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
DELANEY AUTO GROUP 401(K) PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 02/25/1986

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)
DELANEY CHEVROLET, INC.

626 WATER ST
INDIANA, PA 15701-1811

2b Employer Identification Number (EIN) 25-1216891

2c Plan Sponsor's telephone number 724-349-3000

2d Business code (see instructions) 441110

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.	10/16/2026	TINA GIRDANO
	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**	366
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)**	324
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	347
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	61
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	408
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	408
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)**	282
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)**	318
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	40
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
DELANEY AUTO GROUP 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
25-1216891

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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

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

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

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

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

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

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	41093	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

PARTNERS

62-1627736

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	22004	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
C&S INST REALTY SHS - SS&C GIDS, I 2000 CROWN COLONY DRIVE QUINCY, MA 02169	0.10%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
DELANEY AUTO GROUP 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
25-1216891

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	36067
(2) Participant contributions	1b(2)	0	116053
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	58898	47257
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	263510	261556
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	13738964	16824882
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	14061372	17285815
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	8231
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	8231
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	14061372	17277584

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)	462495	
(B) Participants	2a(1)(B)	1484310	
(C) Others (including rollovers)	2a(1)(C)	1171	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1947976
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2127	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	22057	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		24184
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	771060	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		771060
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2016120
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		4759340
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1477210	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1477210
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	41093	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	24825	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		65918
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1543128
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3216212
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: HOLSINGER, P.C. **(2)** EIN: 23-2939307

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

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
DELANEY AUTO GROUP 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
25-1216891

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): 04-6568107

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

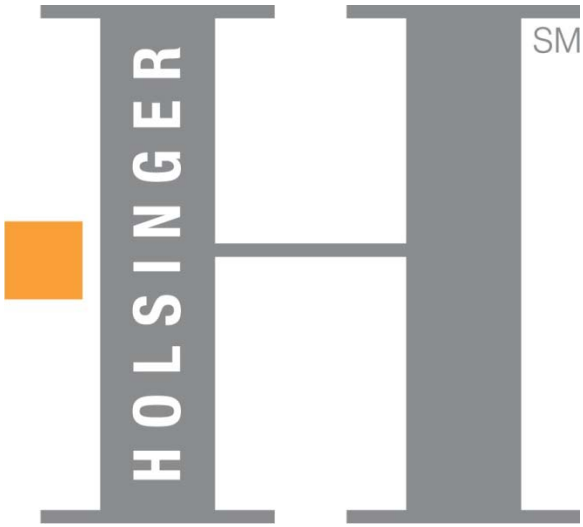
☐ N/A

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 Q702438A .

Financial Statements

DELANEY AUTO GROUP
401(k) PLAN

DECEMBER 31, 2025 AND 2024



Outside the box. **Within the lines.**

DELANEY AUTO GROUP 401(k) PLAN
DECEMBER 31, 2025 AND 2024

Contents

	Page
INDEPENDENT AUDITORS' REPORT	1
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)	13

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Delaney Auto Group 401(k) Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements

We have performed an audit of the accompanying financial statements of Delaney Auto Group 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 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. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

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

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section—

- the amounts and disclosures in the 2025 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the 2025 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990

MSI Global Alliance Independent Member Firm

Basis for Opinion on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("U.S. GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2025 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 2025 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. 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 for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with U.S. 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 U.S. 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.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

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

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2025 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 U.S. 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 U.S. 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.

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) for the year ended December 31, 2025, is presented for purposes of additional analysis and is 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with U.S. 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.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including 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 information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2024 Financial Statements

The financial statements of the Plan as of December 31, 2024, were audited by predecessor auditors. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 1, 2025, indicated that in their opinion (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with U.S. GAAP, and (b) the information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2024 supplemental schedule, other than the information in the 2024 supplemental schedule that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2024 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Holsinger P.C.

Wexford, Pennsylvania
October 9, 2026

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

DELANEY AUTO GROUP 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	As of December 31,	
	2025	2024
Assets:		
Investments, at fair value	$ 16,872,139	$ 13,797,863
Receivables:		
Employer contributions	36,067	-
Participant contributions	116,053	-
Notes receivable from participants	261,556	263,509
Total Receivables	413,676	263,509
Liabilities:		
Excess contributions refundable	8,231	-
Net Assets Available for Benefits	$ 17,277,584	$ 14,061,372

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

DELANEY AUTO GROUP 401(k) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31,	
	2025	2024
Additions:		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$ 2,016,120	$ 1,145,974
Dividends and interest	773,187	423,984
Interest income on notes receivable from participants	22,057	21,054
Total Investment Income	2,811,364	1,591,012
Contributions:		
Employer	462,495	430,702
Participant	1,484,310	1,249,400
Rollover	1,171	211,024
Total Contributions	1,947,976	1,891,126
Total Additions	4,759,340	3,482,138
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	1,477,210	2,571,400
Administrative expenses	65,918	58,335
Total Deductions	1,543,128	2,629,735
Net Changes in Assets Available for Benefits	3,216,212	852,403
Net Assets Available for Benefits:		
Beginning of Year	14,061,372	13,208,969
End of Year	$ 17,277,584	$ 14,061,372

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

Note 1 – Description of Plan

The following description of the Delaney Auto Group 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General – The Plan is a defined contribution Plan established effective February 25, 1986, covering all full-time employees of the following entities (the "Company"):

Delaney Chevrolet, Inc. (the "Plan Sponsor")
Driscoll Automotive Group
Arone Auto Body, Inc.
Delaney Automotive, LLC
Delaney Body Shop HC, LLC
Riehle Chevrolet d/b/a Star Chevrolet

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan administrator manages the operations and administration of the Plan.

Subsequent to December 31, 2025, the Plan Sponsor is in the process of amending the Plan's adoption agreement, effective June 1, 2023, to retroactively add to the Plan the following companies as participating employers:

Delaney DuBois TO, LLC
Delaney DuBois HY, LLC
Delaney DuBois ST, LLC

The plan will further be amended on a retroactive basis to provide that services within each of the new participating employers above prior to June 1, 2023, shall be credited for purposes of determining an employee's eligibility to participate in the Plan and allocation of employer contributions under the Plan, however, prior service shall not be recognized for purposes of determining vesting under the Plan. The amendments were submitted on October 13, 2026, but have not been approved as of the date of this report.

