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
- [X] 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
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 08/01/1992

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)
KHOR BUYER, INC.

4425 MARKETING PLACE
GROVEPORT, OH 43125

2b Employer Identification Number (EIN) 87-1303773

2c Plan Sponsor's telephone number 614-836-2366

2d Business code (see instructions) 423800

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	JULIA MCHUGH
	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**	474
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)**	413
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	433
b	Retired or separated participants receiving benefits	**6b**	2
c	Other retired or separated participants entitled to future benefits	**6c**	124
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	559
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	559
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)**	431
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)**	537
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	67
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2A 2E 2F 2G 2J 2K 2S 2T 3D 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)	[X] Insurance	**(1)**	[X] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KHOR BUYER, INC.

D Employer Identification Number (EIN)
87-1303773

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

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	DH3633	559	01/01/2025	12/31/2025

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	511238
5	Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	34231		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	13660		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	655478		
	▶ LOAN REPAYMENTS TRANSFERRED ASSETS				
	(6)Total additions			7c(6)	703369
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	703369
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	105509		
	(2) Administration charge made by carrier	7e(2)	622		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)	86000		
	▶ NEW LOANS ISSUED TRANSFERS FROM MUTUTAL FUNDS				
	(5) Total deductions			7e(5)	192131
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	511238

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KHOR BUYER, INC.

D Employer Identification Number (EIN)
87-1303773

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

PAYCHEX SECURITIES CORPORATION

16-1486352

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

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

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	19979	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

PAYCHEX, INC.

16-1124166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	RECODKEEPER	6950	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
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
KHOR BUYER, INC.

D Employer Identification Number (EIN)
87-1303773

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: MYCOMPASS AMERICAN FUNDS 2010 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271363-001	C	278376

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2015 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271364-001	C	1300

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2020 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271365-001	C	33950

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2025 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271366-001	C	1448214

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2030 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271367-001	C	2383029

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2035 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271368-001	C	3623077

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2040 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-7271369-001	C	1934732

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2045 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271370-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1667042

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2050 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271371-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2066000

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2055 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271372-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1307659

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2060 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271373-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1784747

a Name of MTIA, CCT, PSA, or 103-12 IE: MYCOMPASS AMERICAN FUNDS 2065 FUND

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN 38-7271374-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 256269

a Name of MTIA, CCT, PSA, or 103-12 IE: THE STANDARD STABLE ASSETS II

b Name of sponsor of entity listed in (a): STANDARD INSURANCE COMPANY

c EIN-PN 93-0242990-690	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

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
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KHOR BUYER, INC.

D Employer Identification Number (EIN)
87-1303773

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	19713	0
(2) Participant contributions	1b(2)	43049	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1154116	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	765883	646539
(9) Value of interest in common/collective trusts	1c(9)	210466	16784395
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	19817860	8422851
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		511238
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	22011087	26365023
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	22011087	26365023

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)	1129465	
(B) Participants	2a(1)(B)	2712387	
(C) Others (including rollovers)	2a(1)(C)	70527	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3912379
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	56984	
(F) Other	2b(1)(F)	13660	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		70644
(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)	549683	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		549683
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1702013
(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)		839249
c Other income	2c		71528
d Total income. Add all **income** amounts in column (b) and enter total	2d		7145496
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2724731	
(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)		2724731
f Corrective distributions (see instructions)	2f		1209
g Certain deemed distributions of participant loans (see instructions)	2g		38691
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	23329	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	3600	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		26929
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2791560
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		4353936
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: GBQ PARTNERS **(2)** EIN: 20-2122306

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		223067
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		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**	X		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**	X		

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
KHOR BUYER, INC.

D Employer Identification Number (EIN)
87-1303773

Part I Distributions

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

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

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

EIN(s): 27-3169253 71-0294708

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

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

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

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

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

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

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

6	**a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	**6a**	
	b Enter the amount contributed by the employer to the plan for this plan year	**6b**	
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	**6c**	

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A .

Financial Statements
with Supplementary Information

Khor Buyer 401(k) Profit Sharing Plan and Trust

December 31, 2025 and 2024

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GBQ Partners

To the Plan Administration and Participants
Khor Buyer 401(k) Profit Sharing Plan and Trust
Groveport, Ohio

Independent Auditor's Report

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

We have performed audits of the financial statements of the Khor Buyer 401(k) Profit Sharing Plan and Trust (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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in the notes to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by qualified institutions 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 GAAP, 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 within one year after the date that the financial statements are available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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.
- 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 certifications, 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 GAAP.

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 GAAP.

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

Supplemental Schedules Required by ERISA

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

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by qualified institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

GBQ Partners LLC

Columbus, Ohio
October 14, 2026

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

Statements of Net Assets Available for Benefits

December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value:		
Mutual funds	**$ 8,392,168**	$ 19,817,860
Money market funds	**30,683**	1,154,116
Common collective trusts	**16,784,395**	210,466
Guaranteed income fund	**511,238**	-
Total investments	**25,718,484**	21,182,442
Receivables:		
Notes receivable from participants	**646,539**	765,883
Participant contributions	**-**	43,049
Employer contributions, net of forfeitures	**-**	19,713
Total receivables	**646,539**	828,645
NET ASSETS AVAILABLE FOR BENEFITS	**$ 26,365,023**	$ 22,011,087

