Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
STERMAN MASSER, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1997

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)
STERMAN MASSER, INC.

2 FEARNOT ROAD, BOX 210
SACRAMENTO, PA 17968

2b Employer Identification Number (EIN) 23-1726207

2c Plan Sponsor's telephone number 570-682-3709

2d Business code (see instructions) 111210

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.	10/20/2026	AMY DOYLE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	466
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)**	444
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	492
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	413
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	905
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f	Total. Add lines **6d** and **6e**.	**6f**	908
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)**	269
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)**	311
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	8
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 3F 2F 3H 2G 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE 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
STERMAN MASSER, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
23-1726207

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)

LPL FINANCIAL LLC

04-3046611

(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	37183	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(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?
14 24 37 64 65	RECORDKEEPER	33321	Yes [X] No [ ]	Yes [ ] No [ ]		Yes [ ] No [X]

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
STERMAN MASSER, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
23-1726207

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

a Name of MTIA, CCT, PSA, or 103-12 IE: FKLN STABLE VALUE 25

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-3159710-202	C	466933

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
STERMAN MASSER, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
23-1726207

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)	442056	540574
(2) Participant contributions	1b(2)	0	4752
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	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)	274383	237751
(9) Value of interest in common/collective trusts	1c(9)	453664	466933
(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)	12185624	15798275
(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	13355727	17048285
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	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	13355727	17048285

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)	540625	
(B) Participants	2a(1)(B)	1131775	
(C) Others (including rollovers)	2a(1)(C)	63548	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1735948
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	22	
(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)	21612	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		21634
(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)	700534	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		700534
(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)		17395
(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)		1771933
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		4247444
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	479016	
(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)		479016
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		2478
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	1818	
(3) Recordkeeping fees	2i(3)	31503	
(4) IQPA audit fees	2i(4)	814	
(5) Investment advisory and investment management fees	2i(5)	38428	
(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)	829	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		73392
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		554886
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3692558
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: RKL LLP **(2)** EIN: 23-2108173

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		4752
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
STERMAN MASSER, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
23-1726207

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 .

rkl ADVISORS for WHAT'S NEXT

Sterman Masser, Inc. 401(k) Plan

Financial Statements and Supplemental Schedules

December 31, 2025 and 2024

Table of Contents
December 31, 2025 and 2024

	Page
INDEPENDENT AUDITOR'S REPORT	1 to 4
FINANCIAL STATEMENTS	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7 to 15
SUPPLEMENTAL SCHEDULES	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	16
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions	17

Independent Auditor's Report

To the Plan Administrator and Participants
Sterman Masser, Inc. 401(k) Plan
Sacramento, Pennsylvania

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

We have performed the audits of the financial statements of Sterman Masser, Inc. 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 2024, the related statement of changes in net assets available for benefits for the years ended December 31, 2025 and 2024, and the related notes to the financial statements.

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

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

Opinion

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

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

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

1800 Fruitville Pike, Lancaster, PA 17601 717.394.5666 717.394.0693 rklcpa.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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

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

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

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

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

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

Other Matter - Supplemental Schedules Required by ERISA

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

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

Other Matter - Supplemental Schedules Required by ERISA (continued)

In our opinion:

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

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

RKL LLP

October12, 2026
Lancaster, Pennsylvania

Sterman Masser, Inc. 401(k) Plan

Statement of Net Assets Available for Benefits

	December 31, 2025	2024
Assets		
Investments, at Fair Value	**$ 16,265,208**	$ 12,639,288
Receivables		
Employee contributions	**4,752**	-
Employer contributions	**540,574**	442,056
Notes receivable from participants	**274,010**	309,987
	819,336	752,043
Net Assets Available for Benefits	**$ 17,084,544**	$ 13,391,331

See accompanying notes.

Sterman Masser, Inc. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

	Years Ended December 31, 2025	2024
Additions		
Investment income		
Net appreciation in fair value of investments	**$ 1,789,328**	$ 1,265,520
Interest and dividends	**700,556**	332,166
	2,489,884	1,597,686
Interest income on notes receivable from participants	**24,081**	24,209
Contributions		
Employer	**540,625**	442,123
Participants	**1,131,775**	936,288
Rollovers	**63,548**	209,364
	1,735,948	1,587,775
Total Additions	**4,249,913**	3,209,670
Deductions		
Benefits paid to participants	**483,308**	1,181,411
Administrative expenses	**73,392**	75,357
Total Deductions	**556,700**	1,256,768
Net Increase	**3,693,213**	1,952,902
Net Assets Available for Benefits at Beginning of Year	**13,391,331**	11,438,429
Net Assets Available for Benefits at End of Year	**$ 17,084,544**	$ 13,391,331

See accompanying notes.