Contributions – Participants may elect to contribute up to 100% of their compensation, as defined in the Plan document, as a pre-tax contribution or as a post-tax Roth contribution up to the limits established by the Internal Revenue Service (the "IRS") of $23,500 and $23,000 during the years ended December 31, 2025 and 2024, respectively. Compensation is defined as the total of a participant's wages, salary, and other amounts subject to income tax withholding received from the Company for services rendered. ERISA regulations limit maximum compensation to $350,000 and $345,000 during the years ended December 31, 2025 and 2024, respectively. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Contributions are subject to certain limitations. The aggregate contributions to each participant account may not exceed $70,000 ($77,500 including catch-up contributions) and $69,000 ($76,500 including catch-up contributions) for the years ended December 31, 2025 and 2024, respectively. 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 1% of eligible compensation that will increase by 1% each year up to a maximum of 8% for all pre-tax and post-tax Roth contributions. The Plan currently offers various mutual funds as investment options for participants.

Note 1 – Description of Plan – Continued

Participant 401(k) Deferral

Eligibility and Participation – Employees are deemed eligible for participation in the Plan upon attaining six months of service. A participant is eligible to enter the Plan immediately upon meeting the Plan's eligibility requirements.

Participant Contributions – Participants may direct their contributions or re-allocate their account balance at any time into various investment options offered by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions of $7,500 during the years ended December 31, 2025 and 2024.

Employer Contributions

Eligibility and Participation – Employees are deemed eligible for employer matching contributions upon attaining six months of service.

Employer Contributions – The Company made discretionary matching contributions of 50% of the first 6% of base compensation that a participant contributed to the Plan during the years ended December 31, 2025 and 2024.

Participant Accounts – Each participant's account is credited with the participant's contributions, Company discretionary matching contributions, distributions, allocation of Plan earnings, and forfeitures, as outlined in the Plan document. Allocation of Plan earnings are based on the actual earnings of the participant-directed investments. 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's discretionary matching contributions plus earnings thereon is based on years of continuous credited service. A participant is 10% vested in each of the first two years of credited service and will continue to vest in increments of 20% until 100% vested after six years of credited service.

Notes Receivable from Participants – Participants may borrow from their individual accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or up to 50% of their vested account reduced by any outstanding loan balance. Loan terms range from 1-5 years, and at the discretion of the Plan administrator, may be increased to 10 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate as determined by the Plan administrator. Interest rates range from 4.25% to 9.50%. Principal and interest are paid ratably through payroll deductions. Related fees are recorded as administrative expenses and are expensed as incurred.

Payment of Benefits – On termination of services due to death, disability, or retirement, the participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in their account, or installment payments as provided in the Plan document. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. If a participant's account is less than $5,000 at termination, the participant's vested balance may be rolled over to an individual retirement account designated by the Plan administrator. If a participant's account is less than $1,000 at termination, the participant's vested interest may be paid without a withdrawal request or consent of the participant.

Note 1 – Description of Plan – Continued

Participants may request a distribution of a portion of their contributions in the event of a documented financial hardship. The distribution must be a minimum of $500 and is limited to the amount of the hardship, which must arise from certain events prescribed by law. Hardship distributions can only be made from accounts which are 100% vested.

Forfeited Accounts – Forfeited nonvested accounts are retained in the Plan and may be used to reduce employer discretionary matching contributions or to pay Plan expenses. Forfeited nonvested accounts totaled $22,445 and $43,969 as of December 31, 2025 and 2024. Forfeitures of $60,707 and $19,921, were applied against employer contributions during the years ended December 31, 2025 and 2024, respectively.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting – The financial statements of the Plan have been prepared using the accrual method of accounting.

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Investments in mutual funds are recorded at fair value based on the funds' reported closing net asset values as of the last business day of the year, times the number of shares held by the Plan. See Note 4 for further discussion of fair value measurements.

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 are reported as a separate line-item on the statements of net assets available for benefits, and they are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. The Plan is required to report interest income on notes receivable from participants separately from interest and dividends on the statements of changes in net assets available for benefits. Related fees are recorded as administrative expense and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If a participant ceases to make loan repayments and the Plan administrator deems the loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Excess Contribution Payable – The Plan is subject to the nondiscrimination testing required under section 401(k) of the Internal Revenue Code (the "IRC"), including the Actual Deferral Percentage ("ADP") test. Based on the results of the testing during the year ended December 31, 2025, the Plan determined that certain contributions made by highly compensated employees exceeded the allowable limits under the ADP test requirements.

Accordingly, the Plan recorded excess contributions refundable of $8,231 as of December 31, 2025. This amount represents corrective distributions required to be refunded to affected participants to bring the Plan into compliance with the applicable nondiscrimination requirements. The excess contributions refundable is included in benefits paid to participants in the accompanying statements of changes in net assets available for benefits. Corrective distributions related to the ADP testing were distributed to participants subsequent to the Plan year ending December 31, 2025 in accordance with applicable IRS correction requirements.

Note 2 – Summary of Significant Accounting Policies – Continued

Benefits Paid to Participants – Benefits are recorded when paid, unless a situation arises where benefits are to be paid, but actual disbursement does not occur until the following Plan year, in which case accrued benefits are recorded. There were accrued benefits of $8,231 and $0 as of December 31, 2025 and 2024, respectively.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Use of Estimates – The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires the Plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Note 3 – Information Prepared and Certified by Custodians

The unaudited information regarding the Plan included in the Plan's financial statements and the supplemental schedule that was prepared by, or derived from, information prepared by Fidelity Management Trust Company ("Fidelity"), custodian of the Plan's assets, and furnished to the Plan administrator. The Plan administrator has obtained certifications from the custodians that such information is complete and accurate. See Note 4 for a summary of the unaudited information and all investment and investment income. All information is included in the supplemental schedule, including participant loans.

At the request of the Plan administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedule.