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

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2025 and 2024

	2025	2024
Additions to Net Assets Attributed to		
Investment income:		
Interest and dividend income	**$ 563,343**	$ 875,524
Net appreciation in fair value of investments	**2,612,790**	1,334,543
Total investment income	**3,176,133**	2,210,067
Interest on notes receivable from participants	**56,984**	39,886
Contributions:		
Employer, net of forfeitures	**1,129,465**	990,247
Participants	**2,712,387**	2,382,042
Rollovers	**70,527**	128,175
Total contributions	**3,912,379**	3,500,464
Total additions	**7,145,496**	5,750,417
Deductions from Net Assets Attributed to		
Benefit payments	**2,764,631**	4,728,042
Administrative expenses	**26,929**	20,124
Total deductions	**2,791,560**	4,748,166
Net transfers from Philadelphia Tramrail Enterprises Inc. Employees Profit Sharing and 401(k) Plan	**-**	14,917,337
Net increase	**4,353,936**	15,919,588
Net Assets Available for Benefits:		
Beginning of year	**22,011,087**	6,091,499
End of year	**$ 26,365,023**	$ 22,011,087

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

Plan Description

The Khor Buyer 401(k) Profit Sharing Plan and Trust (the Plan) is a defined contribution 401(k) and profit sharing retirement plan established to provide retirement benefits to eligible employees of Khor Buyer, Inc. (the Company), as defined in the Plan agreement. Effective January 1, 2024, the Plan was restated, and was subsequently amended before being restated again effective October 14, 2024, and again effective April 25, 2025. Effective April 25, 2025, the Plan changed its custodian and recordkeeper from Mid-Atlantic Trust Company (Mid-Atlantic) and Paychex, respectively, to Voya Retirement Insurance and Annuity Company (Voya). The administration of the Plan and participant benefits remained materially consistent under the amended and restated Plan documents.

The following description of the Plan is provided for general information purposes only. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Employees, who are a minimum of 18 years old, are eligible once they have completed two consecutive months of service, as defined, and could enroll immediately upon meeting age and eligibility service until April 24, 2025. Effective April 25, 2025, once eligible, participants may begin contributing to the Plan on the first day of the following month. Effective August 4, 2025, the Plan was amended to change eligibility for new participants to 60 days of service, with entry when requirements are met.

Contributions

From January 1, 2024 through April 24, 2025, participants may contribute up to 92% of pretax annual compensation, as defined in the Plan agreement. Effective, April 25, 2025, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan agreement. The Plan also provides for Roth elective deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 6% of eligible compensation. The Plan includes an auto-escalation provision for automatically enrolled participants whereby participants electing to contribute an amount from less than 15% will be automatically increased each January 1 by 1% until his or her rate of deferral equals 15%.

The Plan makes a safe harbor matching contribution equal to a participant's elective deferral that does not exceed 1% of his or her compensation for the Plan year, plus 50% of a participant's elective deferral that exceeds 1% of his or her compensation for the Plan year, but does not exceed 6% of his or her compensation for the Plan year. The Company may also make discretionary profit sharing contributions to each eligible participant. To be eligible for a profit sharing contribution, a participant must have 500 service hours during the Plan year if not employed on the last day of the year. There were no discretionary profit sharing contributions in 2025 or 2024.

Plan Description (continued)

Contributions (continued)

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and employer safe harbor matching contributions as well as and allocations of the Company's profit sharing contribution and plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the employer safe harbor matching contribution portion of their accounts, as well as employer profit sharing contributions, is based on years of service, based on the following schedule:

	Profit Sharing	Safe Harbor Match
Years of Service	Vesting Percentage	Vesting Percentage
Less than 1	0%	0%
1	20%	0%
2	40%	100%
3	60%	100%
4	80%	100%
5 or more	100%	100%

Investment Options

A participant may direct Company and participant contributions among the various investment options offered by the Plan. Participants may change their investment elections at any time. The Plan currently offers several mutual funds, common collective trusts, a money market fund, and a guaranteed income fund as investment options.

Plan Description (continued)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of 50% of the participant's vested account balance or $50,000. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with local prevailing rates as determined by the Plan Administrator prior to April 25, 2025, and at a rate of prime + 1.00% for new loans originating after April 25, 2025. Principal and interest are paid ratably through bi-weekly payroll deductions. Loan repayment terms are not to exceed five years, unless the loan will be used by the participant to acquire the participant's principal residence, which are not to exceed ten years.

Payment of Benefits

Upon termination of service due to death, disability, retirement or other reasons, benefit payments will be paid in the form of a lump sum or in installment payments. Participant contributions may be withdrawn from the Plan prior to termination of the participant's employment with the Company if the participant has either attained age 59½ or is able to demonstrate financial hardship, as defined in the Plan agreement. If the value of the vested portion of the participant's account is not more than $5,000, the participant's benefit will be distributed in a single lump sum payment.

Forfeited Accounts

At December 31, 2025 and 2024, accumulated forfeited non-vested accounts totaled $165,840 and $0, respectively. These accounts are used to reduce employer contributions or pay administrative expenses of the plan. For the years ended December 31, 2025 and 2024, forfeitures of $15,150 and $18,658, respectively, were used to reduce employer contributions.