Note 1 - Description of Plan

The following description of the Sterman Masser, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for more complete information.

General

The Plan is a defined contribution plan covering all employees of Sterman Masser, Inc.; Masser Logistics Services, Inc.; and Keystone Potato Products, LLC (collectively, the Company). To be eligible to make salary deferrals, employees must be at least 18 years of age and complete six months of service. To be eligible for the employer matching and discretionary profit sharing contributions, employees must also be active employees at year end, or disabled, or of retirement age, or deceased. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, participants may contribute up to 90% of eligible annual compensation or the maximum contribution as defined by the Internal Revenue Code (IRC). Participants may make pre-tax contributions or designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Effective January 1, 2025, participants between the ages of 60 and 63 are eligible to increase their catch-up contributions to the greater of $10,000 or 150% of the regular catch-up limit. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of all contributions into various investment options offered by the Plan. The Company contributes, on a discretionary basis, a matching contribution on total compensation that a participant contributes to the Plan. The Company matched employee contributions up to 3% of eligible compensation for the years ended December 31, 2025 and 2024. The Company may also make a discretionary profit sharing contribution. There were no profit sharing contributions for the years ended December 31, 2025 and 2024. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and the Company's matching contributions, as well as the allocations of (a) the Company's profit-sharing contribution, (b) plan earnings, and (c) charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Note 1 - Description of Plan (continued)

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions portion of their account is based on the following vesting schedule:

Years of Service	Vesting Percentage
Less than 2	0 %
2	20
3	40
4	60
5	80
6 or more	100

Participants will also become 100% vested in the Company's contributions portion of their account if they become disabled or deceased, are age 65, or are age 55 plus 6 years of service.

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lessor of $50,000 or 50% of their vested account balance. Loan terms range from one to five years, unless the loan proceeds are used to acquire the participant's principal residence, in which case, the loan may be up to ten years. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1%. Principal and interest are paid directly to the third-party administrator through an ACH transaction.

Payment of Benefits

On termination of service due to death, disability, retirement, early retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Upon termination of employment, if a participant's vested interest in their account exceeds $7,000, no distribution shall be made to the participant before they reach the age of normal retirement or receipt of consent to pay out by the participant and their spouse, if applicable. If the participant's vested balance does not exceed $7,000, the vested account balance is paid out in the form of a lump-sum distribution. In the event of a mandatory distribution greater than $1,000, the distribution will be paid in the form of a direct rollover to an individual retirement arrangement designated if the participant does not elect a direct rollover or lump-sum distribution.

In addition, the Plan allows for hardship distributions, if certain criteria are met, and in-service withdrawals for participants, which have attained age 59 ½.

Note 1 - Description of Plan (continued)

Forfeited Accounts

At December 31, 2025 and 2024, forfeited nonvested accounts totaled $1,524 and $4,746, respectively. These accounts will be used to pay administrative expenses or to reduce future employer contributions. During 2025 and 2024, $5,605 and $12,179, respectively, of forfeited nonvested accounts were used to pay administrative expenses. During 2025 and 2024, no forfeited nonvested accounts were used to reduce employer contributions.

Transfer of Investments Between Trustees

During 2025, the Plan initiated a change in trustee. At December 31, 2025, investments with an aggregate fair value of $16,265,208 and $274,010 of notes receivable from participants were in the process of being transferred in kind from Fidelity Management Trust Company (Fidelity), the former trustee, to ADP, the successor trustee. The Plan retained beneficial ownership of the investments throughout the transfer. Accordingly, the investments are included in investments, at fair value in the accompanying statement of net assets available for benefits. The transfer was completed on January 1, 2026 without loss to the Plan.

To facilitate the transfer, the Plan imposed a blackout period from December 30, 2025 through January 19, 2026. During the blackout period, participants were temporarily unable to direct or diversify investments, obtain loans or distributions, or otherwise access their plan accounts. Participant contributions and loan repayments received during the blackout period were held and subsequently invested/processed in accordance with the Plan's administrative procedures following completion of the transfer.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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.

Note 2 - Summary of Significant Accounting Policies (continued)

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on an accrual basis.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Contributions

Contributions from plan participants are recorded in the year in which the employee contributions are withheld from compensation.