Note 4 – Fair Value Measurements

The Plan reports investments at fair value. Market price observability is impacted by several factors, including the type of investment, the characteristics specific to the investment, and the state of the marketplace (including the existence and transparency of transactions between market participants). Investments with readily-available, actively-quoted prices, or for which fair value can be measured from actively-quoted prices in an orderly market, will generally have a higher degree of market price observability and a lesser degree of judgment used in measuring fair value.

Note 4 – Fair Value Measurements – Continued

Investments measured and reported at fair value are classified and disclosed in one of the following categories based on inputs:

Level I – Quoted prices are available in active markets for identical investments as of the reporting date. The type of investments which would generally be included in Level I include listed equity securities and listed derivatives. The Plan, to the extent that it holds such investments, does not adjust the quoted price for these investments, even in situations where the Plan holds a large position, and a sale could reasonably impact the quoted price.

Level II – Pricing inputs are observable for the investments, either directly or indirectly, as of the reporting date, but are not the same as those used in Level I. Fair value is determined using models or other valuation methodologies. The types of investments which would generally be included in this category include publicly traded securities with restrictions on disposition, debt securities and partnerships that hold Level I assets, and real estate held for investment, if measured by a current appraisal.

Level III – Pricing inputs are unobservable for the investment and include situations where there is little, if any, market activity for the investment. The inputs into the determination of fair value require significant judgment or estimation by the Plan. The types of investments which would generally be included in this category include debt and equity securities issued by private entities, as well as real estate held for investment, if measured using management estimates.

In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the determination of which category within the fair value hierarchy is appropriate for any given investment is based on the lowest level of input that is significant to the fair value measurement. The Plan's assessment of the significance of a particular input to the fair value measurement in its entirety requires judgment and considers factors specific to the investment.

The following table sets forth the Plan's assets by level within the fair value hierarchy:

	As of December 31,	
	2025	2024
Level 1 Assets: Money Market Funds, at fair value	$ 47,257	$ 58,898
Level 1 Assets: Mutual Funds at fair value	16,824,882	13,738,965
Total Investments, at fair value	$ 16,872,139	$ 13,797,863
Statements of changes in net assets available for benefits:		
Net appreciation in fair value of investments	$ 2,016,120	$ 1,145,974
Dividends and interest	773,187	423,984

The Plan's investments are primarily in mutual funds, which are considered Level I. Mutual funds are valued at the common fund's net asset value, as determined by quoted prices in active markets, times the number of shares held by the Plan at year-end. There has been no change in the valuation methodology used by the Plan.

Note 5 – Related Party and Party-In-Interest Transactions

Certain Plan investments are managed by Fidelity, who is the trustee as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions.

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

The Plan paid certain administrative fees for the investment management services. These fees are netted against net appreciation or depreciation in fair value of investments for the years ended December 31, 2025 and 2024. These transactions are not, however, considered prohibited transactions under Section 408(b) of ERISA regulations.

Note 6 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would be 100% vested in their employer contributions. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Company may determine.

Note 7 – Tax Status

The IRS has determined and informed the Company by letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (the "IRC"). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and therefore believe that the Plan is qualified, and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. 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 tax position, based on management's judgment of the risk of loss for items that have been, or may be, challenged by taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in process.

Note 8 – Risks and Uncertainties

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

Note 9 – Subsequent Events

Management has evaluated subsequent events through October 9, 2026, the date the financial statements were available to be issued, and determined that no material subsequent events have occurred.

SUPPLEMENTAL SCHEDULE

DELANEY AUTO GROUP 401(k) PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT YEAR END)
DECEMBER 31, 2025

Plan Number 002
EIN: 25-1216891

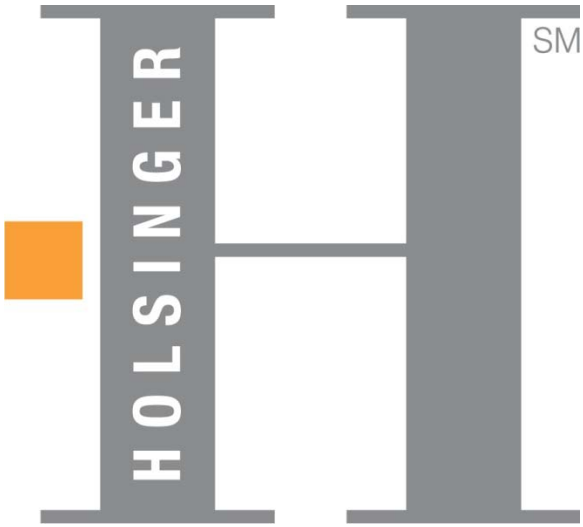
(a) *	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	Units	(c) Description of Investments (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost **	(e) Current Value
*	Fidelity Government Money Market Fund	47,257.48	Money Market		$ 47,257
	Allspring Special Mid Cap Value Fund R6	297.29	Share of Mutual Funds		13,583
	Allspring Special Small Cap Value Fund R6	211.01	Share of Mutual Funds		7,634
	BlackRock 60/40 Target Allocation Fund Class K	1,205.53	Share of Mutual Funds		19,517
	BlackRock 80/20 Target Allocation Fund Class K	7.96	Share of Mutual Funds		150
	Cohen & Steers Institutional Realty Shares	65.92	Share of Mutual Funds		3,157
	Columbia Dividend Income Fund Institutional 3 Class	7,384.83	Share of Mutual Funds		273,903
*	Fidelity 500 Index Fund	4,005.31	Share of Mutual Funds		952,143
*	Fidelity Blue Chip Growth K6 Fund	12,272.21	Share of Mutual Funds		542,922
*	Fidelity Freedom 2010 Fund Class K6	8,173.86	Share of Mutual Funds		119,829
*	Fidelity Freedom 2015 Fund Class K6	0.81	Share of Mutual Funds		10
*	Fidelity Freedom 2020 Fund Class K6	16,590.91	Share of Mutual Funds		252,680
*	Fidelity Freedom 2025 Fund Class K6	68,820.95	Share of Mutual Funds		1,017,862
*	Fidelity Freedom 2030 Fund Class K6	127,596.90	Share of Mutual Funds		2,477,932
*	Fidelity Freedom 2035 Fund Class K6	225,023.34	Share of Mutual Funds		3,969,412
*	Fidelity Freedom 2040 Fund Class K6	141,322.69	Share of Mutual Funds		1,881,005
*	Fidelity Freedom 2045 Fund Class K6	51,574.97	Share of Mutual Funds		816,947
*	Fidelity Freedom 2050 Fund Class K6	52,183.27	Share of Mutual Funds		841,716
*	Fidelity Freedom 2055 Fund Class K6	67,421.66	Share of Mutual Funds		1,263,482
*	Fidelity Freedom 2060 Fund Class K6	34,834.94	Share of Mutual Funds		600,554
*	Fidelity Freedom 2065 Fund Class K6	9,564.59	Share of Mutual Funds		150,929
*	Fidelity Freedom 2070 Fund Class K6	2,028.36	Share of Mutual Funds		25,030
*	Fidelity Freedom Retirement Fund Class K6	2,395.02	Share of Mutual Funds		26,920
*	Fidelity Global ex U.S. Index Fund	22,053.41	Share of Mutual Funds		411,517
*	Fidelity International Capital Appreciation K6 Fund	6,848.18	Share of Mutual Funds		119,706
*	Fidelity Mid Cap Index Fund	9,442.51	Share of Mutual Funds		348,712
*	Fidelity Small Cap Index Fund	4,773.74	Share of Mutual Funds		147,652
*	Fidelity Total Bond K6 Fund	33,486.51	Share of Mutual Funds		299,035
*	Fidelity U.S. Bond Index Fund	12,774.48	Share of Mutual Funds		134,898
	Goldman Sachs Inflation Protected Securities Fund R6	2,406.84	Share of Mutual Funds		23,106
	Janus Henderson Triton Fund N	279.42	Share of Mutual Funds		7,623
	MFS Massachusetts Investors Trust R6	1,716.19	Share of Mutual Funds		57,286
	MFS Mid Cap Growth Fund R6	618.73	Share of Mutual Funds		17,597
	Principal SmallCap Fund R6	13.91	Share of Mutual Funds		433
					16,872,139
*	Participant Loans		Participant loans (4.25% to 9.50%) Maturity through 2030		261,556
					$ 17,133,695