SECURE Act 2.0

On December 29, 2022, the SECURE 2.0 Act of 2022 (SECURE 2.0) was enacted as part of the Consolidated Appropriations Act, 2023. SECURE 2.0 includes numerous changes affecting qualified retirement plans, including 401(k) plans, such as expanded eligibility rules for long-term part-time employees, new distribution options, changes to required minimum distributions, and optional Roth treatment for certain contributions. The Plan is evaluating these provisions and intends to adopt required amendments by the applicable deadline (generally the last day of the first plan year beginning on or after January 1, 2026 for calendar-year plans), while operating the Plan in good-faith compliance with applicable effective dates in the interim.

Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. For additional disclosure regarding fair value of investments, see the *Fair Value Measurements* footnote herein.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Contributions

Contributions from Plan participants and the matching safe harbor contributions from the Company are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan document.

Information Prepared and Certified by the Custodians

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified as complete and accurate by Mid-Atlantic and Voya; Mid-Atlantic was the custodian of the Plan from January 1, 2024 to April 24, 2025, and Voya was the custodian of the Plan from April 25, 2025 to December 31, 2025.

	2025	2024
Mutual funds	**$ 8,392,168**	$ 19,817,860
Money market funds	**30,683**	1,154,116
Common collective trusts	**16,784,395**	210,466
Guaranteed income fund	**511,238**	-
Total	**$ 25,718,484**	$ 21,182,442

The custodians also certified the completeness and accuracy of the following related to the aforementioned assets for the years ended December 31:

	2025	2024
Interest and dividend income	**$ 563,343**	$ 875,524
Net appreciation in fair value of investments	**2,612,790**	1,334,543

Fair Value Measurements

GAAP establishes a fair value hierarchy that prioritizes the inputs to measure the fair value of the assets or liabilities being measured. Fair value is defined as the exchange value that would be received on the measurement date to sell an asset or to value the amount paid to transfer a liability in the principal or most advantageous market available to the entity in an orderly transaction between market participants. The three levels of the fair value hierarchy are as follows:

Level 1 Inputs are unadjusted quoted market prices in active markets for identical assets or liabilities that the entity has the ability to access at the measurement date. Level 1 inputs provide the most reliable measure of fair value as of the measurement date.

Level 2 Inputs are based on significant observable inputs, including unadjusted quoted market prices for similar assets and liabilities in active markets, unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active, or inputs other than quoted prices that are observable for the asset or liability.

Level 3 Inputs are significant unobservable inputs for the asset or liability.

Fair Value Measurements (continued)

The level of the fair value hierarchy within which a fair value measurement in its entirety falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodology used at December 31, 2025 and 2024.

Mutual Funds:	Valued at the net asset value (NAV) of shares held by the Plan at year-end.
Money Market Funds:	Valued at closing price reported to the active market on which the individual securities are traded.
Common Collective Trusts:	Valued at the NAV provided by the administrator of the fund. Issues and redemptions of units are recorded upon receipt of unit holder's instructions based on the determined NAV per unit, which is determined daily. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. For this fund, there are no unfunded commitments, redemption restrictions, and participants can transact daily.
Guaranteed Income Fund:	Valued at the NAV of the underlying investments reported by Voya.

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

Fair Value Measurements (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual funds	**$ 8,392,168**	**$ -**	**$ -**	**$ 8,392,168**
Money market funds	**30,683**	**-**	**-**	**30,683**
Guaranteed income fund	**-**	**511,238**	**-**	**511,238**
Investments measured at net asset value *	**-**	**-**	**-**	**16,784,395**
Total assets at fair value	**$ 8,422,851**	**$ 511,238**	**$ -**	**$ 25,718,484**

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,817,860	$ -	$ -	$ 19,817,860
Money market funds	1,154,116	-	-	1,154,116
Investments measured at net asset value *	-	-	-	210,466
Total assets at fair value	$ 20,971,976	$ -	$ -	$ 21,182,442

* In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested.

Tax Status

Effective April 25, 2025, the Company has adopted a prototype non-standardized profit sharing plan sponsored by Voya which received a favorable opinion letter dated June 30, 2020, from the Internal Revenue Service (IRS). The opinion letter stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code.

Prior to April 25, 2025, the Company had adopted a prototype non-standardized profit sharing plan sponsored by Paychex which received a favorable opinion letter dated August 31, 2020, from the IRS. The opinion letter stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code.

Tax Status (continued)

Therefore, no provision for income taxes has been included in the Plan's financial statements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. The Plan paid administrative fees to Paychex, Inc. during the year ended December 31, 2024, and for services up until April 24, 2025, and Voya for services from April 25, 2025 through December 31, 2025, rendered which amounted to $26,929 and $20,124 during 2025 and 2024, respectively.

Transfer of Assets

On February 27, 2024, the Plan received a transfer of assets for $14,917,337 from the qualified plan, Philadelphia Tramrail Enterprises Inc. Employees Profit Sharing and 401(k) Plan.

Effective April 25, 2025, the Plan changed service providers from Mid-Atlantic to Voya. No significant plan provisions were changed with the switch in providers. Plan assets transferred to the new custodian were transferred into funds comparable to those offered by the previous custodian.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the accompanying 2025 statement of net assets available for benefits.

Prohibited Transactions

During 2024, the Company failed to remit to the Plan's custodian certain employee contributions and loan repayments, totaling $38,552, within the period prescribed by the Department of Labor regulations. As of January 2025, the Company remitted the delinquent contributions to the Plan and subsequently, in October of 2025, completed an analysis of lost earnings.

