912797NE3	9,541,144	9,541,144	9,541,144 9,541,144	9,541,144 9,541,144	– –

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) – Series of Transactions by Issue in Excess of 5% (continued)						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 06-05-2025 CUSIP:					–
	912797NP8	$ 8,935,151	$ 8,935,151	$ 8,935,151	$ 8,935,151	$ –
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 11-12-2025 CUSIP:		6,880,000	6,841,403	6,880,000	–
	912797RN9	6,841,403		6,841,403	6,841,403	38,597
*	UNITED STATES OF AMER TREAS BILLS 09-16-2025 CUSIP:		9,005,000	8,923,296	9,005,000	81,704
	912797QU4	8,923,296		8,923,296	8,923,296	–
*	UNITED STATES OF AMER TREAS BILLS 12-26-2025 CUSIP:		9,035,000	8,923,296	9,035,000	111,704
	912797NU7	8,923,296		8,923,296	8,923,296	–
*	UTD STATES TREAS ZERO CPN 0% DUE 02-15-2052 CUSIP:	1,516,154		1,516,154	1,516,154	–
	912834B56		5,362,871	6,152,017	5,362,871	(789,146)
*	UTD STATES TREAS ZERO CPN 0% DUE 11-15-2052 CUSIP:	6,482,974		6,482,974	6,482,974	–
	912834F29		454,894	438,796	454,894	16,098
*	US TREASURY N/B 5.0% T-BOND 05-15-2045 CUSIP:	4,275,673		4,275,673	4,275,673	–
	912810UL0		4,319,165	4,275,673	4,319,165	43,492

* Transactions made on the market.

There were no category 2 or 4 reportable transactions during 2025.

Columns for "Lease rental" and "Expense incurred with transaction" are not applicable.

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SCHEDULE SB ATTACHMENT
Line 26a - Schedule of Active Participant Data

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Age	Years of Credited Service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-	-
30 to 34	-	-	-	-	-	-	-	-	-	-	-
35 to 39	-	-	-	-	-	-	-	-	-	-	-
40 to 44	-	-	-	1	-	1	-	-	-	-	2
45 to 49	-	-	2	-	-	3	-	-	-	-	5
50 to 54	-	2	-	-	1	3	4	-	-	-	10
55 to 59	-	-	-	1	2	4	2	-	-	-	9
60 to 64	-	-	-	-	2	4	4	1	1	-	12
65 to 69	-	-	1	-	-	1	-	-	-	-	2
70 & Over	-	-	-	-	-	-	-	-	1	-	1
Total	-	2	3	2	5	16	10	1	2	-	41

SUMMARY OF ASSUMPTIONS

Funding Discount Rates

December 2024 Full Yield Curve.

Effective Interest Rate

The Effective Interest Rate (EIR) for the current Plan Year is 5.34%. For the prior Plan Year, the EIR was 5.13%.

Funding Expected Return on Assets

The Expected Return on Assets (EROA) used in the calculation of the Actuarial Value of Assets is the lesser of (a) or (b), below:

(a) The Plan Sponsor's expected long-term rate of return on assets based on policy trust allocations; or

(b) The third segment rate in the IRS-prescribed three-segment rate assumption, based on the elections made by the Plan Sponsor for minimum funding purposes.

The results are as follows:

Plan Year	Assumption (a)	Seg. III (b)	EROA (smaller of (a) or (b))
2024	6.75%	5.59%	5.59%
2023	6.75%	5.74%	5.74%

Salary Scale

5.00% per year, compounded annually.

Statutory Limits on Compensation and Benefits

3.00% per year, compounded annually.

Social Security Wage Base

4.00% per year, compounded annually.

Funding Administrative Expenses

Administrative expenses of $950,000 were estimated to be paid from the trust in the current Plan Year and were included in the Normal Cost.

Funding Mortality

§430(h) Generational Mortality Tables for the Current Plan Year.

Withdrawal Rates

Withdrawal rates are based on the Society of Actuaries Age Related Table. Sample rates are shown below:

Age	Rate
35	8.78%
40	7.00%
45	6.21%
50	5.63%
55	2.92%
60	2.20%

Disability Incidence

None.

Retirement Rates

The retirement rates are as follows:

Age	Actives	Vested Terms
55-56	2.0%	0.0%
57	10.0%	0.0%
58-60	10.0%	4.0%
61	30.0%	4.0%
62	50.0%	5.0%
63	20.0%	5.0%
64	15.0%	5.0%
65	50.0%	100.0%
66-70	20.0%	100.0%
71+	100.0%	100.0%

Spousal Assumptions

70% of males and 70% of females are assumed to be married.

Females are assumed to be 3 years younger than males.

Form of Payment

Retirees are assumed to elect the following optional forms of payment:

Optional Form	Rate
Life Annuity	60.0%
10-Year C&C	15.0%
50% J&S	10.0%
100% J&S	15.0%

Changes in funding assumptions since the prior valuation

In accordance with federal law, the discount rates for funding purposes were updated from the discount rates disclosed in the 2024 Actuarial Valuation Report to the discount rates shown above.

Plan administrative expenses are assumed to be $950,000 compared to $800,000 in 2024.

SUMMARY OF METHODS

Actuarial Cost Method	The Pension Protection Act (PPA) requires the calculation of the Target Liability and Target Normal Cost. The Target Liability represents the present value of benefits accumulated as of the valuation date. The present value is calculated by projecting future payments of the accrued benefit, adjusting for probability of receipt according to demographic assumptions, and discounting the payments back to the valuation date using the full yield curve. The calculation of the Target Normal Cost is identical, except that the future payment stream is based on the benefit expected to accrue during the plan year.
Funding Actuarial Value of Assets Method	The Actuarial Value of Assets is determined by averaging three market values: the market values as of the current valuation date, and the two market values at each of the prior two years' valuation dates. The two prior year market values are adjusted for any benefit payments, expenses, contributions, and expected returns that occurred between their respective valuation dates and the current year valuation date. The Actuarial Value of Assets is adjusted to be no greater than 110% and no less than 90% of the market value of assets as of the current year valuation date. Accrued contributions are discounted back to the valuation date at the prior year's effective interest rate.
Changes Since the Prior Valuation	None.

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - A Single Transaction in Excess of 5% of plan assets						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 03-20-2025 CUSIP: 912797KJ5	$ –	$ 9,417,967	$ 9,417,967	$ 9,417,967	$ –
*	UNITED STATES OF AMER TREAS BILLS 0% T-BILL 08-07-2025 CUSIP: 912797MG9	8,967,702		8,967,702	8,967,702	–
*	UNITED STATES OF AMER TREAS BILLS 0% T-BILL 08-07-2025 CUSIP: 912797MG9		8,967,702	8,967,702	8,967,702	–
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00886 05-15-2033 (UNDDATE) REG CUSIP: 9128337T1		8,096,948	7,919,428	8,096,948	177,521
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00887 11-15-2033 (UNDDATE) REG CUSIP: 9128337U8	10,671,990		10,671,990	10,671,990	–
*	UNITED STS TREAS BILLS DTD 12/26/2024 0% 12-26-2025 CUSIP: 912797NU7	8,993,128		8,993,128	8,993,128	–
*	UNITED STS TREAS BILLS DTD 12/26/2024 0% 12-26-2025 CUSIP: 912797NU7		9,035,000	8,993,128	9,035,000	41,872
*	UNITED STS TREAS BILLS 0% T-BILL 02-24-2026 CUSIP: 912797SS7	9,213,692		9,213,692	9,213,692	–
*	UNITED STS TREAS BILLS 0% T-BILL 05-08-2025 CUSIP: 912797NE3	9,541,144		9,541,144	9,541,144	–
*	UNITED STS TREAS BILLS 0% T-BILL 05-08-2025 CUSIP: 912797NE3		9,541,144	9,541,144	9,541,144	–
*	UNITED STS TREAS BILLS 0% T-BILL 06-05-2025 CUSIP: 912797NP8	8,935,151		8,935,151	8,935,151	–
*	UNITED STS TREAS BILLS 0% T-BILL 06-05-2025 CUSIP: 912797NP8		8,935,151	8,935,151	8,935,151	–
*	UNITED STS TREAS BILLS 0% 11-12-2025 CUSIP: 912797RN9	6,841,403		6,841,403	6,841,403	–
*	UNITED STS TREAS BILLS 0% 11-12-2025 CUSIP: 912797RN9		6,880,000	6,841,403	6,880,000	38,597
*	UNITED STS TREAS BILLS 09-16-2025 REG CUSIP: 912797QU4	8,923,296		8,923,296	8,923,296	–
*	UNITED STS TREAS BILLS 09-16-2025 REG CUSIP: 912797QU4		9,005,000	8,923,296	9,005,000	81,704
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	9,062,692		9,062,692	9,062,692	–

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - A Single Transaction in Excess of 5% of plan assets (continued)						
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	$ 6,889,561		$ 6,889,561	$ 6,889,561	$ –
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	9,035,000		9,035,000	9,035,000	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		8,894,245	8,894,245	8,894,245	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		9,497,469	9,497,469	9,497,469	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		8,969,819	8,969,819	8,969,819	–
Northern Trust	NT COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		9,211,046	9,211,046	9,211,046	–
Category (iii) – Series of Transactions by Issue in Excess of 5%						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 08-07-2025 CUSIP: 912797MG9	8,967,702	8,967,702	8,967,702	8,967,702	– –
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00886 05-15-2033 (UNDDATE) REG CUSIP: 9128337T1		8,817,138	8,627,753		8,817,138 –
*	UNITED STATES TREAS SEC STRIPPED INT PMT 00887 11-15-2033 (UNDDATE) REG CUSIP: 9128337U8	11,566,137	2,090,155	11,566,137 2,007,299	2,090,155	– 82,856
Northern Trust	COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452	60,557,141		60,557,141	60,557,141	–
Northern Trust	COLLECTIVE SHORT TERM INVT FD CUSIP: 66586U452		61,606,548	61,606,548	61,606,548	1,049,407
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 05-08-2025 CUSIP: 912797NE3	9,541,144	9,541,144	9,541,144 9,541,144	9,541,144 9,541,144	– –

Retirement Income Plan for Employees of the
Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4j – Schedule of Reportable Transactions (continued)

Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Assets (Including Interest Rate and Maturity in Case of Loans)	(c) Purchase Price	(d) Selling Price	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iii) – Series of Transactions by Issue in Excess of 5% (continued)						
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 06-05-2025 CUSIP:					–
	912797NP8	$ 8,935,151	$ 8,935,151	$ 8,935,151	$ 8,935,151	$ –
*	UNITED STATES OF AMER TREAS BILLS 0% T-B ILL 11-12-2025 CUSIP:		6,880,000	6,841,403	6,880,000	–
	912797RN9	6,841,403		6,841,403	6,841,403	38,597
*	UNITED STATES OF AMER TREAS BILLS 09-16-2025 CUSIP:		9,005,000	8,923,296	9,005,000	81,704
	912797QU4	8,923,296		8,923,296	8,923,296	–
*	UNITED STATES OF AMER TREAS BILLS 12-26-2025 CUSIP:		9,035,000	8,923,296	9,035,000	111,704
	912797NU7	8,923,296		8,923,296	8,923,296	–
*	UTD STATES TREAS ZERO CPN 0% DUE 02-15-2052 CUSIP:	1,516,154		1,516,154	1,516,154	–
	912834B56		5,362,871	6,152,017	5,362,871	(789,146)
*	UTD STATES TREAS ZERO CPN 0% DUE 11-15-2052 CUSIP:	6,482,974		6,482,974	6,482,974	–
	912834F29		454,894	438,796	454,894	16,098
*	US TREASURY N/B 5.0% T-BOND 05-15-2045 CUSIP:	4,275,673		4,275,673	4,275,673	–
	912810UL0		4,319,165	4,275,673	4,319,165	43,492

* Transactions made on the market.