* Indicates a transaction with party-in-interest
** Cost information is not required for participant directed investments.

Financial Statements

DELANEY AUTO GROUP
401(k) PLAN

DECEMBER 31, 2025 AND 2024



Outside the box. **Within the lines.**

DELANEY AUTO GROUP 401(k) PLAN
DECEMBER 31, 2025 AND 2024

Contents

	Page
INDEPENDENT AUDITORS' REPORT	1
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)	13

INDEPENDENT AUDITORS' REPORT

To the Board of Directors of
Delaney Auto Group 401(k) Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements

We have performed an audit of the accompanying financial statements of Delaney Auto Group 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statement of net assets available for benefits as of December 31, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 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. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

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

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section—

- the amounts and disclosures in the 2025 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the 2025 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990

MSI Global Alliance Independent Member Firm

Basis for Opinion on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America ("U.S. GAAS"). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2025 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 2025 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. 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 for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with U.S. 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 U.S. 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.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

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

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2025 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 U.S. 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 U.S. 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.

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4i – Schedule of Assets (Held at End of Year) for the year ended December 31, 2025, is presented for purposes of additional analysis and is 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with U.S. 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.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including 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 information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2024 Financial Statements

The financial statements of the Plan as of December 31, 2024, were audited by predecessor auditors. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 1, 2025, indicated that in their opinion (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with U.S. GAAP, and (b) the information in the 2024 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2024 supplemental schedule, other than the information in the 2024 supplemental schedule that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2024 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Holsinger P.C.

Wexford, Pennsylvania
October 9, 2026

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

DELANEY AUTO GROUP 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	As of December 31,	
	2025	2024
Assets:		
Investments, at fair value	$ 16,872,139	$ 13,797,863
Receivables:		
Employer contributions	36,067	-
Participant contributions	116,053	-
Notes receivable from participants	261,556	263,509
Total Receivables	413,676	263,509
Liabilities:		
Excess contributions refundable	8,231	-
Net Assets Available for Benefits	$ 17,277,584	$ 14,061,372

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

DELANEY AUTO GROUP 401(k) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31,	
	2025	2024
Additions:		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	$ 2,016,120	$ 1,145,974
Dividends and interest	773,187	423,984
Interest income on notes receivable from participants	22,057	21,054
Total Investment Income	2,811,364	1,591,012
Contributions:		
Employer	462,495	430,702
Participant	1,484,310	1,249,400
Rollover	1,171	211,024
Total Contributions	1,947,976	1,891,126
Total Additions	4,759,340	3,482,138
Deductions:		
Deductions from net assets attributed to:		
Benefits paid to participants	1,477,210	2,571,400
Administrative expenses	65,918	58,335
Total Deductions	1,543,128	2,629,735
Net Changes in Assets Available for Benefits	3,216,212	852,403
Net Assets Available for Benefits:		
Beginning of Year	14,061,372	13,208,969
End of Year	$ 17,277,584	$ 14,061,372

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

Note 1 – Description of Plan

The following description of the Delaney Auto Group 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General – The Plan is a defined contribution Plan established effective February 25, 1986, covering all full-time employees of the following entities (the "Company"):

Delaney Chevrolet, Inc. (the "Plan Sponsor")
Driscoll Automotive Group
Arone Auto Body, Inc.
Delaney Automotive, LLC
Delaney Body Shop HC, LLC
Riehle Chevrolet d/b/a Star Chevrolet

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan administrator manages the operations and administration of the Plan.

Subsequent to December 31, 2025, the Plan Sponsor is in the process of amending the Plan's adoption agreement, effective June 1, 2023, to retroactively add to the Plan the following companies as participating employers:

Delaney DuBois TO, LLC
Delaney DuBois HY, LLC
Delaney DuBois ST, LLC

The plan will further be amended on a retroactive basis to provide that services within each of the new participating employers above prior to June 1, 2023, shall be credited for purposes of determining an employee's eligibility to participate in the Plan and allocation of employer contributions under the Plan, however, prior service shall not be recognized for purposes of determining vesting under the Plan. The amendments were submitted on October 13, 2026, but have not been approved as of the date of this report.