Prohibited Transactions (continued)

During 2025, the Company failed to remit to the Plan's custodian certain employee contributions and loan repayments, totaling $223,067, within the period prescribed by the Department of Labor regulations. As of September 2025, the Company remitted the delinquent contributions to the Plan and subsequently, in November of 2025, completed an analysis of lost earnings.

Subsequent Events – Date of Management's Evaluation

The Plan has evaluated subsequent events through the date of the Independent Auditor's Report, the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

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KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST
EIN: 87-1303773 - PLAN: #001
Schedule H, Line 4i, Schedule of Assets (Held at End of Year)
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual Funds:		
	Fidelity	500 Index Fund	$ 1,928,676
	JPMorgan	Large Cap Growth Fund Class R6	1,784,902
	BNY Mellon	Worldwide Growth Fund Class I	1,028,525
	Vanguard	Windsor Fund Admiral Shares	874,518
	Fidelity	Advisor Balanced Fund Class Z	557,252
	Vanguard	Morningstar Small-Cap Index Fund Admiral Shares	540,642
	Fidelity	Mid Cap Index Fund	508,435
	Fidelity	Advisor Strategic Income Fund - Class Z	205,956
	American Century	Aggressive Fund R6 Class	202,966
	JPMorgan	Mid Cap Growth Fund Class R6	140,001
	Putnam	Small Cap Growth Fund Class R6	119,823
	Fidelity	International Index Fund	107,295
	Vanguard	Selected Value Fund Investor Shares	93,214
	DFA	U.S. Targeted Value Portfolio Institutional Class	91,793
	Fidelity	U.S. Bond Index Fund	76,795
	ClearBridge	International Growth Fund Class IS	73,914
	DFA	Emerging Markets Portfolio Institutional Class	26,348
	Vanguard	Intermediate-Term Treasury Fund Admiral Shares	14,054
	Invesco	Corporate Bond Fund Class R6	5,394
	Victory	Short Term Bond Fund R6 Shares	3,132
	DFA	Real Estate Securities Portfolio Institutional Class	3,056
	PIMCO	International Bond Fund (U.S. Dollar-Hedged) Institutional Class	2,943
	Northern	US Quality ESG K	2,534
			8,392,168
	Money Market Fund:		
*	Voya	Government Money Market Fund A	30,683
	Common Collective Trusts:		
	Great Gray Trust Company, LLC	MyCompass American Funds 2035 Fund	3,623,077
	Great Gray Trust Company, LLC	MyCompass American Funds 2030 Fund	2,383,029
	Great Gray Trust Company, LLC	MyCompass American Funds 2050 Fund	2,066,000
	Great Gray Trust Company, LLC	MyCompass American Funds 2040 Fund	1,934,732
	Great Gray Trust Company, LLC	MyCompass American Funds 2060 Fund	1,784,747
	Great Gray Trust Company, LLC	MyCompass American Funds 2045 Fund	1,667,042
	Great Gray Trust Company, LLC	MyCompass American Funds 2025 Fund	1,448,214
	Great Gray Trust Company, LLC	MyCompass American Funds 2055 Fund	1,307,659
	Great Gray Trust Company, LLC	MyCompass American Funds 2010 Fund	278,376
	Great Gray Trust Company, LLC	MyCompass American Funds 2065 Fund	256,269
	Great Gray Trust Company, LLC	MyCompass American Funds 2020 Fund	33,950
	Great Gray Trust Company, LLC	MyCompass American Funds 2015 Fund	1,300
			16,784,395
	Guaranteed Income Fund:		
*	Voya	Voya Fixed Account B	511,238
*	*Notes Receivable from Participants*	Notes receivable bearing interest at rates ranging 3.25%-9.50% with various maturity dates through 2030	646,539
			$ 26,365,023

* Denotes party-in-interest

See Independent Auditor's Report.

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST
EIN: 87-1303773 - PLAN: #001
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2025

Participant Contributions Transferred Late to the Plan			Total that Constitutes Nonexempt Prohibited Transactions for the year ended December 31,				
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction	Contributions Pending Correction in Voluntary Fiduciary Correction	Total Fully Corrected Under Voluntary Fiduciary Correction Program and
$ 5	12/27/2024	1/13/2025		$ -	$ 5	$ -	$ -
242	7/3/2025	7/11/2025		-	242	-	-
9,751	7/3/2025	8/1/2025		-	9,751	-	-
2,847	7/3/2025	8/20/2025		-	2,847	-	-
37,860	7/11/2025	8/20/2025		-	37,860	-	-
4,609	7/11/2025	9/3/2025		-	4,609	-	-
11,144	7/11/2025	9/22/2025		-	11,144	-	-
20,040	7/18/2025	7/31/2025	✓	-	20,040	-	-
10,535	7/18/2025	8/1/2025		-	10,535	-	-
5,802	7/18/2025	8/20/2025		-	5,802	-	-
508	7/18/2025	9/22/2025		-	508	-	-
40,309	7/25/2025	8/1/2025	✓	-	40,309	-	-
41,373	7/25/2025	8/15/2025		-	41,373	-	-
5,825	7/25/2025	8/20/2025		-	5,825	-	-
14,538	7/25/2025	9/3/2025		-	14,538	-	-
11,341	8/1/2025	8/15/2025		-	11,341	-	-
6,343	8/1/2025	8/20/2025		-	6,343	-	-

See Independent Auditor's Report.

Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Khor Buyer 401(k) Profit Sharing Plan And Trust
EIN 87-1303773
Plan 001
As of December 31, 2025

(a)	(b) Identity of issue, borrower,lessor or similar party	(c) Description of investments including maturity date,rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	AmCen Strat Alloc Aggr Fnd R6	Registered Investment Company		$202,966
	BNY Mellon Worldwide Grw Fd Y	Registered Investment Company		$1,028,525
	ClrBrg Intl Growth Fd IS	Registered Investment Company		$73,914
	DFA Emerging Markets Pt Ins	Registered Investment Company		$26,348
	DFA Real Estate Secs Port Ins	Registered Investment Company		$3,056
	DFA US Targeted Vl Port Ins	Registered Investment Company		$91,793
	Fid US Bd Id Fd	Registered Investment Company		$76,795
	Fidelity 500 Index Fund	Registered Investment Company		$1,928,676
	Fidelity Adv Balanced Fund Z	Registered Investment Company		$557,252
	Fidelity Adv Strat Inc Fnd Z	Registered Investment Company		$205,956
	Fidelity Intl Index Fnd	Registered Investment Company		$107,295
	Fidelity Mid Cap Idx Fd	Registered Investment Company		$508,435
	Invesco Corporate Bond Fd R6	Registered Investment Company		$5,394
	JPMorgan LgCp Grw Fnd R6	Registered Investment Company		$1,784,902
	JPMorgan Mid Cap Growth Fd R6	Registered Investment Company		$140,001
	MyCompass Amer Fds 2010 Fd R	Common Collective Trust		$278,376
	MyCompass Amer Fds 2015 Fd R	Common Collective Trust		$1,300
	MyCompass Amer Fds 2020 Fd R	Common Collective Trust		$33,950
	MyCompass Amer Fds 2025 Fd R	Common Collective Trust		$1,448,214
	MyCompass Amer Fds 2030 Fd R	Common Collective Trust		$2,383,029
	MyCompass Amer Fds 2035 Fd R	Common Collective Trust		$3,623,077
	MyCompass Amer Fds 2040 Fd R	Common Collective Trust		$1,934,732

Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Khor Buyer 401(k) Profit Sharing Plan And Trust
EIN 87-1303773
Plan 001

	MyCompass Amer Fds 2045 Fd R	Common Collective Trust		$1,667,042
	MyCompass Amer Fds 2050 Fd R	Common Collective Trust		$2,066,000
	MyCompass Amer Fds 2055 Fd R	Common Collective Trust		$1,307,659
	MyCompass Amer Fds 2060 Fd R	Common Collective Trust		$1,784,747
	MyCompass Amer Fds 2065 Fd R	Common Collective Trust		$256,269
	Northern Fds US Qlty ESG Fd K	Registered Investment Company		$2,536
	PIMCO Intl Bd Fd (US Dl-Hdg) I	Registered Investment Company		$2,943
	Putnam Small Cap Growth Fnd R6	Registered Investment Company		$119,823
	Vangrd Int-Trm Treasury Fd Adm	Registered Investment Company		$14,054
	Vangrd Selected Value Fund Inv	Registered Investment Company		$93,214
	Vangrd Small-Cap Index Fnd Adm	Registered Investment Company		$540,642
	Vangrd Windsor Fund Adm	Registered Investment Company		$874,518
	Victory Short-Term Bond R6	Registered Investment Company		$3,132
*	Voya Fixed Account B	Insurance Company General Account		$511,238
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		$30,683
	Loan Fund	Participant Loans - Rates 3.25% to 9.50%		$646,539
	TOTAL			$26,365,023

*** denotes party-in-interest**
Column (d) is not required as the Plan investments are totally participant directed.

Financial Statements
with Supplementary Information

Khor Buyer 401(k) Profit Sharing Plan and Trust

December 31, 2025 and 2024

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GBQ Partners

To the Plan Administration and Participants
Khor Buyer 401(k) Profit Sharing Plan and Trust
Groveport, Ohio

Independent Auditor's Report

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

We have performed audits of the financial statements of the Khor Buyer 401(k) Profit Sharing Plan and Trust (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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in the notes to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by qualified institutions 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 GAAP, 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 within one year after the date that the financial statements are available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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.
- 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 certifications, 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 GAAP.

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 GAAP.

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

Supplemental Schedules Required by ERISA

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

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by qualified institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

GBQ Partners LLC

Columbus, Ohio
October 14, 2026

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

Statements of Net Assets Available for Benefits

December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value:		
Mutual funds	**$ 8,392,168**	$ 19,817,860
Money market funds	**30,683**	1,154,116
Common collective trusts	**16,784,395**	210,466
Guaranteed income fund	**511,238**	-
Total investments	**25,718,484**	21,182,442
Receivables:		
Notes receivable from participants	**646,539**	765,883
Participant contributions	**-**	43,049
Employer contributions, net of forfeitures	**-**	19,713
Total receivables	**646,539**	828,645
NET ASSETS AVAILABLE FOR BENEFITS	**$ 26,365,023**	$ 22,011,087