There were no category 2 or 4 reportable transactions during 2025.

Columns for "Lease rental" and "Expense incurred with transaction" are not applicable.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF THE CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA

D Employer Identification Number (EIN)
53-0045720

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	133,267,123
b Actuarial value	**2b**	129,351,842

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	764	75,115,839	75,115,839
b For terminated vested participants	304	27,068,379	27,068,379
c For active participants	41	18,107,837	18,107,837
d Total	1,109	120,292,055	120,292,055

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.34%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1,234,879
b Expected plan-related expenses	**6b**	950,000
c Target normal cost	**6c**	2,184,879

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE DAVID B. REID DBR — Signature of actuary

10/6/2026 — Date

DAVID B. REID — Type or print name of actuary

2606971 — Most recent enrollment number

CBIZ — Firm name

215-587-0700 — Telephone number (including area code)

1845 WALNUT STREET
10TH FLOOR
PHILADELPHIA PA 19103
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.51 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.13 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	107.53 %
15	Adjusted funding target attainment percentage	15	107.53 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	111.23 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment: %	2nd segment: %	3rd segment: %	[X] N/A, full yield curve used

b Applicable month (enter code) **21b**

22 Weighted average retirement age	**22**	61

23 Mortality table(s) (see instructions) [ ] Prescribed - combined [X] Prescribed - separate [ ] Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. [X] Yes [ ] No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. [ ] Yes [X] No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. [X] Yes [ ] No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment [X] Yes [ ] No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	2,184,879
b Excess assets, if applicable, but not greater than line 31a	**31b**	2,184,879

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. [ ] 2019 [ ] 2020 [ ] 2021

SCHEDULE SB ATTACHMENT
Line 22 - Description of Weighted Average Retirement Age

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Each employee is assumed to retiree in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 61.

(A)	(B)	(C)	(D)	(E)
Retirement Age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	2.00%	10,000	200	11,000
56	2.00%	9,800	196	10,976
57	10.00%	9,604	960	54,720
58	10.00%	8,644	864	50,112
59	10.00%	7,780	778	45,902
60	10.00%	7,002	700	42,000
61	30.00%	6,302	1,891	115,351
62	50.00%	4,411	2,206	136,772
63	20.00%	2,025	441	27,783
64	15.00%	1,764	265	16,960
65	50.00%	1,499	750	48,750
66	20.00%	749	150	9,900
67	20.00%	599	120	8,040
68	20.00%	479	96	6,528
69	20.00%	383	77	5,313
70	20.00%	306	61	4,270
71	100.00%	245	245	17,395
Total				611,772
Average				61

The weighted average retirement age is the total for column E divided by the total for column D, rounded to the nearest age. It should be noted that while only integral calculations are shown in the table, the full content of each cell, including decimal portions, is used in the calculations.

SCHEDULE SB ATTACHMENT
Line 24 - Change in Actuarial Assumptions

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Plan administrative expenses are assumed to be $950,000, compared to $800,000 in 2024.

SCHEDULE SB ATTACHMENT
Line 26a - Schedule of Active Participant Data

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Age	Years of Credited Service										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & Over	
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-	-
30 to 34	-	-	-	-	-	-	-	-	-	-	-
35 to 39	-	-	-	-	-	-	-	-	-	-	-
40 to 44	-	-	-	1	-	1	-	-	-	-	2
45 to 49	-	-	2	-	-	3	-	-	-	-	5
50 to 54	-	2	-	-	1	3	4	-	-	-	10
55 to 59	-	-	-	1	2	4	2	-	-	-	9
60 to 64	-	-	-	-	2	4	4	1	1	-	12
65 to 69	-	-	1	-	-	1	-	-	-	-	2
70 & Over	-	-	-	-	-	-	-	-	1	-	1
Total	-	2	3	2	5	16	10	1	2	-	41

SCHEDULE SB ATTACHMENT
Line 26b - Projection of Expected Benefit Payments

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	262,164	322,380	8,115,316	8,699,860
2026	555,104	452,461	7,850,296	8,857,861
2027	732,434	567,065	7,570,034	8,869,533
2028	852,946	877,895	7,242,425	8,973,266
2029	986,467	982,340	6,938,351	8,907,158
2030	1,084,021	1,152,243	6,624,719	8,860,983
2031	1,197,738	1,310,878	6,302,004	8,810,620
2032	1,304,465	1,475,976	5,973,020	8,753,461
2033	1,366,353	1,677,232	5,635,637	8,679,222
2034	1,405,376	1,862,938	5,299,659	8,567,973
2035	1,434,193	2,101,738	4,962,168	8,498,099
2036	1,454,706	2,134,535	4,627,558	8,216,799
2037	1,479,461	2,216,206	4,295,936	7,991,603
2038	1,480,797	2,310,557	3,968,979	7,760,333
2039	1,467,887	2,328,418	3,648,321	7,444,626
2040	1,482,186	2,392,959	3,335,551	7,210,696
2041	1,483,883	2,398,239	3,032,192	6,914,314
2042	1,455,937	2,515,716	2,739,722	6,711,375
2043	1,426,707	2,552,107	2,459,556	6,438,370
2044	1,395,343	2,532,552	2,193,027	6,120,922
2045	1,355,740	2,495,699	1,941,378	5,792,817
2046	1,317,412	2,493,689	1,705,687	5,516,788
2047	1,291,138	2,477,307	1,486,825	5,255,270
2048	1,240,011	2,437,208	1,285,402	4,962,621
2049	1,186,028	2,355,472	1,101,779	4,643,279
2050	1,128,597	2,268,105	936,071	4,332,773
2051	1,068,599	2,177,090	788,088	4,033,777
2052	1,006,834	2,079,541	657,374	3,743,749
2053	943,626	1,979,210	543,220	3,466,056
2054	878,553	1,876,042	444,683	3,199,278
2055	812,938	1,770,118	360,627	2,943,683
2056	747,329	1,661,285	289,762	2,698,376
2057	682,255	1,551,144	230,711	2,464,110
2058	618,939	1,440,585	182,066	2,241,590
2059	557,646	1,330,907	142,444	2,030,997
2060	498,913	1,222,553	110,528	1,831,994
2061	443,240	1,116,465	85,086	1,644,791

SCHEDULE SB ATTACHMENT
Line 26b - Projection of Expected Benefit Payments

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2062	391,002	1,013,526	65,009	1,469,537
2063	342,456	914,527	49,315	1,306,298
2064	297,780	820,169	37,153	1,155,102
2065	257,028	730,973	27,807	1,015,808
2066	220,213	647,284	20,682	888,179
2067	187,277	569,337	15,290	771,904
2068	158,075	497,245	11,239	666,559
2069	132,415	431,058	8,219	571,692
2070	110,063	370,715	5,983	486,761
2071	90,754	316,086	4,341	411,181
2072	74,221	267,016	3,143	344,380
2073	60,196	223,315	2,275	285,786
2074	48,396	184,780	1,648	234,824

SUMMARY OF ASSUMPTIONS

Funding Discount Rates

December 2024 Full Yield Curve.

Effective Interest Rate

The Effective Interest Rate (EIR) for the current Plan Year is 5.34%. For the prior Plan Year, the EIR was 5.13%.

Funding Expected Return on Assets

The Expected Return on Assets (EROA) used in the calculation of the Actuarial Value of Assets is the lesser of (a) or (b), below:

(a) The Plan Sponsor's expected long-term rate of return on assets based on policy trust allocations; or

(b) The third segment rate in the IRS-prescribed three-segment rate assumption, based on the elections made by the Plan Sponsor for minimum funding purposes.

The results are as follows:

Plan Year	Assumption (a)	Seg. III (b)	EROA (smaller of (a) or (b))
2024	6.75%	5.59%	5.59%
2023	6.75%	5.74%	5.74%

Salary Scale

5.00% per year, compounded annually.

Statutory Limits on Compensation and Benefits

3.00% per year, compounded annually.

Social Security Wage Base

4.00% per year, compounded annually.

Funding Administrative Expenses

Administrative expenses of $950,000 were estimated to be paid from the trust in the current Plan Year and were included in the Normal Cost.

Funding Mortality

§430(h) Generational Mortality Tables for the Current Plan Year.

Withdrawal Rates

Withdrawal rates are based on the Society of Actuaries Age Related Table. Sample rates are shown below:

Age	Rate
35	8.78%
40	7.00%
45	6.21%
50	5.63%
55	2.92%
60	2.20%

Disability Incidence

None.

Retirement Rates

The retirement rates are as follows:

Age	Actives	Vested Terms
55-56	2.0%	0.0%
57	10.0%	0.0%
58-60	10.0%	4.0%
61	30.0%	4.0%
62	50.0%	5.0%
63	20.0%	5.0%
64	15.0%	5.0%
65	50.0%	100.0%
66-70	20.0%	100.0%
71+	100.0%	100.0%

Spousal Assumptions

70% of males and 70% of females are assumed to be married.

Females are assumed to be 3 years younger than males.

Form of Payment

Retirees are assumed to elect the following optional forms of payment:

Optional Form	Rate
Life Annuity	60.0%
10-Year C&C	15.0%
50% J&S	10.0%
100% J&S	15.0%

Changes in funding assumptions since the prior valuation

In accordance with federal law, the discount rates for funding purposes were updated from the discount rates disclosed in the 2024 Actuarial Valuation Report to the discount rates shown above.

Plan administrative expenses are assumed to be $950,000 compared to $800,000 in 2024.

SUMMARY OF METHODS

Actuarial Cost Method	The Pension Protection Act (PPA) requires the calculation of the Target Liability and Target Normal Cost. The Target Liability represents the present value of benefits accumulated as of the valuation date. The present value is calculated by projecting future payments of the accrued benefit, adjusting for probability of receipt according to demographic assumptions, and discounting the payments back to the valuation date using the full yield curve. The calculation of the Target Normal Cost is identical, except that the future payment stream is based on the benefit expected to accrue during the plan year.
Funding Actuarial Value of Assets Method	The Actuarial Value of Assets is determined by averaging three market values: the market values as of the current valuation date, and the two market values at each of the prior two years' valuation dates. The two prior year market values are adjusted for any benefit payments, expenses, contributions, and expected returns that occurred between their respective valuation dates and the current year valuation date. The Actuarial Value of Assets is adjusted to be no greater than 110% and no less than 90% of the market value of assets as of the current year valuation date. Accrued contributions are discounted back to the valuation date at the prior year's effective interest rate.
Changes Since the Prior Valuation	None.