Contributions – Participants may elect to contribute up to 100% of their compensation, as defined in the Plan document, as a pre-tax contribution or as a post-tax Roth contribution up to the limits established by the Internal Revenue Service (the "IRS") of $23,500 and $23,000 during the years ended December 31, 2025 and 2024, respectively. Compensation is defined as the total of a participant's wages, salary, and other amounts subject to income tax withholding received from the Company for services rendered. ERISA regulations limit maximum compensation to $350,000 and $345,000 during the years ended December 31, 2025 and 2024, respectively. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Contributions are subject to certain limitations. The aggregate contributions to each participant account may not exceed $70,000 ($77,500 including catch-up contributions) and $69,000 ($76,500 including catch-up contributions) for the years ended December 31, 2025 and 2024, respectively. 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 1% of eligible compensation that will increase by 1% each year up to a maximum of 8% for all pre-tax and post-tax Roth contributions. The Plan currently offers various mutual funds as investment options for participants.

Note 1 – Description of Plan – Continued

Participant 401(k) Deferral

Eligibility and Participation – Employees are deemed eligible for participation in the Plan upon attaining six months of service. A participant is eligible to enter the Plan immediately upon meeting the Plan's eligibility requirements.

Participant Contributions – Participants may direct their contributions or re-allocate their account balance at any time into various investment options offered by the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions of $7,500 during the years ended December 31, 2025 and 2024.

Employer Contributions

Eligibility and Participation – Employees are deemed eligible for employer matching contributions upon attaining six months of service.

Employer Contributions – The Company made discretionary matching contributions of 50% of the first 6% of base compensation that a participant contributed to the Plan during the years ended December 31, 2025 and 2024.

Participant Accounts – Each participant's account is credited with the participant's contributions, Company discretionary matching contributions, distributions, allocation of Plan earnings, and forfeitures, as outlined in the Plan document. Allocation of Plan earnings are based on the actual earnings of the participant-directed investments. 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 immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's discretionary matching contributions plus earnings thereon is based on years of continuous credited service. A participant is 10% vested in each of the first two years of credited service and will continue to vest in increments of 20% until 100% vested after six years of credited service.

Notes Receivable from Participants – Participants may borrow from their individual accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000, or up to 50% of their vested account reduced by any outstanding loan balance. Loan terms range from 1-5 years, and at the discretion of the Plan administrator, may be increased to 10 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate as determined by the Plan administrator. Interest rates range from 4.25% to 9.50%. Principal and interest are paid ratably through payroll deductions. Related fees are recorded as administrative expenses and are expensed as incurred.

Payment of Benefits – On termination of services due to death, disability, or retirement, the participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in their account, or installment payments as provided in the Plan document. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. If a participant's account is less than $5,000 at termination, the participant's vested balance may be rolled over to an individual retirement account designated by the Plan administrator. If a participant's account is less than $1,000 at termination, the participant's vested interest may be paid without a withdrawal request or consent of the participant.

Note 1 – Description of Plan – Continued

Participants may request a distribution of a portion of their contributions in the event of a documented financial hardship. The distribution must be a minimum of $500 and is limited to the amount of the hardship, which must arise from certain events prescribed by law. Hardship distributions can only be made from accounts which are 100% vested.

Forfeited Accounts – Forfeited nonvested accounts are retained in the Plan and may be used to reduce employer discretionary matching contributions or to pay Plan expenses. Forfeited nonvested accounts totaled $22,445 and $43,969 as of December 31, 2025 and 2024. Forfeitures of $60,707 and $19,921, were applied against employer contributions during the years ended December 31, 2025 and 2024, respectively.

Note 2 – Summary of Significant Accounting Policies

Basis of Accounting – The financial statements of the Plan have been prepared using the accrual method of accounting.

Investment Valuation and Income Recognition – Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Investments in mutual funds are recorded at fair value based on the funds' reported closing net asset values as of the last business day of the year, times the number of shares held by the Plan. See Note 4 for further discussion of fair value measurements.

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 are reported as a separate line-item on the statements of net assets available for benefits, and they are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. The Plan is required to report interest income on notes receivable from participants separately from interest and dividends on the statements of changes in net assets available for benefits. Related fees are recorded as administrative expense and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025 and 2024. If a participant ceases to make loan repayments and the Plan administrator deems the loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Excess Contribution Payable – The Plan is subject to the nondiscrimination testing required under section 401(k) of the Internal Revenue Code (the "IRC"), including the Actual Deferral Percentage ("ADP") test. Based on the results of the testing during the year ended December 31, 2025, the Plan determined that certain contributions made by highly compensated employees exceeded the allowable limits under the ADP test requirements.

Accordingly, the Plan recorded excess contributions refundable of $8,231 as of December 31, 2025. This amount represents corrective distributions required to be refunded to affected participants to bring the Plan into compliance with the applicable nondiscrimination requirements. The excess contributions refundable is included in benefits paid to participants in the accompanying statements of changes in net assets available for benefits. Corrective distributions related to the ADP testing were distributed to participants subsequent to the Plan year ending December 31, 2025 in accordance with applicable IRS correction requirements.

Note 2 – Summary of Significant Accounting Policies – Continued

Benefits Paid to Participants – Benefits are recorded when paid, unless a situation arises where benefits are to be paid, but actual disbursement does not occur until the following Plan year, in which case accrued benefits are recorded. There were accrued benefits of $8,231 and $0 as of December 31, 2025 and 2024, respectively.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Use of Estimates – The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires the Plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Note 3 – Information Prepared and Certified by Custodians

The unaudited information regarding the Plan included in the Plan's financial statements and the supplemental schedule that was prepared by, or derived from, information prepared by Fidelity Management Trust Company ("Fidelity"), custodian of the Plan's assets, and furnished to the Plan administrator. The Plan administrator has obtained certifications from the custodians that such information is complete and accurate. See Note 4 for a summary of the unaudited information and all investment and investment income. All information is included in the supplemental schedule, including participant loans.