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

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST

Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2025 and 2024

	2025	2024
Additions to Net Assets Attributed to		
Investment income:		
Interest and dividend income	**$ 563,343**	$ 875,524
Net appreciation in fair value of investments	**2,612,790**	1,334,543
Total investment income	**3,176,133**	2,210,067
Interest on notes receivable from participants	**56,984**	39,886
Contributions:		
Employer, net of forfeitures	**1,129,465**	990,247
Participants	**2,712,387**	2,382,042
Rollovers	**70,527**	128,175
Total contributions	**3,912,379**	3,500,464
Total additions	**7,145,496**	5,750,417
Deductions from Net Assets Attributed to		
Benefit payments	**2,764,631**	4,728,042
Administrative expenses	**26,929**	20,124
Total deductions	**2,791,560**	4,748,166
Net transfers from Philadelphia Tramrail Enterprises Inc. Employees Profit Sharing and 401(k) Plan	**-**	14,917,337
Net increase	**4,353,936**	15,919,588
Net Assets Available for Benefits:		
Beginning of year	**22,011,087**	6,091,499
End of year	**$ 26,365,023**	$ 22,011,087

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

Plan Description

The Khor Buyer 401(k) Profit Sharing Plan and Trust (the Plan) is a defined contribution 401(k) and profit sharing retirement plan established to provide retirement benefits to eligible employees of Khor Buyer, Inc. (the Company), as defined in the Plan agreement. Effective January 1, 2024, the Plan was restated, and was subsequently amended before being restated again effective October 14, 2024, and again effective April 25, 2025. Effective April 25, 2025, the Plan changed its custodian and recordkeeper from Mid-Atlantic Trust Company (Mid-Atlantic) and Paychex, respectively, to Voya Retirement Insurance and Annuity Company (Voya). The administration of the Plan and participant benefits remained materially consistent under the amended and restated Plan documents.

The following description of the Plan is provided for general information purposes only. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Employees, who are a minimum of 18 years old, are eligible once they have completed two consecutive months of service, as defined, and could enroll immediately upon meeting age and eligibility service until April 24, 2025. Effective April 25, 2025, once eligible, participants may begin contributing to the Plan on the first day of the following month. Effective August 4, 2025, the Plan was amended to change eligibility for new participants to 60 days of service, with entry when requirements are met.

Contributions

From January 1, 2024 through April 24, 2025, participants may contribute up to 92% of pretax annual compensation, as defined in the Plan agreement. Effective, April 25, 2025, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan agreement. The Plan also provides for Roth elective deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 6% of eligible compensation. The Plan includes an auto-escalation provision for automatically enrolled participants whereby participants electing to contribute an amount from less than 15% will be automatically increased each January 1 by 1% until his or her rate of deferral equals 15%.

The Plan makes a safe harbor matching contribution equal to a participant's elective deferral that does not exceed 1% of his or her compensation for the Plan year, plus 50% of a participant's elective deferral that exceeds 1% of his or her compensation for the Plan year, but does not exceed 6% of his or her compensation for the Plan year. The Company may also make discretionary profit sharing contributions to each eligible participant. To be eligible for a profit sharing contribution, a participant must have 500 service hours during the Plan year if not employed on the last day of the year. There were no discretionary profit sharing contributions in 2025 or 2024.

Plan Description (continued)

Contributions (continued)

Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and employer safe harbor matching contributions as well as and allocations of the Company's profit sharing contribution and plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the employer safe harbor matching contribution portion of their accounts, as well as employer profit sharing contributions, is based on years of service, based on the following schedule:

	Profit Sharing	Safe Harbor Match
Years of Service	Vesting Percentage	Vesting Percentage
Less than 1	0%	0%
1	20%	0%
2	40%	100%
3	60%	100%
4	80%	100%
5 or more	100%	100%

Investment Options

A participant may direct Company and participant contributions among the various investment options offered by the Plan. Participants may change their investment elections at any time. The Plan currently offers several mutual funds, common collective trusts, a money market fund, and a guaranteed income fund as investment options.

Plan Description (continued)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of 50% of the participant's vested account balance or $50,000. The loans are secured by the balance in the participant's account and bear interest at rates commensurate with local prevailing rates as determined by the Plan Administrator prior to April 25, 2025, and at a rate of prime + 1.00% for new loans originating after April 25, 2025. Principal and interest are paid ratably through bi-weekly payroll deductions. Loan repayment terms are not to exceed five years, unless the loan will be used by the participant to acquire the participant's principal residence, which are not to exceed ten years.

Payment of Benefits

Upon termination of service due to death, disability, retirement or other reasons, benefit payments will be paid in the form of a lump sum or in installment payments. Participant contributions may be withdrawn from the Plan prior to termination of the participant's employment with the Company if the participant has either attained age 59½ or is able to demonstrate financial hardship, as defined in the Plan agreement. If the value of the vested portion of the participant's account is not more than $5,000, the participant's benefit will be distributed in a single lump sum payment.

Forfeited Accounts

At December 31, 2025 and 2024, accumulated forfeited non-vested accounts totaled $165,840 and $0, respectively. These accounts are used to reduce employer contributions or pay administrative expenses of the plan. For the years ended December 31, 2025 and 2024, forfeitures of $15,150 and $18,658, respectively, were used to reduce employer contributions.

SECURE Act 2.0

On December 29, 2022, the SECURE 2.0 Act of 2022 (SECURE 2.0) was enacted as part of the Consolidated Appropriations Act, 2023. SECURE 2.0 includes numerous changes affecting qualified retirement plans, including 401(k) plans, such as expanded eligibility rules for long-term part-time employees, new distribution options, changes to required minimum distributions, and optional Roth treatment for certain contributions. The Plan is evaluating these provisions and intends to adopt required amendments by the applicable deadline (generally the last day of the first plan year beginning on or after January 1, 2026 for calendar-year plans), while operating the Plan in good-faith compliance with applicable effective dates in the interim.

Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. For additional disclosure regarding fair value of investments, see the *Fair Value Measurements* footnote herein.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Contributions

Contributions from Plan participants and the matching safe harbor contributions from the Company are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan document.

Information Prepared and Certified by the Custodians

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified as complete and accurate by Mid-Atlantic and Voya; Mid-Atlantic was the custodian of the Plan from January 1, 2024 to April 24, 2025, and Voya was the custodian of the Plan from April 25, 2025 to December 31, 2025.

	2025	2024
Mutual funds	**$ 8,392,168**	$ 19,817,860
Money market funds	**30,683**	1,154,116
Common collective trusts	**16,784,395**	210,466
Guaranteed income fund	**511,238**	-
Total	**$ 25,718,484**	$ 21,182,442

The custodians also certified the completeness and accuracy of the following related to the aforementioned assets for the years ended December 31:

	2025	2024
Interest and dividend income	**$ 563,343**	$ 875,524
Net appreciation in fair value of investments	**2,612,790**	1,334,543

Fair Value Measurements

GAAP establishes a fair value hierarchy that prioritizes the inputs to measure the fair value of the assets or liabilities being measured. Fair value is defined as the exchange value that would be received on the measurement date to sell an asset or to value the amount paid to transfer a liability in the principal or most advantageous market available to the entity in an orderly transaction between market participants. The three levels of the fair value hierarchy are as follows:

Level 1 Inputs are unadjusted quoted market prices in active markets for identical assets or liabilities that the entity has the ability to access at the measurement date. Level 1 inputs provide the most reliable measure of fair value as of the measurement date.

Level 2 Inputs are based on significant observable inputs, including unadjusted quoted market prices for similar assets and liabilities in active markets, unadjusted quoted prices for identical or similar assets or liabilities in markets that are not active, or inputs other than quoted prices that are observable for the asset or liability.

Level 3 Inputs are significant unobservable inputs for the asset or liability.

Fair Value Measurements (continued)

The level of the fair value hierarchy within which a fair value measurement in its entirety falls is based on the lowest level input that is significant to the fair value measurement in its entirety.

Following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodology used at December 31, 2025 and 2024.

Mutual Funds:	Valued at the net asset value (NAV) of shares held by the Plan at year-end.
Money Market Funds:	Valued at closing price reported to the active market on which the individual securities are traded.
Common Collective Trusts:	Valued at the NAV provided by the administrator of the fund. Issues and redemptions of units are recorded upon receipt of unit holder's instructions based on the determined NAV per unit, which is determined daily. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. For this fund, there are no unfunded commitments, redemption restrictions, and participants can transact daily.
Guaranteed Income Fund:	Valued at the NAV of the underlying investments reported by Voya.

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

Fair Value Measurements (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2025 and 2024. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual funds	**$ 8,392,168**	**$ -**	**$ -**	**$ 8,392,168**
Money market funds	**30,683**	**-**	**-**	**30,683**
Guaranteed income fund	**-**	**511,238**	**-**	**511,238**
Investments measured at net asset value *	**-**	**-**	**-**	**16,784,395**
Total assets at fair value	**$ 8,422,851**	**$ 511,238**	**$ -**	**$ 25,718,484**

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 19,817,860	$ -	$ -	$ 19,817,860
Money market funds	1,154,116	-	-	1,154,116
Investments measured at net asset value *	-	-	-	210,466
Total assets at fair value	$ 20,971,976	$ -	$ -	$ 21,182,442

* In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested.

Tax Status

Effective April 25, 2025, the Company has adopted a prototype non-standardized profit sharing plan sponsored by Voya which received a favorable opinion letter dated June 30, 2020, from the Internal Revenue Service (IRS). The opinion letter stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code.

Prior to April 25, 2025, the Company had adopted a prototype non-standardized profit sharing plan sponsored by Paychex which received a favorable opinion letter dated August 31, 2020, from the IRS. The opinion letter stated that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code.

Tax Status (continued)

Therefore, no provision for income taxes has been included in the Plan's financial statements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. The Plan paid administrative fees to Paychex, Inc. during the year ended December 31, 2024, and for services up until April 24, 2025, and Voya for services from April 25, 2025 through December 31, 2025, rendered which amounted to $26,929 and $20,124 during 2025 and 2024, respectively.

Transfer of Assets

On February 27, 2024, the Plan received a transfer of assets for $14,917,337 from the qualified plan, Philadelphia Tramrail Enterprises Inc. Employees Profit Sharing and 401(k) Plan.

Effective April 25, 2025, the Plan changed service providers from Mid-Atlantic to Voya. No significant plan provisions were changed with the switch in providers. Plan assets transferred to the new custodian were transferred into funds comparable to those offered by the previous custodian.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the accompanying 2025 statement of net assets available for benefits.

Prohibited Transactions

During 2024, the Company failed to remit to the Plan's custodian certain employee contributions and loan repayments, totaling $38,552, within the period prescribed by the Department of Labor regulations. As of January 2025, the Company remitted the delinquent contributions to the Plan and subsequently, in October of 2025, completed an analysis of lost earnings.

Prohibited Transactions (continued)

During 2025, the Company failed to remit to the Plan's custodian certain employee contributions and loan repayments, totaling $223,067, within the period prescribed by the Department of Labor regulations. As of September 2025, the Company remitted the delinquent contributions to the Plan and subsequently, in November of 2025, completed an analysis of lost earnings.