SUMMARY OF PLAN PROVISIONS

Effective Date	The plan was effective December 1, 1943. The plan was restated as of January 1, 2016.
Eligible Employees	All regularly employed, non-union employees hired before January 1, 2006 are eligible to participate on the first day of the month following attainment of age 21 and completion of 1,000 Hours of Service within a 12-month period. Any employee hired or rehired after January 1, 2006 shall not be eligible to participate in the Plan.
Participation Date	First anniversary of employment provided employee works 1,000 hours and attainment of age 21.
Vesting Service	Plan years during which the employee completes at least 1,000 Hours of Service. The Plan shall credit each Eligible Employee who is considered to be a full-time Employee (40 hours per week) with 45 hours for each week in which the Eligible Employee works one hour for the Employer. The Plan shall determine actual Hours of Service completed for all other Eligible Employees.
Credited Service	Years and months of service as an employee, based on elapsed time from date of hire.
Pensionable Pay	W-2 earnings, including 401(k) Plan employee deferrals and excluding specified items such as payments from the Supplemental Retirement Plan.
Covered Compensation	For each participant, the average of the Social Security Taxable Wage Bases over the 35-year period ending with the year of attainment of Social Security Normal Retirement Age.
Final Average Compensation	A member's average earnings for the 60 consecutive months out of the last 120 months that produces the highest amount.

Accrued Monthly Pension Benefit

As of any date, the greatest of (a), (b) and (c) described below, with the 415 limit in effect:

(a) The sum of (i) and (ii):
- (i) 1.2% of Final Average Compensation up to Covered Compensation level times Credited Service (maximum 35 years);
- (ii) 1.8% of Final Average Compensation in excess of Covered Compensation times Credited Service (maximum 35 years).

(b) The sum of (i) and (ii):
- (i) Accrued benefit as of December 31, 1988;
- (ii) Accrual under (a) after December 31, 1988.

(c) For participants earning in excess of $150,000 as of December 31, 1993, the benefit cannot be less than the sum of (i) and (ii):
- (i) Accrued benefit as of December 31, 1993;
- (ii) Accrual under (a) after December 31, 1993.

Normal Retirement Eligibility

Retirement on the first day of the month coincident with or next following the later of the member's 65th birthday and the 5th anniversary of date of membership.

Normal Retirement Benefit

Accrued Benefit as of Normal Retirement Date.

Early Retirement Eligibility

Retirement after attaining age 55 and completing at least five years of Vesting Service.

Early Retirement Benefit

The greater of (a) and (b):

(a) Accrued benefit calculated as in (a) or (c) above, reduced by an early retirement factor for each year by which commencement precedes the Normal Retirement Date, as follows:
- 6 2/3% for each of the first five years;
- 3 1/3% for each of the next three years;
- 5% for each of the next two years.

(b) The sum of:
- (i) Accrued Benefit as of December 31, 1988, reduced by early retirement factors in effect at that date, plus
- (ii) Early Retirement Benefit accrual in (a) after December 31, 1988.

Late Retirement Eligibility

Retirement on the first day of the month following Normal Retirement Date.

Late Retirement Benefit	Accrued Benefit as of Late Retirement Date.
Disability Retirement Eligibility	A participant who meets the definition of "disability" under Chamber's long-term disability plan, regardless of whether the participant is covered under that plan.
Disability Retirement Benefit	Continued accrual of benefits until the earlier of a) the date of recovery and b) the date benefits cease or would cease to be paid from Chamber's long-term disability plan. Final Average Compensation is determined at Disability Date. A participant may elect to receive a Disability pension on his Early Retirement Date.
Temporary Benefit Eligibility	Member receiving Early Retirement Benefit.
Temporary Benefit	1 1/2% of Social Security Benefit at December 31, 1988 times Credited Service prior to January 1, 1989, reduced by 4% for each year benefit commencement precedes 62nd birthday. Benefit stops at the Normal Retirement Date (or death, if earlier).
Pre-retirement Death	**Before early retirement age:** Eligibility: Participant vested in accrued benefit, and married at least one year. Benefit: Annuity payable to member's spouse, equal to 50% of the member's full Accrued Benefit as of the date of death, payable on or after member's early retirement date, reduced for early commencement. **After early retirement age:** Eligibility: Participant eligible for early retirement, not yet receiving a benefit, and married at least one year. Benefit: Annuity payable immediately to member's spouse, equal to 50% of the member's full Accrued Benefit as of the date of death, with no reduction for early commencement.

Forms of Benefits	Automatic form for unmarried participants: Life annuity Automatic form for married participants: Joint and 50% Survivor (actuarially reduced). Options: Life Only; Actuarially equivalent Joint and 100%, 75%, 66 2/3%, 50%, 33 1/3% or 25% Survivor; 10-Year Certain and Continuous; Lump Sum (if less than $1,000). For the purpose of converting the single life annuity into one of the optional forms of payment offered by the plan, the plan definition of actuarial equivalence is used. The actuarial equivalence basis is the 1971 Group Annuity Mortality table for males, set back 6 years for beneficiaries and 6% interest.
Administration	The plan is administered by an Administrative Committee appointed by the Board of Directors.
Funding Medium	Trust agreement with Northern Trust.
Changes Since the Prior Valuation	None.

SCHEDULE SB ATTACHMENT
Line 22 - Description of Weighted Average Retirement Age

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Each employee is assumed to retiree in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 61.

(A)	(B)	(C)	(D)	(E)
Retirement Age	Retirement Percent	Lx	Number of employees expected to retire (B) x (C)	(A) x (D)
55	2.00%	10,000	200	11,000
56	2.00%	9,800	196	10,976
57	10.00%	9,604	960	54,720
58	10.00%	8,644	864	50,112
59	10.00%	7,780	778	45,902
60	10.00%	7,002	700	42,000
61	30.00%	6,302	1,891	115,351
62	50.00%	4,411	2,206	136,772
63	20.00%	2,025	441	27,783
64	15.00%	1,764	265	16,960
65	50.00%	1,499	750	48,750
66	20.00%	749	150	9,900
67	20.00%	599	120	8,040
68	20.00%	479	96	6,528
69	20.00%	383	77	5,313
70	20.00%	306	61	4,270
71	100.00%	245	245	17,395
Total				611,772
Average				61

The weighted average retirement age is the total for column E divided by the total for column D, rounded to the nearest age. It should be noted that while only integral calculations are shown in the table, the full content of each cell, including decimal portions, is used in the calculations.

SCHEDULE SB ATTACHMENT
Line 26b - Projection of Expected Benefit Payments

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	262,164	322,380	8,115,316	8,699,860
2026	555,104	452,461	7,850,296	8,857,861
2027	732,434	567,065	7,570,034	8,869,533
2028	852,946	877,895	7,242,425	8,973,266
2029	986,467	982,340	6,938,351	8,907,158
2030	1,084,021	1,152,243	6,624,719	8,860,983
2031	1,197,738	1,310,878	6,302,004	8,810,620
2032	1,304,465	1,475,976	5,973,020	8,753,461
2033	1,366,353	1,677,232	5,635,637	8,679,222
2034	1,405,376	1,862,938	5,299,659	8,567,973
2035	1,434,193	2,101,738	4,962,168	8,498,099
2036	1,454,706	2,134,535	4,627,558	8,216,799
2037	1,479,461	2,216,206	4,295,936	7,991,603
2038	1,480,797	2,310,557	3,968,979	7,760,333
2039	1,467,887	2,328,418	3,648,321	7,444,626
2040	1,482,186	2,392,959	3,335,551	7,210,696
2041	1,483,883	2,398,239	3,032,192	6,914,314
2042	1,455,937	2,515,716	2,739,722	6,711,375
2043	1,426,707	2,552,107	2,459,556	6,438,370
2044	1,395,343	2,532,552	2,193,027	6,120,922
2045	1,355,740	2,495,699	1,941,378	5,792,817
2046	1,317,412	2,493,689	1,705,687	5,516,788
2047	1,291,138	2,477,307	1,486,825	5,255,270
2048	1,240,011	2,437,208	1,285,402	4,962,621
2049	1,186,028	2,355,472	1,101,779	4,643,279
2050	1,128,597	2,268,105	936,071	4,332,773
2051	1,068,599	2,177,090	788,088	4,033,777
2052	1,006,834	2,079,541	657,374	3,743,749
2053	943,626	1,979,210	543,220	3,466,056
2054	878,553	1,876,042	444,683	3,199,278
2055	812,938	1,770,118	360,627	2,943,683
2056	747,329	1,661,285	289,762	2,698,376
2057	682,255	1,551,144	230,711	2,464,110
2058	618,939	1,440,585	182,066	2,241,590
2059	557,646	1,330,907	142,444	2,030,997
2060	498,913	1,222,553	110,528	1,831,994
2061	443,240	1,116,465	85,086	1,644,791

SCHEDULE SB ATTACHMENT
Line 26b - Projection of Expected Benefit Payments

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2062	391,002	1,013,526	65,009	1,469,537
2063	342,456	914,527	49,315	1,306,298
2064	297,780	820,169	37,153	1,155,102
2065	257,028	730,973	27,807	1,015,808
2066	220,213	647,284	20,682	888,179
2067	187,277	569,337	15,290	771,904
2068	158,075	497,245	11,239	666,559
2069	132,415	431,058	8,219	571,692
2070	110,063	370,715	5,983	486,761
2071	90,754	316,086	4,341	411,181
2072	74,221	267,016	3,143	344,380
2073	60,196	223,315	2,275	285,786
2074	48,396	184,780	1,648	234,824

SUMMARY OF PLAN PROVISIONS

Effective Date	The plan was effective December 1, 1943. The plan was restated as of January 1, 2016.
Eligible Employees	All regularly employed, non-union employees hired before January 1, 2006 are eligible to participate on the first day of the month following attainment of age 21 and completion of 1,000 Hours of Service within a 12-month period. Any employee hired or rehired after January 1, 2006 shall not be eligible to participate in the Plan.
Participation Date	First anniversary of employment provided employee works 1,000 hours and attainment of age 21.
Vesting Service	Plan years during which the employee completes at least 1,000 Hours of Service. The Plan shall credit each Eligible Employee who is considered to be a full-time Employee (40 hours per week) with 45 hours for each week in which the Eligible Employee works one hour for the Employer. The Plan shall determine actual Hours of Service completed for all other Eligible Employees.
Credited Service	Years and months of service as an employee, based on elapsed time from date of hire.
Pensionable Pay	W-2 earnings, including 401(k) Plan employee deferrals and excluding specified items such as payments from the Supplemental Retirement Plan.
Covered Compensation	For each participant, the average of the Social Security Taxable Wage Bases over the 35-year period ending with the year of attainment of Social Security Normal Retirement Age.
Final Average Compensation	A member's average earnings for the 60 consecutive months out of the last 120 months that produces the highest amount.

Accrued Monthly Pension Benefit

As of any date, the greatest of (a), (b) and (c) described below, with the 415 limit in effect:

(a) The sum of (i) and (ii):
- (i) 1.2% of Final Average Compensation up to Covered Compensation level times Credited Service (maximum 35 years);
- (ii) 1.8% of Final Average Compensation in excess of Covered Compensation times Credited Service (maximum 35 years).

(b) The sum of (i) and (ii):
- (i) Accrued benefit as of December 31, 1988;
- (ii) Accrual under (a) after December 31, 1988.

(c) For participants earning in excess of $150,000 as of December 31, 1993, the benefit cannot be less than the sum of (i) and (ii):
- (i) Accrued benefit as of December 31, 1993;
- (ii) Accrual under (a) after December 31, 1993.

Normal Retirement Eligibility

Retirement on the first day of the month coincident with or next following the later of the member's 65th birthday and the 5th anniversary of date of membership.

Normal Retirement Benefit

Accrued Benefit as of Normal Retirement Date.

Early Retirement Eligibility

Retirement after attaining age 55 and completing at least five years of Vesting Service.