Matching contributions from the employer are calculated on an annual basis and recorded in the year the compensation relates to.

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 and distribution of benefit payments are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Note 3 - Information Certified and Provided by Fidelity

Certain information in the accompanying financial statements related to investments and notes receivable from participants held as of December 31, 2024, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2025 and 2024, was obtained by management and agreed to, or derived from, information certified as complete and accurate by Fidelity, the trustee of the Plan.

Investments at fair value and notes receivable from participants of $16,265,208 and $274,010, respectively, as of December 31, 2025 are not certified due to the in kind transfer as described in Note 1.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Registered investment companies are valued at the quoted net asset value (NAV) of the shares held by the Plan at year-end.

The Plan's interests in the common collective trust fund are valued at the NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

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

Note 4 - Fair Value Measurements (continued)

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

	Fair Value Measurements at December 31, 2025			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Registered investment companies	**$ 15,798,275**	**$ -**	**$ -**	**$ 15,798,275**
Investments measured at net asset value[(1)]				**466,933**
				$ 16,265,208

	Fair Value Measurements at December 31, 2024			
Registered investment companies	$ 12,185,624	$ -	$ -	$ 12,185,624
Investments measured at net asset value[(1)]				453,664
				$ 12,639,288

(1) In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per units held (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per unit practical expedient:

	Fair Value				
	December 31, 2025	December 31, 2024	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Collective Trust Fund					
Stable Value Fund	**$ 466,933**	$ 453,664	**$ -**	Immediate	None

Note 5 - Tax Status

The Company has adopted a pre-approved plan document that was sponsored by FMR LLC. The pre-approved plan has received an opinion letter from the IRS, dated June 30, 2020, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and; therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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

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 become 100% vested in the Company contribution portion of their account.

Note 7 - 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 statement of net assets available for benefits.

Note 8 - Related Party Transactions and Party-In-Interest Transactions

Certain plan investments held are shares of registered investment companies that are managed by Fidelity Investments, a related affiliate of Fidelity Management Trust Company, the trustee of the Plan. These transactions qualify as exempt party-in-interest transactions.

Fees incurred by the Plan for the investment management, recordkeeping, and custodial services amounted to $70,504 and $65,286 for the years ended December 31, 2025 and 2024, respectively.

Note 9 - Prohibited Transaction

During 2025, the plan sponsor inadvertently failed to deposit $4,752 of participant deferrals within the required timeframe as stated by the United States Department of Labor regulations. The plan sponsor reimbursed the Plan for lost interest in the amount of $53 in 2026. The plan sponsor filed Form 5330 and paid the applicable excise tax in 2026. The excise tax payments were made from the plan sponsor's assets and not from assets of the Plan.

Note 10 - Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of notes receivable from participants per the financial statements to the Form 5500 as of December 31:

	2025	2024
Notes receivable from participants per the financial statements	**$ 274,010**	$ 309,987
Deemed distributions of notes receivable from participants	**(36,259)**	(35,604)
Notes Receivable from Participants per the Form 5500	**$ 237,751**	$ 274,383

Notes receivable from participants, which have been deemed distributed in accordance with plan policy and the IRC regulations, continue to be reported as plan assets on the financial statements, but are excluded from Form 5500, Schedule H, Line 1c (8) in accordance with the instructions to the Form 5500.

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2025:

Change in net assets available for benefits per the financial statements	**$ 3,693,213**
Actual distribution of notes receivable from participants deemed distributed in prior year	**4,291**
Deemed distributions of participant loans	**(3,700)**
Deemed distributions of participant loans repaid in the current year	**1,223**
Accrued interest on deemed distributions	**(2,469)**
Change in Net Assets Available for Benefits per the Form 5500	**$ 3,692,558**

Notes receivable from participants, which are deemed distributed in accordance with plan policy and the IRC regulations in the current year, are reflected in the Form 5500 when the default occurs. Deemed distributions are reflected in benefits paid to participants per the financial statements in the year of the actual distribution when there is an occurrence of a distributable event. Deemed distributions that are repaid in a subsequent year are reflected in the Form 5500 in the year they are repaid. Accrued interest related to deemed distributions is reflected in interest income on notes receivable from participants in the financial statements until the loan is offset. Accrued interest related to deemed distributions is not reflected in the Form 5500 once the default has occurred and the deemed distribution is reported on the Form 5500.