Subsequent Events – Date of Management's Evaluation

The Plan has evaluated subsequent events through the date of the Independent Auditor's Report, the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

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KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST
EIN: 87-1303773 - PLAN: #001
Schedule H, Line 4i, Schedule of Assets (Held at End of Year)
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(e) Current Value
	Mutual Funds:		
	Fidelity	500 Index Fund	$ 1,928,676
	JPMorgan	Large Cap Growth Fund Class R6	1,784,902
	BNY Mellon	Worldwide Growth Fund Class I	1,028,525
	Vanguard	Windsor Fund Admiral Shares	874,518
	Fidelity	Advisor Balanced Fund Class Z	557,252
	Vanguard	Morningstar Small-Cap Index Fund Admiral Shares	540,642
	Fidelity	Mid Cap Index Fund	508,435
	Fidelity	Advisor Strategic Income Fund - Class Z	205,956
	American Century	Aggressive Fund R6 Class	202,966
	JPMorgan	Mid Cap Growth Fund Class R6	140,001
	Putnam	Small Cap Growth Fund Class R6	119,823
	Fidelity	International Index Fund	107,295
	Vanguard	Selected Value Fund Investor Shares	93,214
	DFA	U.S. Targeted Value Portfolio Institutional Class	91,793
	Fidelity	U.S. Bond Index Fund	76,795
	ClearBridge	International Growth Fund Class IS	73,914
	DFA	Emerging Markets Portfolio Institutional Class	26,348
	Vanguard	Intermediate-Term Treasury Fund Admiral Shares	14,054
	Invesco	Corporate Bond Fund Class R6	5,394
	Victory	Short Term Bond Fund R6 Shares	3,132
	DFA	Real Estate Securities Portfolio Institutional Class	3,056
	PIMCO	International Bond Fund (U.S. Dollar-Hedged) Institutional Class	2,943
	Northern	US Quality ESG K	2,534
			8,392,168
	Money Market Fund:		
*	Voya	Government Money Market Fund A	30,683
	Common Collective Trusts:		
	Great Gray Trust Company, LLC	MyCompass American Funds 2035 Fund	3,623,077
	Great Gray Trust Company, LLC	MyCompass American Funds 2030 Fund	2,383,029
	Great Gray Trust Company, LLC	MyCompass American Funds 2050 Fund	2,066,000
	Great Gray Trust Company, LLC	MyCompass American Funds 2040 Fund	1,934,732
	Great Gray Trust Company, LLC	MyCompass American Funds 2060 Fund	1,784,747
	Great Gray Trust Company, LLC	MyCompass American Funds 2045 Fund	1,667,042
	Great Gray Trust Company, LLC	MyCompass American Funds 2025 Fund	1,448,214
	Great Gray Trust Company, LLC	MyCompass American Funds 2055 Fund	1,307,659
	Great Gray Trust Company, LLC	MyCompass American Funds 2010 Fund	278,376
	Great Gray Trust Company, LLC	MyCompass American Funds 2065 Fund	256,269
	Great Gray Trust Company, LLC	MyCompass American Funds 2020 Fund	33,950
	Great Gray Trust Company, LLC	MyCompass American Funds 2015 Fund	1,300
			16,784,395
	Guaranteed Income Fund:		
*	Voya	Voya Fixed Account B	511,238
*	*Notes Receivable from Participants*	Notes receivable bearing interest at rates ranging 3.25%-9.50% with various maturity dates through 2030	646,539
			$ 26,365,023

* Denotes party-in-interest

See Independent Auditor's Report.

KHOR BUYER 401(K) PROFIT SHARING PLAN AND TRUST
EIN: 87-1303773 - PLAN: #001
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2025

Participant Contributions Transferred Late to the Plan			Total that Constitutes Nonexempt Prohibited Transactions for the year ended December 31,				
Amount Withheld	Date Withheld	Date Remitted	Check Here if Late Participant Loan Repayments Are Included	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction	Contributions Pending Correction in Voluntary Fiduciary Correction	Total Fully Corrected Under Voluntary Fiduciary Correction Program and
$ 5	12/27/2024	1/13/2025		$ -	$ 5	$ -	$ -
242	7/3/2025	7/11/2025		-	242	-	-
9,751	7/3/2025	8/1/2025		-	9,751	-	-
2,847	7/3/2025	8/20/2025		-	2,847	-	-
37,860	7/11/2025	8/20/2025		-	37,860	-	-
4,609	7/11/2025	9/3/2025		-	4,609	-	-
11,144	7/11/2025	9/22/2025		-	11,144	-	-
20,040	7/18/2025	7/31/2025	✓	-	20,040	-	-
10,535	7/18/2025	8/1/2025		-	10,535	-	-
5,802	7/18/2025	8/20/2025		-	5,802	-	-
508	7/18/2025	9/22/2025		-	508	-	-
40,309	7/25/2025	8/1/2025	✓	-	40,309	-	-
41,373	7/25/2025	8/15/2025		-	41,373	-	-
5,825	7/25/2025	8/20/2025		-	5,825	-	-
14,538	7/25/2025	9/3/2025		-	14,538	-	-
11,341	8/1/2025	8/15/2025		-	11,341	-	-
6,343	8/1/2025	8/20/2025		-	6,343	-	-

See Independent Auditor's Report.