Early Retirement Benefit

The greater of (a) and (b):

(a) Accrued benefit calculated as in (a) or (c) above, reduced by an early retirement factor for each year by which commencement precedes the Normal Retirement Date, as follows:
- 6 2/3% for each of the first five years;
- 3 1/3% for each of the next three years;
- 5% for each of the next two years.

(b) The sum of:
- (i) Accrued Benefit as of December 31, 1988, reduced by early retirement factors in effect at that date, plus
- (ii) Early Retirement Benefit accrual in (a) after December 31, 1988.

Late Retirement Eligibility

Retirement on the first day of the month following Normal Retirement Date.

Late Retirement Benefit	Accrued Benefit as of Late Retirement Date.
Disability Retirement Eligibility	A participant who meets the definition of "disability" under Chamber's long-term disability plan, regardless of whether the participant is covered under that plan.
Disability Retirement Benefit	Continued accrual of benefits until the earlier of a) the date of recovery and b) the date benefits cease or would cease to be paid from Chamber's long-term disability plan. Final Average Compensation is determined at Disability Date. A participant may elect to receive a Disability pension on his Early Retirement Date.
Temporary Benefit Eligibility	Member receiving Early Retirement Benefit.
Temporary Benefit	1 1/2% of Social Security Benefit at December 31, 1988 times Credited Service prior to January 1, 1989, reduced by 4% for each year benefit commencement precedes 62nd birthday. Benefit stops at the Normal Retirement Date (or death, if earlier).
Pre-retirement Death	**Before early retirement age:** Eligibility: Participant vested in accrued benefit, and married at least one year. Benefit: Annuity payable to member's spouse, equal to 50% of the member's full Accrued Benefit as of the date of death, payable on or after member's early retirement date, reduced for early commencement. **After early retirement age:** Eligibility: Participant eligible for early retirement, not yet receiving a benefit, and married at least one year. Benefit: Annuity payable immediately to member's spouse, equal to 50% of the member's full Accrued Benefit as of the date of death, with no reduction for early commencement.

Forms of Benefits	Automatic form for unmarried participants: Life annuity Automatic form for married participants: Joint and 50% Survivor (actuarially reduced). Options: Life Only; Actuarially equivalent Joint and 100%, 75%, 66 2/3%, 50%, 33 1/3% or 25% Survivor; 10-Year Certain and Continuous; Lump Sum (if less than $1,000). For the purpose of converting the single life annuity into one of the optional forms of payment offered by the plan, the plan definition of actuarial equivalence is used. The actuarial equivalence basis is the 1971 Group Annuity Mortality table for males, set back 6 years for beneficiaries and 6% interest.
Administration	The plan is administered by an Administrative Committee appointed by the Board of Directors.
Funding Medium	Trust agreement with Northern Trust.
Changes Since the Prior Valuation	None.

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
UNITED STATES TREAS SEC STRIPPED INT PMT00840 02-15-2035	U.S. government securities	$ 1,708,096	$ 1,731,045
RESOLUTION FDG CORP FED BOOK ENTRY PRIN STRIPS GENERIC PRIN PMT 04-15-2030	U.S. government securities	526,228	614,314
UTD STATES TREAS ZERO CPN 0% DUE 02-15-2052	U.S. government securities	2,103,241	1,952,762
UNITED STATES TREAS SEC STRIPPED INT PMT00887 11-15-2033	U.S. government securities	9,558,839	9,978,587
US TREAS SEC STRIPPED INT PMT 0 STRIP 15/11/2028	U.S. government securities	2,619,859	2,815,987
UNITED STATES TREAS SEC STRIPPED INT PMT00885 11-15-2032	U.S. government securities	289,075	307,014
UNITED STATES TREAS SEC STRIPPED INT PMT00765 02-15-2038	U.S. government securities	625,006	644,651
UTD STATES TREAS ZERO CPN 0% DUE 11-15-2052	U.S. government securities	6,044,178	6,167,199
UNITED STS TREAS BILLS 0% T-BILL 02-24-2026	U.S. government securities	9,213,692	9,216,782
NXP B V/NXP FDG LLC/NXP USA INC 5.0% 01-15-2033	Corporate debt instruments	107,009	111,932
ENTERGY TEX INC FIXED 5% DUE 09-15-2052	Corporate debt instruments	136,796	129,179
MICROSOFT CORP 3.041% 03-17-2062	Corporate debt instruments	169,760	153,247
UTD PARCEL SVC INC 3.75% 11-15-2047	Corporate debt instruments	124,850	120,269
AT&T INC 3.65% DUE 06-01-2051	Corporate debt instruments	808,508	776,103
SHELL FIN US INC NT 4.55% 08-12-2043*	Corporate debt instruments	37,061	35,897
SOUTHERN CO 3.7% DUE 04-30-2030	Corporate debt instruments	258,668	263,828
NORTHERN STS PWR CO MINN 5.65% 05-15-2055	Corporate debt instruments	54,700	55,346
LOCKHEED MARTIN CORP NT 6.15% DUE 09-01-2036	Corporate debt instruments	32,871	33,440
LYB INTL FIN III 3.625% DUE 04-01-2051	Corporate debt instruments	304,133	281,664
RIO TINTO FIN USA LTD 2.75% 11-02-2051	Corporate debt instruments	124,774	118,344
AMGEN INC NEW ISSUE 30YR 4.2% 02-22-2052	Corporate debt instruments	8,036	7,965
META PLATFORMS INC 5.55% 08-15-2064	Corporate debt instruments	89,875	81,912
COMCAST CORP NEW 2.8% DUE 01-15-2051/05-28-2020	Corporate debt instruments	19,285	17,477
CHUBB INA HLDGS INC 5.0% 03-15-2034	Corporate debt instruments	252,976	256,220
ROYAL BANK OF CANADA 5.15% 02-01-2034	Corporate debt instruments	50,782	52,210
APA CORP 5.1% 09-01-2040	Corporate debt instruments	136,812	138,211
COCA COLA CO 2.6% DUE 06-01-2050	Corporate debt instruments	81,571	77,753
COCA COLA CO 5.4% 05-13-2064	Corporate debt instruments	68,614	68,286
GEORGIA PWR CO 5.5% 10-01-2055	Corporate debt instruments	94,543	92,779
CENOVUS ENERGY INC 5.4% 06-15-2047	Corporate debt instruments	33,541	32,962
MERCK & CO INC NEW 5.7% DUE 09-15-2055	Corporate debt instruments	285,854	273,844
MORGAN STANLEY 5.587% 01-18-2036	Corporate debt instruments	85,000	88,993
ALPHABET INC 5.45% 11-15-2055	Corporate debt instruments	208,831	201,746
TIME WARNER CABLE 6.75% DUE 06-15-2039	Corporate debt instruments	337,495	344,640
CIGNA GROUP SR NT 3.4% 03-15-2051*	Corporate debt instruments	17,050	17,436
ELI LILLY & CO 5.6% 02-12-2065	Corporate debt instruments	144,585	145,927
DEERE & CO 3.9% DUE 06-09-2042	Corporate debt instruments	122,665	120,825
CVS HEALTH CORP SR NT 6.2% 09-15-2055*	Corporate debt instruments	154,839	157,978
WALMART INC 4.5% DUE 04-15-2053	Corporate debt instruments	219,172	208,643
WASTE CONNECTIONS INC 4.2% DUE 01-15-2033	Corporate debt instruments	99,406	103,007
ENTERPRISE PRODS 4.2% DUE 01-31-2050	Corporate debt instruments	133,512	136,903
INDIANA MICHIGAN POWER CO 5.625% 04-01-2053	Corporate debt instruments	159,583	154,002
KINDER MORGAN INC 5.2% 03-01-2048	Corporate debt instruments	175,500	183,199
BAT CAPITAL CORP 6.25% 08-15-2055	Corporate debt instruments	173,935	181,013
CHARTER COMMUNICATIONS OPER LLC/CHARTE 3.7% DUE 04-01-2051/04-17-2020	Corporate debt instruments	220,906	227,485

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
HCA INC 5.95% 09-15-2054	Corporate debt instruments	$ 378,771	$ 366,984
ENTERGY TEXAS INC 5.55% 09-15-2054	Corporate debt instruments	80,358	77,908
MICROSOFT CORP 2.921% 03-17-2052	Corporate debt instruments	281,118	263,204
LOWE'S COMPANIES INC 5.75% 07-01-2053	Corporate debt instruments	83,459	89,328
CIGNA CORP NEW FIXED 3.4% DUE 03-15-2050	Corporate debt instruments	283,855	294,727
SOUTHERN CALIF GAS CO 6.0% 06-15-2055	Corporate debt instruments	133,176	138,960
META PLATFORMS INC 5.4% 08-15-2054	Corporate debt instruments	256,915	233,320
SPCL1 GEN ELEC CAP CORP 5.875% DUE 01-14-2038	Corporate debt instruments	127,609	130,390
JPMORGAN CHASE & CO. 5.336% 01-23-2035	Corporate debt instruments	476,793	480,600
POTOMAC ELECTRIC POWER CO 5.5% 03-15-2054	Corporate debt instruments	170,726	159,920
GENERAL ELEC CAP CORP TRANCHE # TR 005286.75% DUE 03-15-2032/03-20-2002	Corporate debt instruments	44,706	45,373
BP CAP MKTS AMER INC 3.379% 02-08-2061	Corporate debt instruments	19,943	19,684
PACIFIC GAS & ELECTRIC CO 6.1% 10-15-2055	Corporate debt instruments	79,888	78,815
COCA-COLA CO/THE 3.0% DUE 03-05-2051	Corporate debt instruments	228,292	217,758
CENTERPOINT ENERGY FIXED 4.4% DUE 07-01-2032	Corporate debt instruments	341,512	351,786
ENTERGY LA LLC COLL TR MTG BD 2.35% 06-15-2032	Corporate debt instruments	80,743	83,928
DTE ELEC CO 5.25% 05-15-2035	Corporate debt instruments	15,383	15,450
TIME WARNER CABLE 6.55% DUE 05-01-2037	Corporate debt instruments	347,232	357,541
JPMORGAN CHASE & CO 5.766% 04-22-2035	Corporate debt instruments	224,700	227,342
CANADIAN NATL RY CO 3.65% 02-03-2048	Corporate debt instruments	87,155	84,017
ORACLE CORP 3.6% DUE 04-01-2040	Corporate debt instruments	98,533	92,999
APPLE INC 2.65% 02-08-2051	Corporate debt instruments	69,896	65,201
PACIFIC GAS & ELECTRIC CO 5.05% 10-15-2032	Corporate debt instruments	34,934	35,247
TYSON FOODS INC 4.55% DUE 06-02-2047	Corporate debt instruments	80,488	81,866
MIDAMERICAN ENERGY 6.125% DUE 04-01-2036	Corporate debt instruments	846,748	863,756
GEORGIA POWER CO 5.25% 03-15-2034	Corporate debt instruments	35,200	36,186
WI PWR & LT CO 5.7% DUE 12-15-2055	Corporate debt instruments	24,907	24,603
TEXAS INSTRS INC 2.7% 09-15-2051	Corporate debt instruments	55,805	52,225
APPLE INC FIXED 2.95% 09-11-2049	Corporate debt instruments	221,703	207,798
PHILIP MORRIS INTL INC 4.625% 10-29-2035	Corporate debt instruments	34,598	34,316
CONSTELLATION BRANDS INC 4.9% 05-01-2033	Corporate debt instruments	180,940	184,103
SHELL FIN US INC NT 4.125% 05-11-2035*	Corporate debt instruments	65,070	67,339
BRISTOL MYERS SQUIBB CO 5.5% 02-22-2044	Corporate debt instruments	695,232	688,529
PFIZER INC 4.875% 11-15-2035	Corporate debt instruments	24,996	25,148
INTERNATIONAL BUSINESS MACHS CORP 4 NTS DUE 06-20-2042	Corporate debt instruments	435,274	432,731
US BANCORP 5.424% 02-12-2036	Corporate debt instruments	67,000	69,753
HSBC HLDGS PLC 2.804% DUE 05-24-2032	Corporate debt instruments	635,814	677,705
BURLINGTON NORTHERN SANTA FE LLC 4.15% 12-15-2048	Corporate debt instruments	301,686	287,482
ENBRIDGE INC 5.95% 04-05-2054	Corporate debt instruments	101,839	106,640
PUBLIC SVC ELEC GAS CO TRANCHE # TR 00025 3.65 09-01-2042	Corporate debt instruments	48,527	48,222
BHP BILLITON FIN 5% DUE 09-30-2043	Corporate debt instruments	82,742	81,070
INTERCONTINENTAL EXCHANGE INC 1.85% DUE 09-15-2032	Corporate debt instruments	374,871	401,353
HALLIBURTON CO 4.75% DUE 08-01-2043	Corporate debt instruments	120,084	119,258
RTX CORPORATION 3.03% 03-15-2052	Corporate debt instruments	53,039	52,376
BANK AMER CORP 5.015% DUE 07-22-2033/01-22-2023	Corporate debt instruments	588,336	607,916
BRISTOL-MYERS SQUIBB CO 3.9% 03-15-2062	Corporate debt instruments	100,433	94,708