Note 11 - Subsequent Events

Plan management has evaluated subsequent events through October 12, 2026. This date is the date the financial statements were available to be issued. The following material events subsequent to December 31, 2025 were noted:

Effective January 1, 2026, catch-up contributions will be made as Roth catch-up contributions for affected participants as required by SECURE 2.0.

As noted in Note 1, the Plan changed its trustee and recordkeeper in January 2026 from Fidelity to ADP.

No other material events subsequent to December 31, 2025 were noted.

Sterman Masser, Inc. 401(k) Plan

EIN: 23-1726207, Plan Number 002

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

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Registered Investment Companies			
*	Fidelity Investments	Fidelity 500 Index Fund	**	**$ 3,408,273**
*	Fidelity Investments	Fidelity Freedom 2040 K6	**	**2,449,913**
*	Fidelity Investments	Fidelity Freedom 2035 K6	**	**1,774,770**
*	Fidelity Investments	Fidelity Freedom 2045 K6	**	**1,326,167**
*	Fidelity Investments	Fidelity Freedom 2030 K6	**	**1,069,665**
	Franklin	Franklin DynaTech Fund R6	**	**946,872**
	JPMorgan	JPMorgan Equity Income Fund R6	**	**666,092**
*	Fidelity Investments	Fidelity Freedom 2015 K6	**	**604,027**
*	Fidelity Investments	Fidelity Freedom 2025 K6	**	**500,359**
*	Fidelity Investments	Fidelity Freedom 2060 K6	**	**500,238**
*	Fidelity Investments	Fidelity Mid Cap Index Fund	**	**480,957**
*	Fidelity Investments	Fidelity Freedom 2055 K5	**	**402,340**
*	Fidelity Investments	Fidelity Freedom 2050 K6	**	**362,735**
*	Fidelity Investments	Fidelity Small Cap Index Fund	**	**251,327**
*	Fidelity Investments	Fidelity Freedom 2020 K6	**	**191,248**
*	Fidelity Investments	Fidelity Freedom 2065 K6	**	**166,009**
	Federated Hermes	Federated Hermes Institutional High Yield Bond Fund R6	**	**157,480**
*	Fidelity Investments	Fidelity International Index Fund	**	**151,736**
	American Funds	American Funds New World Fund R6	**	**97,486**
*	Fidelity Investments	Fidelity Inflation-Protected Bond Index Fund	**	**81,986**
	Dimensional Fund Advisors	DFA Real Estate Securities I Fund	**	**56,633**
	Western Asset	Western Asset Core Plus Bond Fund Class I	**	**46,686**
	American Funds	American Funds The Bond Fund of America R6	**	**45,690**
*	Fidelity Investments	Fidelity Freedom 2070 K6	**	**26,037**
*	Fidelity Investments	Fidelity Freedom Retirement Fund K6	**	**23,678**
*	Fidelity Investments	Fidelity Multi Asset Index Fund	**	**9,526**
*	Fidelity Investments	Fidelity Government Money Market Fund Class K6	**	**345**
				15,798,275
	Collective Trust Fund			
	Putnam Investments	Putnam Stable Value Fund	**	**466,933**
*	**Participant Loans**	4.25% to 9.50%		**237,751**
	Total Assets (Held at End of Year)			**$ 16,502,959**

* Represents a party-in-interest.

** Cost omitted for participant-directed investments.

Sterman Masser, Inc. 401(k) Plan

EIN: 23-1726207, Plan Number 002
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
Year Ended December 31, 2025

Participant Contributions Transferred Late to Plan	Total that Constitutes Prohibited Non-Exempt Transactions			Total Fully Corrected under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are Included ☐	Contributions Not Corrected	Contributions Corrected Outside of VFCP	Contributions Pending Correction in VFCP	
$ 4,752	$ 4,752	$ -	$ -	$ -

rkl ADVISORS for WHAT'S NEXT

Sterman Masser, Inc. 401(k) Plan

Financial Statements and Supplemental Schedule

December 31, 2024 and 2023

	Page
INDEPENDENT AUDITOR'S REPORT	1 to 4
FINANCIAL STATEMENTS	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7 to 13
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	14

Independent Auditor's Report

To the Plan Administrator and Participants
Sterman Masser, Inc. 401(k) Plan
Sacramento, Pennsylvania

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

We have performed the audits of the financial statements of Sterman Masser, Inc. 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, 2024 and 2023, the related statement of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

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

Management has obtained certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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

1800 Fruitville Pike, Lancaster, PA 17601 717.394.5666 717.394.0693 rklcpa.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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

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

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

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to, or derived from, the certified investment information, has been subjected to 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 GAAS. For information included in the supplemental schedule that agreed to, or is derived from, the certified investment information, we compared such information to the related certified investment information.