At the request of the Plan administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedule.

Note 4 – Fair Value Measurements

The Plan reports investments at fair value. Market price observability is impacted by several factors, including the type of investment, the characteristics specific to the investment, and the state of the marketplace (including the existence and transparency of transactions between market participants). Investments with readily-available, actively-quoted prices, or for which fair value can be measured from actively-quoted prices in an orderly market, will generally have a higher degree of market price observability and a lesser degree of judgment used in measuring fair value.

Note 4 – Fair Value Measurements – Continued

Investments measured and reported at fair value are classified and disclosed in one of the following categories based on inputs:

Level I – Quoted prices are available in active markets for identical investments as of the reporting date. The type of investments which would generally be included in Level I include listed equity securities and listed derivatives. The Plan, to the extent that it holds such investments, does not adjust the quoted price for these investments, even in situations where the Plan holds a large position, and a sale could reasonably impact the quoted price.

Level II – Pricing inputs are observable for the investments, either directly or indirectly, as of the reporting date, but are not the same as those used in Level I. Fair value is determined using models or other valuation methodologies. The types of investments which would generally be included in this category include publicly traded securities with restrictions on disposition, debt securities and partnerships that hold Level I assets, and real estate held for investment, if measured by a current appraisal.

Level III – Pricing inputs are unobservable for the investment and include situations where there is little, if any, market activity for the investment. The inputs into the determination of fair value require significant judgment or estimation by the Plan. The types of investments which would generally be included in this category include debt and equity securities issued by private entities, as well as real estate held for investment, if measured using management estimates.

In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, the determination of which category within the fair value hierarchy is appropriate for any given investment is based on the lowest level of input that is significant to the fair value measurement. The Plan's assessment of the significance of a particular input to the fair value measurement in its entirety requires judgment and considers factors specific to the investment.

The following table sets forth the Plan's assets by level within the fair value hierarchy:

	As of December 31,	
	2025	2024
Level 1 Assets: Money Market Funds, at fair value	$ 47,257	$ 58,898
Level 1 Assets: Mutual Funds at fair value	16,824,882	13,738,965
Total Investments, at fair value	$ 16,872,139	$ 13,797,863
Statements of changes in net assets available for benefits:		
Net appreciation in fair value of investments	$ 2,016,120	$ 1,145,974
Dividends and interest	773,187	423,984

The Plan's investments are primarily in mutual funds, which are considered Level I. Mutual funds are valued at the common fund's net asset value, as determined by quoted prices in active markets, times the number of shares held by the Plan at year-end. There has been no change in the valuation methodology used by the Plan.

Note 5 – Related Party and Party-In-Interest Transactions

Certain Plan investments are managed by Fidelity, who is the trustee as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions.

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

The Plan paid certain administrative fees for the investment management services. These fees are netted against net appreciation or depreciation in fair value of investments for the years ended December 31, 2025 and 2024. These transactions are not, however, considered prohibited transactions under Section 408(b) of ERISA regulations.

Note 6 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would be 100% vested in their employer contributions. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Company may determine.

Note 7 – Tax Status

The IRS has determined and informed the Company by letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (the "IRC"). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and therefore believe that the Plan is qualified, and the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. 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 tax position, based on management's judgment of the risk of loss for items that have been, or may be, challenged by taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in process.

Note 8 – Risks and Uncertainties

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

Note 9 – Subsequent Events

Management has evaluated subsequent events through October 9, 2026, the date the financial statements were available to be issued, and determined that no material subsequent events have occurred.

SUPPLEMENTAL SCHEDULE

DELANEY AUTO GROUP 401(k) PLAN
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT YEAR END)
DECEMBER 31, 2025

Plan Number 002
EIN: 25-1216891

(a) *	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	Units	(c) Description of Investments (including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value)	(d) Cost **	(e) Current Value
*	Fidelity Government Money Market Fund	47,257.48	Money Market		$ 47,257
	Allspring Special Mid Cap Value Fund R6	297.29	Share of Mutual Funds		13,583
	Allspring Special Small Cap Value Fund R6	211.01	Share of Mutual Funds		7,634
	BlackRock 60/40 Target Allocation Fund Class K	1,205.53	Share of Mutual Funds		19,517
	BlackRock 80/20 Target Allocation Fund Class K	7.96	Share of Mutual Funds		150
	Cohen & Steers Institutional Realty Shares	65.92	Share of Mutual Funds		3,157
	Columbia Dividend Income Fund Institutional 3 Class	7,384.83	Share of Mutual Funds		273,903
*	Fidelity 500 Index Fund	4,005.31	Share of Mutual Funds		952,143
*	Fidelity Blue Chip Growth K6 Fund	12,272.21	Share of Mutual Funds		542,922
*	Fidelity Freedom 2010 Fund Class K6	8,173.86	Share of Mutual Funds		119,829
*	Fidelity Freedom 2015 Fund Class K6	0.81	Share of Mutual Funds		10
*	Fidelity Freedom 2020 Fund Class K6	16,590.91	Share of Mutual Funds		252,680
*	Fidelity Freedom 2025 Fund Class K6	68,820.95	Share of Mutual Funds		1,017,862
*	Fidelity Freedom 2030 Fund Class K6	127,596.90	Share of Mutual Funds		2,477,932
*	Fidelity Freedom 2035 Fund Class K6	225,023.34	Share of Mutual Funds		3,969,412
*	Fidelity Freedom 2040 Fund Class K6	141,322.69	Share of Mutual Funds		1,881,005
*	Fidelity Freedom 2045 Fund Class K6	51,574.97	Share of Mutual Funds		816,947
*	Fidelity Freedom 2050 Fund Class K6	52,183.27	Share of Mutual Funds		841,716
*	Fidelity Freedom 2055 Fund Class K6	67,421.66	Share of Mutual Funds		1,263,482
*	Fidelity Freedom 2060 Fund Class K6	34,834.94	Share of Mutual Funds		600,554
*	Fidelity Freedom 2065 Fund Class K6	9,564.59	Share of Mutual Funds		150,929
*	Fidelity Freedom 2070 Fund Class K6	2,028.36	Share of Mutual Funds		25,030
*	Fidelity Freedom Retirement Fund Class K6	2,395.02	Share of Mutual Funds		26,920
*	Fidelity Global ex U.S. Index Fund	22,053.41	Share of Mutual Funds		411,517
*	Fidelity International Capital Appreciation K6 Fund	6,848.18	Share of Mutual Funds		119,706
*	Fidelity Mid Cap Index Fund	9,442.51	Share of Mutual Funds		348,712
*	Fidelity Small Cap Index Fund	4,773.74	Share of Mutual Funds		147,652
*	Fidelity Total Bond K6 Fund	33,486.51	Share of Mutual Funds		299,035
*	Fidelity U.S. Bond Index Fund	12,774.48	Share of Mutual Funds		134,898
	Goldman Sachs Inflation Protected Securities Fund R6	2,406.84	Share of Mutual Funds		23,106
	Janus Henderson Triton Fund N	279.42	Share of Mutual Funds		7,623
	MFS Massachusetts Investors Trust R6	1,716.19	Share of Mutual Funds		57,286
	MFS Mid Cap Growth Fund R6	618.73	Share of Mutual Funds		17,597
	Principal SmallCap Fund R6	13.91	Share of Mutual Funds		433
					16,872,139
*	Participant Loans		Participant loans (4.25% to 9.50%) Maturity through 2030		261,556
					$ 17,133,695