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
JOHNSON & JOHNSON 4.5 DUE 12-05-2043	Corporate debt instruments	$ 180,313	$ 172,176
MICROSOFT CORP 2.675% DUE 06-01-2060	Corporate debt instruments	130,279	124,111
BROADCOM INC SR NT 5.2% 07-15-2035*	Corporate debt instruments	244,111	251,669
APPALACHIAN PWR CO FIXED 4.5% 03-01-2049	Corporate debt instruments	54,944	53,429
JPMORGAN CHASE & CO 5.834% 01-24-2036	Corporate debt instruments	283,876	295,343
CARRIER GLOBAL CORP 2.722% 02-15-2030	Corporate debt instruments	219,469	230,896
U S BANCORP 2.491% 11-03-2036	Corporate debt instruments	146,984	157,282
PRIN FINL GROUP 2.125% DUE 06-15-2030	Corporate debt instruments	158,777	168,674
CISCO SYS INC 5.5% 02-24-2055	Corporate debt instruments	74,749	74,405
AMERN INTL GROUP 4.375% DUE 06-30-2050	Corporate debt instruments	85,438	87,975
UNITED PARCEL SERVICE 6.05% 05-14-2065	Corporate debt instruments	44,785	46,694
WEC ENERGY GROUP 1.8% DUE 10-15-2030	Corporate debt instruments	60,677	65,861
OCCIDENTAL PETE CORP 6.05% 10-01-2054	Corporate debt instruments	265,012	250,683
DUKE ENERGY OHIO INC 5.65% 04-01-2053	Corporate debt instruments	4,994	4,957
ENBRIDGE INC 6.7% 11-15-2053	Corporate debt instruments	43,413	44,061
CITIGROUP INC 5.333% 03-27-2036	Corporate debt instruments	115,000	117,873
ELEVANCE HEALTH INC 5.85% 11-01-2064	Corporate debt instruments	94,723	93,592
BANK OF AMERICA CORPORATION 5.468% 01-23-2035	Corporate debt instruments	205,198	208,785
AMAZON COM INC NT 3.25% 05-12-2061*	Corporate debt instruments	122,934	115,661
SAN DIEGO GAS & ELEC CO 5.35% 04-01-2053/03-10-2023	Corporate debt instruments	53,640	52,189
WYETH NT 5.95 DUE 04-01-2037/03-27-2007*	Corporate debt instruments	621,556	614,536
MORGAN STANLEY 5.32% 07-19-2035	Corporate debt instruments	220,372	221,785
GE HEALTHCARE TECHNOLOGIES INC 4.95% 12-15-2035	Corporate debt instruments	152,634	153,229
GEORGIA PWR CO SR NT SER 2021A 3.25% 03-15-2051*	Corporate debt instruments	130,215	129,956
GOLDMAN SACHS GROUP INC 5.734% 01-28-2056	Corporate debt instruments	45,000	45,702
DOMINION RES INC 7% DUE 06-15-2038	Corporate debt instruments	496,058	498,516
KENVUE INC 5.2% 03-22-2063	Corporate debt instruments	70,778	72,822
VERIZON 4% DUE 03-22-2050	Corporate debt instruments	678,151	642,009
MERCK & CO INC NEW 3.7% DUE 02-10-2045	Corporate debt instruments	119,959	119,659
MONDELEZ INTL INC 1.5% DUE 02-04-2031	Corporate debt instruments	21,068	21,788
COREBRIDGE FINANCIAL INC 5.75% 01-15-2034	Corporate debt instruments	201,485	204,282
TOTAL CAP INTL 3.461% DUE 07-12-2049	Corporate debt instruments	63,875	64,539
MCDONALDS CORP 4.45% DUE 03-01-2047	Corporate debt instruments	55,764	55,805
VODAFONE GROUP PLC 5.625% DUE 02-10-2053	Corporate debt instruments	134,332	139,300
UNITEDHEALTH GROUP 5.75% DUE 07-15-2064	Corporate debt instruments	238,255	230,434
CITIGROUP INC 5.174% 09-11-2036	Corporate debt instruments	171,000	172,964
JOHNSON & JOHNSON 3.4% 01-15-2038	Corporate debt instruments	8,523	8,831
JPMORGAN CHASE & CO 3.157% 04-22-2042	Corporate debt instruments	351,884	354,362
CITIGROUP INC 3.785% 03-17-2033	Corporate debt instruments	260,271	272,152
TIME WARNER CABLE 7.3% DUE 07-01-2038	Corporate debt instruments	30,314	32,193
INTEL CORP SR NT 3.2% 08-12-2061*	Corporate debt instruments	234,637	223,453
ANHEUSER BUSCH INBEV WOR 5.55% 01-23-2049	Corporate debt instruments	881,310	870,556
NORTHN STS PWR CO 3.4 DUE 08-15-2042	Corporate debt instruments	261,779	262,824
PFIZER INVESTMENT ENTER 5.34% 05-19-2063	Corporate debt instruments	514,455	494,036
COMMONWEALTH EDISON CO 1ST MTG BD SER 113 3.8 DUE 10-01-2042	Corporate debt instruments	8,245	8,099
MERCK & CO INC NEW 4.0% 03-07-2049	Corporate debt instruments	194,800	184,673

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

EIN #53-0045720 Plan #001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
ONEOK INC NEW 3.95% 03-01-2050	Corporate debt instruments	$ 102,975	$ 101,916
CSX CORP FIXED 4.65% DUE 03-01-2068	Corporate debt instruments	8,544	8,221
ALPHABET INC 2.05% 08-15-2050	Corporate debt instruments	86,211	79,306
CAMPBELL SOUP CO 5.25% 10-13-2054	Corporate debt instruments	14,890	13,681
PACIFIC GAS & ELEC CO 6.75% 01-15-2053	Corporate debt instruments	377,314	364,803
AMERICAN TOWER CORP NEW 1.875% DUE 10-15-2030	Corporate debt instruments	77,311	80,360
LOCKHEED MARTIN 3.8% DUE 03-01-2045	Corporate debt instruments	257,580	245,533
PNC FINANCIAL SERVICES 5.373% 07-21-2036	Corporate debt instruments	5,000	5,153
CVS HEALTH CORP 5.05% DUE 03-25-2048	Corporate debt instruments	440,181	460,216
PEPSICO INC 1.625% DUE 05-01-2030	Corporate debt instruments	162,634	167,695
ABBVIE INC 5.2% 03-15-2035	Corporate debt instruments	408,061	419,930
UNITEDHEALTH GROUP INC 5.2% 04-15-2063	Corporate debt instruments	265,858	248,261
VA ELEC & PWR CO 4.2% DUE 05-15-2045	Corporate debt instruments	8,296	8,309
BANK AMER CORP 5.518% 10-25-2035	Corporate debt instruments	185,000	189,829
HSBC HOLDINGS PLC 5.741% 09-10-2036	Corporate debt instruments	135,417	139,263
CHUBB INA HLDGS INC 4.9% 08-15-2035	Corporate debt instruments	64,968	65,385
MPLX LP 4.7% 04-15-2048	Corporate debt instruments	240,364	237,728
DTE ENERGY CO 2.85% DUE 10-01-2026	Corporate debt instruments	64,569	69,396
QUALCOMM INC 4.8% DUE 05-20-2045	Corporate debt instruments	60,310	59,645
BROADCOM INC 4.3% DUE 11-15-2032	Corporate debt instruments	267,314	301,310
FIRSTENERGY CORP 3.4% DUE 03-01-2050	Corporate debt instruments	105,384	103,850
CATERPILLAR INC 2.6% DUE 04-09-2030	Corporate debt instruments	83,192	85,214
MCDONALDS CORP 4.875% DUE 12-09-2045	Corporate debt instruments	374,393	365,605
BP CAP MKTS AMER 2.772% DUE 11-10-2050	Corporate debt instruments	54,643	52,587
AMERN INTL GROUP 3.875% DUE 01-15-2035	Corporate debt instruments	17,978	18,730
MPLX LP 5.5% DUE 02-15-2049	Corporate debt instruments	107,688	110,665
SYNOPSYS INC 5.7% 04-01-2055	Corporate debt instruments	72,678	74,633
PAC GAS & ELEC CO FIXED 4.95% DUE 07-01-2050	Corporate debt instruments	175,330	190,726
ELI LILLY & CO 5.65% 10-15-2065	Corporate debt instruments	149,457	151,736
META PLATFORMS INC SR NT 5.75% 11-15-2065*	Corporate debt instruments	404,312	392,604
MONDELEZ INTL INC FIXED 2.625% DUE 09-04-2050	Corporate debt instruments	22,013	20,952
RIO TINTO FIN USA 4.125 DUE 08-21-2042	Corporate debt instruments	46,947	47,436
SHELL INTL FIN B V 3.625% DUE 08-21-2042	Corporate debt instruments	170,354	165,344
PUBLIC SVC CO COLO FIXED 2.7% DUE 01-15-2051	Corporate debt instruments	41,015	39,296
BERKSHIRE HATHAWAY FIN CORP 2.85% DUE 10-15-2050	Corporate debt instruments	58,266	58,146
NIKE INC 3.375% DUE 03-27-2050	Corporate debt instruments	123,238	118,373
INTEL CORP 5.6% 02-21-2054	Corporate debt instruments	106,282	101,907
GOLDMAN SACHS GROUP INC 4.939% 10-21-2036	Corporate debt instruments	832,576	825,776
STATE STREET CORP 5.146% DUE 02-28-2036	Corporate debt instruments	69,716	71,795
PECO ENERGY CO 4.15% DUE 10-01-2044	Corporate debt instruments	120,087	121,839
WASTE MANAGEMENT INC 5.35% 10-15-2054	Corporate debt instruments	49,720	48,866
ORACLE CORP 6.1% 09-26-2065	Corporate debt instruments	263,230	234,630
ENERGY TRANSFER 6% DUE 06-15-2048	Corporate debt instruments	101,389	107,024
PFIZER INC 5.7% DUE 11-15-2065	Corporate debt instruments	69,466	69,056
AMGEN INC 3.375% 02-21-2050	Corporate debt instruments	414,597	403,660
QUALCOMM INC 4.5% 05-20-2052	Corporate debt instruments	114,124	110,391