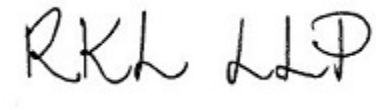
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations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

Other Matter - Supplemental Schedule Required by ERISA (continued)

In our opinion:

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

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



October 6, 2025
Lancaster, Pennsylvania

Sterman Masser, Inc. 401(k) Plan

Statement of Net Assets Available for Benefits

	December 31, 2024	December 31, 2023
Assets		
Investments, at Fair Value	**$ 12,639,288**	$ 10,693,087
Receivables		
Employee contributions	**-**	59,305
Employer contributions	**442,056**	419,058
Notes receivable from participants	**309,987**	266,979
	752,043	745,342
Net Assets Available for Benefits	**$ 13,391,331**	$ 11,438,429

See accompanying notes.

Sterman Masser, Inc. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

	Years Ended December 31, 2024	2023
Additions		
Investment income		
Net appreciation in fair value of investments	**$ 1,265,520**	$ 1,414,412
Interest and dividends	**332,166**	206,370
	1,597,686	1,620,782
Interest income on notes receivable from participants	**24,209**	13,338
Contributions		
Employer	**442,123**	419,058
Participants	**936,288**	879,941
Rollovers	**209,364**	199,622
	1,587,775	1,498,621
Total Additions	**3,209,670**	3,132,741
Deductions		
Benefits paid to participants	**1,181,411**	753,848
Administrative expenses	**75,357**	62,656
Total Deductions	**1,256,768**	816,504
Net Increase	**1,952,902**	2,316,237
Net Assets Available for Benefits at Beginning of Year	**11,438,429**	9,122,192
Net Assets Available for Benefits at End of Year	**$ 13,391,331**	$ 11,438,429

See accompanying notes.

Note 1 - Description of Plan

The following description of the Sterman Masser, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for more complete information.

General

The Plan is a defined contribution plan covering all employees of Sterman Masser, Inc.; Masser Logistics Services, Inc.; and Keystone Potato Products, LLC (collectively, the Company). To be eligible to make salary deferrals, employees must be at least 18 years of age and complete six months of service. To be eligible for the employer matching and discretionary profit sharing contributions, employees must be active employees at year end, disabled, or of retirement age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, participants may contribute up to 90% of eligible annual compensation up to the maximum contribution as defined by the Internal Revenue Code (IRC). Participants may make pre-tax contributions or designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of all contributions into various investment options offered by the Plan. The Company contributes, on a discretionary basis, a matching contribution on total compensation that a participant contributes to the Plan. The Company matched employee contributions up to 3% of eligible compensation for the years ended December 31, 2024 and 2023. The Company may also make a discretionary profit sharing contribution. There were no profit sharing contributions for the years ended December 31, 2024 and 2023. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant’s account is credited with the participant’s contribution and the Company’s matching contributions, as well as the allocations of (a) the Company’s profit-sharing contribution, (b) plan earnings, and (c) charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Note 1 - Description of Plan (continued)

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions portion of their account is based on the following vesting schedule:

Years of Service	Vesting Percentage
Less than 2	0 %
2	20
3	40
4	60
5	80
6 or more	100

Participants will also become 100% vested in the Company's contributions portion of their account if they become disabled, are age 65, or are age 55 plus 6 years of service.

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lessor of $50,000 or 50% of their vested account balance. Loan terms range from one to five years, unless the loan proceeds are used to acquire the participant's principal residence, in which case, the loan may be up to ten years. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1%. Principal and interest are paid directly to the third-party administrator through an ACH transaction.

Payment of Benefits

On termination of service due to death, disability, retirement, early retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Upon termination of employment, if a participant's vested interest in their account exceeds $5,000, no distribution shall be made to the participant before they reach the age of normal retirement or receipt of consent to pay out by the participant and their spouse, if applicable. If the participant's vested balance does not exceed $5,000, the vested account balance is paid out in the form of a lump-sum distribution. In the event of a mandatory distribution greater than $1,000, the distribution will be paid in the form of a direct rollover to an individual retirement arrangement designated if the participant does not elect a direct rollover or lump-sum distribution.