* Indicates a transaction with party-in-interest
** Cost information is not required for participant directed investments.

October 14, 2026

To the Trustees
Delaney Auto Group 401(k) Plan

We have audited the financial statements of Delaney Auto Group 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit") for the year ended December 31, 2025, and we issued our report thereon dated October 9, 2026. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan ("investment information") by Fidelity, the trustee, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements and ERISA-required supplemental schedule, 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 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. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards ("GAAS"), as well as certain information related to the planned scope and timing of our audit. We have communicated such information to you in our letter dated July 13, 2026. Professional standards also require that we communicate to you the following information related to our audit.

Significant Audit Matters

Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted, and the application of existing policies was not changed during 2025. We noted no transactions entered into by the Plan during the years for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

The most sensitive estimate affecting the financial statements was:

> Management's estimate of the fair market value of investments is based on an active market with changing prices. We evaluated the key factors and assumptions used to develop the fair market value and in determining that it is reasonable in relation to the financial statements taken as a whole. See Note 4 to the financial statements.

Certain financial statement disclosures are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the financial statements were:

> The disclosure of Information Prepared and Certified by Custodian in Note 3 to the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditors' report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in dealing with management in performing and completing our audit.

Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements as a whole.

Reportable Findings

For purposes of this letter, a reportable finding is a matter that includes one or more of the following: (1) noncompliance or suspected noncompliance with laws and regulations, (2) a finding that in our professional judgment is significant and relevant to you regarding your responsibility to oversee the financial reporting process, and (3) an indication of internal control deficiencies identified during the audit that have not been previously communicated to management by other parties and that we determined are sufficiently important to merit management's attention. We did not identify any reportable findings.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

Disagreements with Management

For purposes of this letter, a disagreement with management is a disagreement on a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditors' report. We are pleased to report that no such disagreements arose during the course of our audit.

Management Representations

We have requested certain representations from you that are included in the management representation letter dated October 9, 2026.

Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditors' opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

Other Matters

With respect to the ERISA-required supplemental schedule accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the ERISA-required supplemental schedule to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

Personnel File Information

During the audit, we noted 5 of 25 personnel files observed included signed Form I-9s that were expired at the time of employee hire. The most recent copy of the Form I-9 can be obtained from the U.S. Citizenship and Immigration Services ("USCIS") website and has an expiration date of May 31, 2027. We recommend that current forms are used for all new hires.

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

During the audit, we noted 2 of 25 personnel files observed did not have a Form I-9 on file. We noted an additional 2 of 25 personnel files observed did not have hire dates listed on the Form I-9. We recommend that all active employees have a valid and complete Form I-9 on file.

During the audit, we noted that 5 of 25 personnel files observed had employee start dates on the signed Form I-9 that did not agree to the corresponding hire dates included in the employee census used for Plan administration. We recommend management periodically reconcile key employee demographic information between personnel records and census reports to ensure consistency and accuracy. Maintaining accurate hire helps reduce the risk of errors in Plan administration, including eligibility and vesting determinations.

Secure Act 2.0

On December 29, 2022, President Biden signed into law the Secure Act 2.0, which contained numerous provisions impacting retirement plans. Below are the key provisions that will impact the 2026 Plan year:

- Participants who are age 50 or older and eligible for catch-up contributions, and had prior-year FICA wages exceeding $145,000 must make any catch-up contributions as Roth (post-tax) contributions rather than traditional (pre-tax) contributions.

Additionally, the IRS extended the deadline for most non-governmental plans to adopt required Secure 2.0 amendments to December 31, 2026. We recommend discussing with your Third Party Administrator ("TPA") to ensure the plan has adopted all applicable amendments by the deadline.

This information is intended solely for the use of the Board of Directors and management of the Delaney Auto Group 401(k) Plan and is not intended to be, and should not be, used by anyone other than these specified parties.

Very truly yours,

Holsinger P.C.

HOLSINGER, P.C.
Wexford, Pennsylvania

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm

DELANEY AUTO GROUP
Summary of Unadjusted Differences
December 31, 2025

Description of Audit Differences ("AD")	Financial Statement ("F/S") Effect - Amount of Over / (Under) Statement of: Investments	Plan Assets	Plan Liabilities	Beginning Net Assets Available for Benefits	Changes in Net Assets	Ending Net Assets Available for Benefits
Differences in Estimates:						
None noted during the 2025 audit.	$ -	$ -	$ -	$ -	$ -	$ -
Identified Unadjusted Differences:						
Prior-year contribution receivable omitted from 2024 Form 5500 Schedule H	$ -	$ (82,106)	$ -	$ (82,106)	$ -	$ (82,106)
Total	$ -	$ (82,106)	$ -	$ (82,106)	$ -	$ (82,106)
Financial Statement Totals	$ 16,872,139	$ 17,285,815	$ 8,231	$ 14,061,371	$ 3,216,213	$ 17,277,584
Current Year AD as % of F/S Total	0%	0%	0%	-1%	0%	0%

Holsinger.cpa
117 VIP Drive, Suite 220, Wexford, PA 15090 ▪ 724.934.4880 ▪ Fax 724.934.3990
MSI Global Alliance Independent Member Firm



October 9, 2026

Holsinger, P.C.
117 VIP Drive, Suite #220
Wexford, PA 15090

This representation letter is provided in connection with your audits of the financial statements of the Delaney Auto Group 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), which comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements (collectively, the "financial statements"),

We elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (the "DOL") Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audits did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL's rules and Regulations for Reporting and Disclosure under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5, and that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States ("U.S. GAAP").