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
JPMORGAN CHASE & CO 5.53% 07-22-2035	Corporate debt instruments	$ 104,477	$ 103,338
UNION PAC CORP 4.5% 09-10-2048	Corporate debt instruments	530,207	520,771
BARCLAYS PLC 2.894% DUE 11-24-2032	Corporate debt instruments	527,220	550,452
APPALACHIAN PWR CO FIXED 3.7% DUE 05-01-2050	Corporate debt instruments	96,935	98,317
VALERO ENERGY CORP NEW ISSUE 30YR	Corporate debt instruments	101,098	99,877
BURLINGTON NORTHN SANTA FE LLC 5.2% 04-15-2054	Corporate debt instruments	161,741	155,776
COMCAST CORP NEW FIXED 3.969% DUE 11-01-2047	Corporate debt instruments	141,935	131,509
SOUTHERN CALIF EDISON CO 6.03% DUE 03-01-2053	Corporate debt instruments	14,930	13,974
ENERGY TRANSFER OPER L P 5.0% 05-15-2050	Corporate debt instruments	50,747	54,581
ENTERPRISE PRODS 6.875% DUE 03-01-2033	Corporate debt instruments	599,053	601,203
LYB INTERNATIONAL FINANCE III LLC 5.5% 03-01-2034	Corporate debt instruments	374,399	371,368
PROCTER & GAMBLE CO 4.55% 10-24-2034	Corporate debt instruments	170,000	172,467
BRISTOL MYERS SQUIBB CO 5.55% 02-22-2054	Corporate debt instruments	452,704	438,512
ABBOTT LABS 1.4% DUE 06-30-2030	Corporate debt instruments	43,682	44,762
BOEING CO 3.65% DUE 03-01-2047	Corporate debt instruments	27,880	29,200
BHP BILLITON FIN 5.3% DUE 02-21-2035	Corporate debt instruments	15,059	15,525
BOEING CO 5.93% DUE 05-01-2060	Corporate debt instruments	664,892	698,909
DUKE ENERGY IND LLC 5.9% 05-15-2055	Corporate debt instruments	119,749	122,724
MORGAN STANLEY FIXED 3.217% DUE 04-22-2042	Corporate debt instruments	223,846	227,971
LOWES COS INC 4.05% DUE 05-03-2047	Corporate debt instruments	200,590	206,212
ENTERPRISE PRODS OPER LLC 4.8% 02-01-2049	Corporate debt instruments	292,891	287,286
MPLX LP 6.2% 09-15-2055	Corporate debt instruments	176,899	179,567
UNITEDHEALTH GROUP 3.875% DUE 08-15-2059	Corporate debt instruments	253,134	263,180
DTE ELEC CO FIXED 3.25% DUE 04-01-2051	Corporate debt instruments	107,982	103,129
CISCO SYS INC 5.5% DUE 01-15-2040	Corporate debt instruments	157,148	155,861
SEMPRA 6% DUE 10-15-2039	Corporate debt instruments	452,058	459,221
COMCAST CORP 5.5% DUE 05-15-2064	Corporate debt instruments	120,445	107,766
LOCKHEED MARTIN CORP 5.2% 02-15-2055	Corporate debt instruments	93,387	91,606
PEPSICO INC 5.0% 07-23-2035	Corporate debt instruments	760,169	757,449
TELEFONICA 7.045% DUE 06-20-2036	Corporate debt instruments	160,858	162,076
ALPHABET INC 1.1% DUE 08-15-2030	Corporate debt instruments	76,998	79,398
NORFOLK SOUTHN 3.05% DUE 05-15-2050	Corporate debt instruments	89,903	92,266
COMCAST CORP NEW 6.5% DUE 11-15-2035	Corporate debt instruments	752,019	744,303
ABBVIE INC 4.875% DUE 11-14-2048	Corporate debt instruments	537,989	520,657
MERCK & CO INC 2.75% DUE 12-10-2051	Corporate debt instruments	70,455	68,378
ELEVANCE HEALTH INC 5.125% DUE 02-15-2053	Corporate debt instruments	109,143	104,178
HOME DEPOT INC 4.95% DUE 09-15-2052	Corporate debt instruments	238,428	224,739
ABBVIE INC 4.25% DUE 11-21-2049	Corporate debt instruments	470,969	475,286
CIGNA GROUP 5.6% 02-15-2054	Corporate debt instruments	349,848	340,526
RTX CORPORATION 4.15% 05-15-2045	Corporate debt instruments	88,863	87,939
T-MOBILE USA INC 3.4% 10-15-2052	Corporate debt instruments	40,959	40,502
FOX CORP 5.576% DUE 01-25-2049	Corporate debt instruments	75,057	77,238
VERIZON COMMUNICATIONS INC 5.25% 04-02-2035	Corporate debt instruments	368,809	376,964
BERKSHIRE HATHAWAY 4.5% DUE 02-11-2043	Corporate debt instruments	269,557	273,098
TORONTO DOMINION BK 4.994% 04-05-2029	Corporate debt instruments	238,537	241,063
PECO ENERGY CO FIXED 4.375% DUE 08-15-2052	Corporate debt instruments	111,880	107,412

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
HCA INC 3.5% DUE 07-15-2051	Corporate debt instruments	$ 99,576	$ 105,521
LOWES COS INC 4.25% 04-01-2052	Corporate debt instruments	308,105	292,477
MPLX LP 4.95% DUE 09-01-2032	Corporate debt instruments	126,716	131,060
APPLE INC 3.75% DUE 09-12-2047	Corporate debt instruments	221,003	225,809
WALMART INC 4.9% 04-28-2035	Corporate debt instruments	80,076	82,389
CENOVUS ENERGY INC NT 3.75% 02-15-2052*	Corporate debt instruments	23,771	24,556
BOEING CO FIXED 5.805% DUE 05-01-2050	Corporate debt instruments	197,281	212,403
MERCK & CO INC NEW 5.7% DUE 12-04-2065	Corporate debt instruments	173,717	173,680
SHELL FIN US INC 4.0% 05-10-2046	Corporate debt instruments	104,354	101,385
AMAZON COM INC 4.65% 11-20-2035	Corporate debt instruments	19,951	19,952
NISOURCE FIN CORP 4.375% 05-15-2047	Corporate debt instruments	132,179	128,866
HOME DEPOT INC 4.875 DUE 02-15-2044	Corporate debt instruments	397,999	393,426
PRUDENTIAL FINL INC 3.7% DUE 03-13-2051	Corporate debt instruments	314,147	318,304
CDN NAT RES LTD 6.5% DUE 02-15-2037	Corporate debt instruments	115,007	118,234
METLIFE INC 4.875% DUE 11-13-2043	Corporate debt instruments	275,345	271,170
CATERPILLAR INC 3.25% DUE 04-09-2050	Corporate debt instruments	160,941	153,739
WILLIAMS PARTNERS FIXED 4.85% DUE 03-01-2048	Corporate debt instruments	8,580	8,794
NETFLIX INC 5.4% 08-15-2054	Corporate debt instruments	10,221	9,723
CITIGROUP INC 5.449% 06-11-2035	Corporate debt instruments	436,919	440,819
COMCAST CORP NEW 3.45% DUE 02-01-2050	Corporate debt instruments	125,163	113,991
BANK AMER CORP 3.311% DUE 04-22-2042	Corporate debt instruments	816,030	835,552
UNITEDHEALTH GROUP INC 4.75% 05-15-2052	Corporate debt instruments	591,427	571,446
AMERN TOWER CORP 3.1% DUE 06-15-2050	Corporate debt instruments	163,974	164,908
BOEING CO 6.875% DUE 03-15-2039	Corporate debt instruments	405,131	428,335
NORFOLK SOUTHN CORP 3.7% 03-15-2053	Corporate debt instruments	94,981	91,323
FORD MTR CR CO LLC 5.303% 09-06-2029	Corporate debt instruments	30,147	30,228
AMERICAN AIRLS 2015-2 PASS THRU TRS 3.6%DUE 03-22-2029	Corporate debt instruments	84,064	84,414
MORGAN STANLEY 4.892% 10-22-2036	Corporate debt instruments	365,477	362,579
LOCKHEED MARTIN 4.5% DUE 05-15-2036	Corporate debt instruments	316,913	323,905
COMCAST CORP NEW 4.25% DUE 01-15-2033	Corporate debt instruments	359,482	372,334
AT&T INC 4.75% DUE 05-15-2046	Corporate debt instruments	289,138	286,956
NORTHROP GRUMMAN 3.25% DUE 01-15-2028	Corporate debt instruments	423,846	439,378
MORGAN STANLEY PVT BK 4.465% 11-19-2031	Corporate debt instruments	268,000	268,839
KRAFT HEINZ FOODS CO GTD SR NT 5.5% 06-01-2050*	Corporate debt instruments	337,471	337,673
AMAZON COM INC NT 3.1% 05-12-2051*	Corporate debt instruments	238,611	225,779
TOTALENERGIES CAP 5.425% 09-10-2064	Corporate debt instruments	236,304	230,108
WELLS FARGO & CO FLTG RT 5.013% 04-04-2051	Corporate debt instruments	9,233	9,173
VISA INC 4.3% DUE 12-14-2045	Corporate debt instruments	126,203	122,560
SIMON PPTY GROUP L P NT 5.125% 10-01-2035*	Corporate debt instruments	203,862	208,453
DTE ELEC CO FIXED 2.625% DUE 03-01-2031	Corporate debt instruments	98,894	101,717
ABBOTT LABS 4.9% DUE 11-30-2046	Corporate debt instruments	303,005	292,781
DISNEY WALT CO 3.8% DUE 05-13-2060	Corporate debt instruments	185,143	176,314
ABBVIE INC 5.5% 03-15-2064	Corporate debt instruments	412,790	387,239
ORACLE CORP FIXED 3.85% DUE 04-01-2060	Corporate debt instruments	384,010	325,107
METLIFE INC 5.375% 07-15-2033	Corporate debt instruments	323,721	332,527
NEXTERA ENERGY CAP HLDGS INC 5.9% 03-15-2055	Corporate debt instruments	119,955	121,775

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
MERCK & CO INC NEW 4.75% 12-04-2035	Corporate debt instruments	$ 52,956	$ 52,932
WELLS FARGO & CO NEW MEDIUM TERM SR 4.65% 11-04-2044	Corporate debt instruments	82,460	83,485
HCA INC 4.9% 11-15-2035	Corporate debt instruments	19,885	19,764
CARRIER GLOBAL CORP 6.2% 03-15-2054	Corporate debt instruments	30,619	30,410
ENBRIDGE INC SR NT 3.4% 08-01-2051*	Corporate debt instruments	91,348	89,136
NORTHROP GRUMMAN CORP 5.2% 06-01-2054	Corporate debt instruments	249,939	234,502
BP CAP MKTS AMER INC 4.989% 04-10-2034	Corporate debt instruments	74,088	76,622
HOME DEPOT INC 3.35% DUE 04-15-2050	Corporate debt instruments	88,979	88,476
WELLS FARGO & CO 4.4% DUE 06-14-2046	Corporate debt instruments	385,749	377,043
WELLS FARGO & COMPANY 4.892% 09-15-2036	Corporate debt instruments	385,000	384,663
SOUTHERN CO 4.4% DUE 07-01-2046	Corporate debt instruments	464,589	461,444
NEXTERA ENERGY CAP HLDGS INC 3.0% 01-15-2052	Corporate debt instruments	6,568	6,360
INTEL CORP 5.82% 02-10-2053	Corporate debt instruments	66,041	65,520
AMGEN INC 6.4% DUE 02-01-2039	Corporate debt instruments	622,641	643,444
STARBUCKS CORP 3.5% DUE 11-15-2050	Corporate debt instruments	131,027	126,716
APPLE INC 2.7% 08-05-2051	Corporate debt instruments	305,476	284,807
DUKE ENERGY PROGRESS LLC 1ST MTG BD 2.9%08-15-2051	Corporate debt instruments	269,128	259,143
KROGER CO 4.65% 01-15-2048	Corporate debt instruments	100,172	103,460
MICROSOFT CORP 3.5% DUE 02-12-2035	Corporate debt instruments	272,415	278,563
ENTERGY MISS LLC 5.8% 04-15-2055	Corporate debt instruments	43,984	44,370
EXXON MOBIL CORP 3.452% DUE 04-15-2051	Corporate debt instruments	214,992	205,155
SOUTHERN CALIF EDISON CO 5.875% 12-01-2053	Corporate debt instruments	142,462	134,540
KRAFT HEINZ FOODS 4.375% DUE 06-01-2046	Corporate debt instruments	246,942	244,525
HONEYWELL INTL INC 2.7% DUE 08-15-2029	Corporate debt instruments	183,499	191,001
SAN DIEGO GAS & 4.5% DUE 08-15-2040	Corporate debt instruments	50,196	50,180
LOEWS CORP 4.125 DUE 05-15-2043	Corporate debt instruments	148,860	149,260
AMAZON COM INC 2.7% DUE 06-03-2060	Corporate debt instruments	175,027	159,030
T-MOBILE USA INC 3.5% DUE 04-15-2031	Corporate debt instruments	344,222	354,151
WELLS FARGO & CO 4.9% DUE 11-17-2045	Corporate debt instruments	81,169	85,761
CITIGROUP INC 2.561% DUE 05-01-2032	Corporate debt instruments	24,151	27,246
KENVUE INC SR NT 4.85% 05-22-2032*	Corporate debt instruments	45,206	46,067
CHARTER COMMUNICATIONS OPER LLC 6.7% 12-01-2055	Corporate debt instruments	374,370	360,686
ALPHABET INC 5.3% 05-15-2065	Corporate debt instruments	55,237	52,841
ENBRIDGE ENERGY 5.5% DUE 09-15-2040	Corporate debt instruments	57,706	60,604
META PLATFORMS INC 4.75% 08-15-2034	Corporate debt instruments	103,935	106,110
EXELON CORP 4.05% DUE 04-15-2030	Corporate debt instruments	82,880	84,284
WELLS FARGO & COMPANY 5.499% 01-23-2035	Corporate debt instruments	832,660	859,150
CHEVRON U S A INC 2.343% DUE 08-12-2050	Corporate debt instruments	87,278	84,557
CONOCOPHILLIPS CO 3.8% 03-15-2052	Corporate debt instruments	15,534	14,745
AT&T INC 3.55% DUE 09-15-2055	Corporate debt instruments	391,652	387,778
GENERAL MTRS CO 5.95% DUE 04-01-2049	Corporate debt instruments	125,782	126,567
PHILIP MORRIS INTL 4.25% DUE 11-10-2044	Corporate debt instruments	175,975	179,161
ANTHEM INC 3.125% DUE 05-15-2050	Corporate debt instruments	129,621	131,378
PIEDMONT NAT GAS CO INC SR NT 5.05% 05-15-2052*	Corporate debt instruments	55,548	53,811
TAMPA ELEC CO 4.45% DUE 06-15-2049	Corporate debt instruments	58,781	58,644
WESTERN MIDSTREAM OPER LP 5.45% 11-15-2034	Corporate debt instruments	10,972	11,097

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Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
FL PWR & LT CO 4.05% DUE 10-01-2044	Corporate debt instruments	$ 180,478	$ 179,626
CVS HEALTH CORP 5.125% DUE 07-20-2045	Corporate debt instruments	707,124	715,347
DISNEY WALT CO SR NT 6.2% 12-15-2034*	Corporate debt instruments	71,684	73,098
RTX CORPORATION 6.4% 03-15-2054	Corporate debt instruments	325,676	314,536
JPMORGAN CHASE & CO 4.81% 10-22-2036	Corporate debt instruments	397,099	393,991
PLAINS ALL AMERN 6.65% DUE 01-15-2037	Corporate debt instruments	317,218	326,623
DIAMONDBACK ENERGY INC 5.9% 04-18-2064	Corporate debt instruments	287,640	274,876
GEN DYNAMICS CORP 4.95% DUE 08-15-2035	Corporate debt instruments	145,307	148,165
MORGAN STANLEY 5.831% 04-19-2035	Corporate debt instruments	32,000	34,062
APPLE INC 3.95% 08-08-2052	Corporate debt instruments	391,763	374,437
HCA INC. 5.7% 11-15-2055	Corporate debt instruments	134,591	129,153
CHARTER COMMUNICATIONS OPER LLC 4.4% DUE12-01-2061	Corporate debt instruments	22,652	22,984
WESTPAC BKG FIXED 2.668% DUE 11-15-2035	Corporate debt instruments	220,318	240,212
HEWLETT PACKARD STEP CPN 6.35% DUE 10-15-2045	Corporate debt instruments	183,170	179,943
INTEL CORP 3.1% DUE 02-15-2060	Corporate debt instruments	76,180	70,168
PAC GAS & ELEC CO 6.95% 03-15-2034	Corporate debt instruments	291,292	312,127
FLORIDA PWR CORP 5.65% DUE 04-01-2040	Corporate debt instruments	591,864	593,830
BROADCOM INC FIXED 4.15% DUE 11-15-2030	Corporate debt instruments	139,505	154,506
RTX CORPORATION 4.5% 06-01-2042	Corporate debt instruments	473,852	475,778
PRES & FELLOWS OF HARVARD 3.745% 11-15-2052	Corporate debt instruments	38,961	34,446
UNITEDHEALTH GROUP INC 5.05% 04-15-2053	Corporate debt instruments	438,809	416,564
DOW CHEMICAL CO NT 5.65% 03-15-2036*	Corporate debt instruments	104,858	104,803
MERIT SECURITIES CORP SER 13-1 CL M1 FLTRT 12-28-2033	Corporate debt instruments	28,771	29,910
CANADIAN PAC RY CO NEW 3.1% 12-02-2051	Corporate debt instruments	325,094	316,255
CONAGRA BRANDS INC 5.4% 11-01-2048	Corporate debt instruments	59,984	58,438
DUKE ENERGY CORP 3.75% DUE 09-01-2046	Corporate debt instruments	296,459	292,900
KINDER MORGAN 6.95% DUE 01-15-2038	Corporate debt instruments	475,423	484,183
JPMORGAN CHASE & CO 5.576% 07-23-2036	Corporate debt instruments	616,185	632,275
NORFOLK SOUTHN CORP SR NT 2.9% 08-25-2051*	Corporate debt instruments	81,763	78,865
ORACLE CORP 5.55% 02-06-2053	Corporate debt instruments	73,812	70,748
EXXON MOBIL CORP 3.095% DUE 08-16-2049	Corporate debt instruments	124,901	123,361
CONS EDISON CO N Y 3.875% DUE 06-15-2047	Corporate debt instruments	283,822	272,369
CONS EDISON CO N Y 6.3% DUE 08-15-2037	Corporate debt instruments	247,507	256,155
MCDONALDS CORP 5.15% DUE 09-09-2052	Corporate debt instruments	88,136	88,530
NVIDIA CORP FIXED 3.7% DUE 04-01-2060	Corporate debt instruments	81,635	76,980
ANHEUSER-BUSCH 3.5% DUE 06-01-2030	Corporate debt instruments	507,846	517,927
AMAZON COM INC NT 4.1% 04-13-2062*	Corporate debt instruments	132,555	123,461
VERIZON COMMUNICATIONS 3.55% DUE 03-22-2051	Corporate debt instruments	456,381	445,099
CHARTER FIXED 3.85% DUE 04-01-2061	Corporate debt instruments	84,318	83,833
SEMPRA 4% DUE 02-01-2048	Corporate debt instruments	76,122	84,296
SOUTHERN CALIF EDISON CO 5.75% 04-15-2054	Corporate debt instruments	224,743	202,290
BROADCOM INC 4.8% 10-15-2034	Corporate debt instruments	863,418	878,364
BP CAP MKTS AMER 2.939% DUE 06-04-2051	Corporate debt instruments	173,132	169,334
CISCO SYS INC 5.05% 02-26-2034	Corporate debt instruments	110,993	113,413
ELI LILLY AND COMPANY 5.2% 08-14-2064	Corporate debt instruments	80,548	75,558
ENTERPRISE PRODS 5.1% DUE 02-15-2045	Corporate debt instruments	45,998	47,000