The purpose of an ERISA Section 103(a)(3)(C) audit is to express an opinion on whether the amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with U.S. GAAP and that the information regarding assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the certified investment information.

Certain representations in this letter are described as being limited to matters that are material. Items are considered to be material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of October 9, 2026, the following representations made to you during your audit.



Financial Statements:

1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated July 13, 2026, including our responsibility for the preparation and fair presentation of the financial statements.

2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

3) We acknowledge our responsibility 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.

4) We acknowledge our responsibility 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.

5) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.

6) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.

7) Related-party relationships and transactions and relationships and transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with U.S. GAAP and ERISA Section 3(14) and regulations thereunder.

8) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment tor disclosures have been adjusted or disclosed.

9) The effects of uncorrected misstatements are immaterial, both individually and in the aggregate to the financial statements as a whole. A list of the uncorrected misstatements is attached to this letter. In addition, you have proposed adjusting journal entries that have been posted to the Plan's accounts. We are in agreement with those adjustments.

10) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

11) Other matters (e.g., breach of fiduciary responsibilities, non-exempt transactions, loans in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.

12) Material concentrations have been properly disclosed in accordance with U.S. GAAP.

13) Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.

14) Guarantees, whether written or oral, under which the Plan is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.

15) The supplemental schedule or financial statements disclose the following:

a) all non-exempt party-in-interest transactions (as defined in ERISA Section 3(14) and regulations thereunder);

b) investments or loans in default or considered to be uncollectable; and

c) reportable transactions as defined in ERISA Section 103(b)(3)(H) and regulations thereunder.

16) Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the date of the statement of net assets available for benefits and have been reduced to their estimated net realizable value.

17) Acknowledgement that administrative expenses paid by the Plan sponsor or on behalf of the Plan, if any, will not be reimbursed by the Plan.

Information Provided:

18) We have provided you with:

a) access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters;

b) a substantially complete draft of Form 5500;

c) additional information that you have requested from us for the purpose of the audit;

d) unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence; and

e) current Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.

19) All material transactions have been recorded in the accounting records and are reflected in the financial statements.

20) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

21) We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:

a) management;

b) employees who have significant roles in internal control; or

c) others where the fraud could have a material effect on the financial statements.

22) We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.

23) We have no knowledge of any instances of non-compliance or suspected non-compliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.

24) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

25) We have disclosed to you the names of all of the Plan's related parties and parties-in-interest and all the related-party and party-in-interest relationships and transactions, including any side agreements.

26) The Plan has satisfactory title to all owned assets, which are recorded at fair value, and all liens, encumbrances, or security interests requiring disclosure in the financial statements have been properly disclosed.

27) We have no –

a) plans or intentions that may materially affect the carrying value or classification of assets and liabilities.

b) intentions to terminate the Plan.

28) Amendments to the Plan instrument, if any, have been properly recorded or disclosed in the financial statements.

29) The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of non-compliance.

30) The methods and significant assumptions used to estimate fair values of financial instruments, including non-readily marketable securities, are as follows:

a) Mutual Funds – valued at the net asset value ("NAV") of shares held by the Plan at year-end

The methods and significant assumptions used result in a measure of fair value appropriate for financial measurement and disclosure purposes.

31) We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board ("FASB") *Accounting Standards Codification ("ASC") 820, Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlines in FASB ASC 820.

32) All required amendments to and filings of Plan documents with the appropriate agencies have been made.

33) The Plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified, and the related trust was tax-exempt as of the financial statement date.

34) The Plan (and the trust established under the Plan) is qualified under the appropriate section of the Internal Revenue Code (the "IRC"), and we intend to continue them as a qualified Plan (and trust). The Plan sponsor has operated the Plan (and trust) in a manner that did not jeopardize this tax status.

35) The Plan has complied with the DOL's regulations concerning the timely remittance of participant contributions to trusts containing assets for the Plan.

36) The Plan has complied with the fidelity bonding requirements of ERISA.

37) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.

38) We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).

39) We have obtained the SOC 1 report from our service organization Fidelity. We have reviewed such report, including complementary user controls, implemented the relevant user controls, and were in operation for the years ended December 31, 2025 and 2024.

40) Receivables recorded in the financial statements represent valid claims against debtors for transactions arising on or before the date of the statement of net assets available for benefits and have been reduced to their estimated net realizable value.

41) In regard to the financial statement preparation performed by you, we have:

a) assumed all management responsibilities;

b) designated Justin Trumbetta, who has suitable skill, knowledge, and experience to oversee the services;

c) evaluated the adequacy and results of the services performed; and

d) accepted responsibility for the results of the services.

e) ensured that the data and records are complete and we have sufficient information to oversee the services.

42) We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:

a) the circumstances permit an ERISA Section 103(a)(3)(C) audit;

b) a qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8;

c) the certification meets the 29 CFR 2520.103-5 requirements;

d) the certified investment information is appropriately measured, presented, and disclosed in accordance with U.S. GAAP.

ERISA Required Supplemental Schedule

43) We acknowledge our responsibility for the presentation of the ERISA-required supplemental schedule in accordance with the DOL's Rules and Regulations for Reporting and Disclosures under ERISA. We believe the ERISA-required supplemental schedule, including its form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the supplemental schedule have not changed from those used in the prior year, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplemental schedule.

Signature: Justin Tunbett

Title: Plan Administrator