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
ENERGY TRANSFER FIXED 6.125% DUE 12-15-2045	Corporate debt instruments	$ 395,711	$ 393,722
PNC FINL SVCS GROUP INC 6.875% 10-20-2034	Corporate debt instruments	38,446	39,664
CORNING INC 5.85% DUE 11-15-2068	Corporate debt instruments	103,838	102,358
ASTRAZENECA PLC 4% DUE 09-18-2042	Corporate debt instruments	224,871	220,324
HSBC HLDGS PLC 5.874% 11-18-2035	Corporate debt instruments	375,000	392,343
CITIGROUP INC 5.827% 02-13-2035	Corporate debt instruments	222,170	229,018
ORACLE CORP 4.5% DUE 07-08-2044	Corporate debt instruments	85,433	80,568
ENERGY TRANSFER LP 5.95% 05-15-2054	Corporate debt instruments	250,067	234,182
PROCTER & GAMBLE 2.3% DUE 02-01-2032	Corporate debt instruments	165,495	173,740
ELI LILLY & CO 5.1% 02-12-2035	Corporate debt instruments	85,703	88,018
DIAGEO CAP PLC 2.375% 10-24-2029	Corporate debt instruments	380,720	390,325
UNITEDHEALTH GROUP INC 4.45% DUE 12-15-2048	Corporate debt instruments	618,990	615,827
VIRGINIA ELEC & PWR CO 2.95% 11-15-2051	Corporate debt instruments	26,698	25,247
AMERICAN EXPRESS CO 4.918% 07-20-2033	Corporate debt instruments	125,000	127,358
VERIZON COMMUNICATIONS INC 2.85% 09-03-2041	Corporate debt instruments	48,758	50,620
AEP TEX INC 3.45% DUE 01-15-2050	Corporate debt instruments	7,231	6,860
OCCIDENTAL PETE CORP SR NT 6.6% 03-15-2046*	Corporate debt instruments	127,848	129,472
KROGER CO 5.65% 09-15-2064	Corporate debt instruments	142,026	135,896
FLORIDA PWR & LT CO FIXED 3.99% 03-01-2049	Corporate debt instruments	269,992	262,840
CISCO SYSTEMS INC 5.35% 02-26-2064	Corporate debt instruments	169,488	156,569
GILEAD SCIENCES 4.15% DUE 03-01-2047	Corporate debt instruments	552,727	549,949
GOLDMAN SACHS GROUP INC 5.016% 10-23-2035	Corporate debt instruments	190,000	191,345
MICROSOFT CORP 2.525% DUE 06-01-2050	Corporate debt instruments	270,008	248,568
PAC GAS & ELEC CO 5.9% DUE 10-01-2054	Corporate debt instruments	327,523	307,874
MERCK & CO INC NEW 4.95% DUE 09-15-2035	Corporate debt instruments	92,381	91,556
NORTHN STS PWR CO 2.9% DUE 03-01-2050	Corporate debt instruments	243,757	236,774
JOHNSON & JOHNSON 3.625% DUE 03-03-2037	Corporate debt instruments	99,066	100,210
DTE ELECTRIC COMP 5.85% 05-15-2055	Corporate debt instruments	79,466	80,311
ORACLE CORP 4% DUE 07-15-2046	Corporate debt instruments	51,577	48,746
PIEDMONT NAT GAS FIXED 3.35% DUE 06-01-2050	Corporate debt instruments	27,044	27,506
RTX CORPORATION 3.75% 11-01-2046	Corporate debt instruments	7,959	7,774
COMCAST CORP NEW 4% DUE 08-15-2047	Corporate debt instruments	8,144	7,576
MIDAMERICAN ENERGY CO 1ST MTG BD 5.5% 11-15-2056	Corporate debt instruments	431,204	427,068
ANHEUSER BUSCH INC 4.439% DUE 10-06-2048	Corporate debt instruments	239,653	228,531
BURL NORTH SANTA FIXED 4.7% DUE 09-01-2045	Corporate debt instruments	171,895	172,081
TARGET CORP 4.8% DUE 01-15-2053	Corporate debt instruments	121,096	111,685
PECO ENERGY CO 4.875% 09-15-2035	Corporate debt instruments	369,301	374,084
PROGRESS ENERGY 6% DUE 12-01-2039	Corporate debt instruments	65,646	68,852
JPMORGAN CHASE & CO. 5.35% 06-01-2034	Corporate debt instruments	41,467	45,790
BRISTOL MYERS 2.55% DUE 11-13-2050	Corporate debt instruments	12,311	11,878
TARGET CORP 2.65% DUE 09-15-2030	Corporate debt instruments	114,836	122,054
CONSOLIDATED EDISON CO N Y INC 3.7% DUE 11-15-2059	Corporate debt instruments	95,239	94,567
UNION PAC CORP FIXED 3.75% DUE 02-05-2070	Corporate debt instruments	115,358	104,968
WESTN GAS PARTNERS 5.5% DUE 08-15-2048	Corporate debt instruments	65,581	66,145
HCA INC 5.6% 04-01-2034	Corporate debt instruments	186,147	193,216
BERKSHIRE HATHAWAY 5.75% DUE 01-15-2040	Corporate debt instruments	432,739	424,155

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
KIMCO RLTY CORP 3.7% DUE 10-01-2049	Corporate debt instruments	$ 58,822	$ 59,448
AMAZON COM INC FIXED 3.875% DUE 08-22-2037	Corporate debt instruments	151,513	156,261
ORACLE CORP 5.2% 09-26-2035	Corporate debt instruments	63,140	60,501
WILLIAMS COMPANIES INC 3.5% 10-15-2051	Corporate debt instruments	228,189	223,204
PACIFIC GAS & ELEC CO 6.7% 04-01-2053	Corporate debt instruments	67,641	70,936
ORACLE CORP FIXED 6.9% DUE 11-09-2052	Corporate debt instruments	10,798	9,913
WISCONSIN PWR & LT CO 3.95% 09-01-2032	Corporate debt instruments	107,602	110,933
DOW CHEMICAL CO 3.6% 11-15-2050	Corporate debt instruments	283,970	255,752
GENERAL MOTORS FINANCIAL CO INC 6.1% 01-07-2034	Corporate debt instruments	90,229	95,576
COMCAST CORP NEW FIXED 2.45% DUE 08-15-2052	Corporate debt instruments	309,450	284,747
CSX CORP 4.75% DUE 05-30-2042	Corporate debt instruments	334,215	328,701
AT&T INC 3.8% 12-01-2057	Corporate debt instruments	689,638	645,652
AMGEN INC 5.65% 03-02-2053	Corporate debt instruments	656,571	644,131
INTEL CORP SR NT 3.05% 08-12-2051*	Corporate debt instruments	99,902	104,882
AMGEN INC 4.95% DUE 10-01-2041	Corporate debt instruments	529,556	526,029
GOLDMAN SACHS GROUP INC 5.33% 07-23-2035	Corporate debt instruments	555,378	560,943
EVERSOURCE ENERGY FIXED 3.45% DUE 01-15-2050	Corporate debt instruments	121,773	120,975
US BANCORP 5.678% 01-23-2035	Corporate debt instruments	61,752	64,532
FEDEX CORP 4.75% 11-15-2045	Corporate debt instruments	504,340	508,129
FORD MOTOR CREDIT CO LLC 7.122% 11-07-2033	Corporate debt instruments	96,518	96,823
AMAZON COM INC 5.55% 11-20-2065	Corporate debt instruments	64,658	63,283
BECTON DICKINSON & 4.685% DUE 12-15-2044	Corporate debt instruments	94,130	93,260
BANK OF AMERICA CORP 5.425% 08-15-2035	Corporate debt instruments	637,388	645,040
NORTHERN STS PWR CO MINN 3.6% 09-15-2047	Corporate debt instruments	31,301	30,163
ORACLE CORP 3.85% DUE 07-15-2036	Corporate debt instruments	570,538	552,394
CONOCOPHILLIPS GTD NT 6.5 DUE 02-15-2039REG*	Corporate debt instruments	247,998	247,864
JPMORGAN CHASE & CO 5.534% 11-29-2045	Corporate debt instruments	240,000	244,591
PEPSICO INC 4.2% DUE 07-18-2052	Corporate debt instruments	170,358	164,846
VERIZON COMMUNICATIONS 3.7% DUE 03-22-2061	Corporate debt instruments	98,998	94,890
BURLINGTN NORTH SANTA FE 5.55% 03-15-2056	Corporate debt instruments	30,787	30,690
BANK AMER CORP 2.572% 10-20-2032	Corporate debt instruments	359,159	410,723
APPLE INC 2.85% DUE 08-05-2061	Corporate debt instruments	81,316	74,158
WILLIAMS PARTNERS 4.9% DUE 01-15-2045	Corporate debt instruments	145,030	152,709
L3HARRIS TECHNOLOGIES INC 5.6% 07-31-2053	Corporate debt instruments	44,241	44,791
PFIZER INVESTMENT ENTER 5.3% 05-19-2053	Corporate debt instruments	237,310	228,021
EASTERN ENERGY GAS 5.65% 10-15-2054	Corporate debt instruments	63,489	61,158
ALPHABET INC 4.7% 11-15-2035	Corporate debt instruments	71,082	70,155
BANK OF AMERICA CORP 5.511% 01-24-2036	Corporate debt instruments	357,379	371,158
NORTHERN STS PWR CO MINN 5.4% 03-15-2054	Corporate debt instruments	44,826	43,744
T-MOBILE USA INC FIXED 5.65% DUE 01-15-2053	Corporate debt instruments	696,787	684,123
AT&T INC 5.4% 02-15-2034	Corporate debt instruments	573,091	586,706
ELEVANCE HEALTH INC 5.65% 06-15-2054	Corporate debt instruments	131,698	126,758
ALTRIA GROUP INC 4.0% DUE 02-04-2061	Corporate debt instruments	85,762	87,292
DUKE ENERGY 4.25% DUE 12-15-2041	Corporate debt instruments	236,294	246,825
EXELON CORP 4.7% DUE 04-15-2050	Corporate debt instruments	314,880	304,768
DUKE ENERGY CORP 5% DUE 08-15-2052	Corporate debt instruments	8,919	8,863

Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America

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Schedule H, Line 4i – Schedule of Assets (Held at End of Year) (continued)

December 31, 2025

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
SOUTHN CAL EDISON 3.9 DUE 03-15-2043	Corporate debt instruments	$ 266,694	$ 265,761
AEP TEX INC 4.15% DUE 05-01-2049	Corporate debt instruments	282,972	277,473
CHARTER 6.484% DUE 10-23-2045	Corporate debt instruments	27,436	28,261
CAMPBELL SOUP CO 5.4% 03-21-2034	Corporate debt instruments	142,072	141,765
BANK OF NY MELLON CORP 4.441% 06-09-2028	Corporate debt instruments	265,000	267,015
CITIGROUP INC 5.612% 03-04-2056	Corporate debt instruments	84,000	83,920
GOLDMAN SACHS GROUP INC 5.561% 11-19-2045	Corporate debt instruments	145,000	145,563
T-MOBILE USA INC 5.875% DUE 11-15-2055	Corporate debt instruments	46,838	47,102
NISOURCE INC NT 5.35% 07-15-2035*	Corporate debt instruments	130,524	133,139
DEERE & COMPANY 5.45% 01-16-2035	Corporate debt instruments	35,909	36,991
ORACLE CORP 5.5% 09-27-2064	Corporate debt instruments	340,074	276,284
WALMART INC NT 2.65% 09-22-2051*	Corporate debt instruments	87,035	82,266
COMCAST CORP NEW 3.999% 11-01-2049	Corporate debt instruments	315,273	284,933
EVERSOURCE ENERGY 3.375% 03-01-2032	Corporate debt instruments	8,636	9,259
CARDINAL HEALTH INC 5.15% 09-15-2035	Corporate debt instruments	91,129	91,663
CHARTER 5.375% 05-01-2047	Corporate debt instruments	282,837	280,884
JPMORGAN CHASE & CO 5.572% 04-22-2036	Corporate debt instruments	97,000	102,036
VOYA FINANCIAL INC 5.7% DUE 07-15-2043	Corporate debt instruments	19,695	19,902
CSX CORP 4.25% DUE 11-01-2066	Corporate debt instruments	88,349	87,417
HSBC HLDGS PLC FLTG RT 5.79% DUE 05-13-2036	Corporate debt instruments	114,777	121,749
B A T CAP CORP 4.39% 08-15-2037	Corporate debt instruments	223,440	230,785
JOHNSON & JOHNSON 5.0% 03-01-2035	Corporate debt instruments	135,720	140,865
META PLATFORMS INC 4.875% 11-15-2035	Corporate debt instruments	144,853	145,049
NETFLIX INC FIXED 4.875% DUE 04-15-2028	Corporate debt instruments	91,483	91,947
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	1,230	1,230
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	921,957	921,957
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	403	403
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	20,405	20,405
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	24,688	24,688
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	10,952	10,952
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	3,970,007	3,970,007
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	30,427	30,427
NT COLLECTIVE SHORT TERM INVT FD*	Short-term investment	13,136	13,136
Totals:		$ 131,547,326	$ 131,842,907

**Party-in-interest*

SCHEDULE SB ATTACHMENT
Line 24 - Change in Actuarial Assumptions

Plan Name: Retirement Income Plan for Employees of the Chamber of Commerce of the United States of America
EIN/PN: 53-0045720/001
Valuation Date: January 1, 2025

Plan administrative expenses are assumed to be $950,000, compared to $800,000 in 2024.