In addition, the Plan allows for hardship distribution, if certain criteria are met, and in-service withdrawals for participants, which have attained age 59 ½.

Note 1 - Description of Plan (continued)

Forfeited Accounts

At December 31, 2024 and 2023, forfeited nonvested accounts totaled $4,746 and $3, respectively. These accounts will be used to pay administrative expenses or to reduce future employer contributions. During 2024 and 2023, $12,179 and $15,799, respectively, of forfeited nonvested accounts were used to pay administrative expenses. During 2024 and 2023, no forfeited nonvested accounts were used to reduce employer contributions.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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 from participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on an accrual basis.

Payment of Benefits

Benefit payments to participants are recorded when paid.

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. Fees related to the distribution of benefit payments are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Note 3 - Information Certified and Provided by Fidelity

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company (Fidelity), the trustee of the Plan.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Registered investment companies are valued at the quoted net asset value (NAV) of the shares held by the Plan at year-end.

The Plan's interests in the common collective trust fund is valued at the NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Note 4 - Fair Value Measurements (continued)

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

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

	Fair Value Measurements at December 31, 2024			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	**Significant Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total**
Registered investment companies	**$ 12,185,624**	**$ -**	**$ -**	**$ 12,185,624**
Investments measured at net asset value[(1)]				**453,664**
				$ 12,639,288

	Fair Value Measurements at December 31, 2023			
Registered investment companies	$ 10,139,123	$ -	$ -	$ 10,139,123
Investments measured at net asset value[(1)]				553,964
				$ 10,693,087

(1) In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per units held (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per unit practical expedient:

	Fair Value				
	December 31, 2024	**December 31, 2023**	**Unfunded Commitment**	**Redemption Frequency**	**Redemption Notice Period**
Collective Trust Fund					
Stable Value Fund	**$ 453,664**	$ 553,964	**$ -**	Immediate	None

Note 5 - Tax Status

The Company has adopted a pre-approved plan document that was sponsored by FMR LLC. The pre-approved plan has received an opinion letter from the IRS, dated June 30, 2020, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and; therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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

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 become 100% vested in the Company contribution portion of their account.

Note 7 - 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 statement of net assets available for benefits.

Note 8 - Related Party Transactions and Party-In-Interest Transactions

Certain plan investments held are shares of registered investment companies that are managed by Fidelity Investments, a related affiliate of Fidelity Management Trust Company, the trustee of the Plan. These transactions qualify as exempt party-in-interest transactions.

Fees incurred by the Plan for the investment management, recordkeeping, and custodial services amounted to $65,286 and $49,490 for the years ended December 31, 2024 and 2023, respectively.

Note 9 - Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of notes receivable from participants per the financial statements to the Form 5500 as of December 31:

	2024	2023
Notes receivable from participants per the financial statements	**$ 309,987**	$ 266,979
Deemed distributions of notes receivable from participants	**(35,604)**	(25,201)
Notes Receivable from Participants per the Form 5500	**$ 274,383**	$ 241,778

Notes receivable from participants, which have been deemed distributed in accordance with plan policy and the IRC regulations, continue to be reported as plan assets on the financial statements, but are excluded from Form 5500, Schedule H, Line 1c (8) in accordance with the instructions to the Form 5500.

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2024:

Change in net assets available for benefits per the financial statements	**$ 1,952,902**
Deemed distributions of participant loans	**(8,647)**
Accrued interest on deemed distributions	**(1,756)**
Change in Net Assets Available for Benefits per the Form 5500	**$ 1,942,499**

Notes receivable from participants, which are deemed distributed in accordance with plan policy and the IRC regulations in the current year, are reflected in the Form 5500 when the default occurs. Deemed distributions are reflected in benefits paid to participants per the financial statements in the year of the actual distribution when there is an occurrence of a distributable event. Accrued interest related to deemed distributions is reflected in interest income on notes receivable from participants in the financial statements until the loan is offset. Accrued interest related to deemed distributions is not reflected in the Form 5500 once the default has occurred and the deemed distribution is reported on the Form 5500.

Note 10 - Subsequent Events

Plan management has evaluated subsequent events through October 6, 2025. This date is the date the financial statements were available to be issued. No material events subsequent to December 31, 2024 were noted.

Sterman Masser, Inc. 401(k) Plan

EIN: 23-1726207, Plan Number 002

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

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Registered Investment Companies			
*	Fidelity Investments	Fidelity 500 Index Fund	**	**$ 2,696,668**
*	Fidelity Investments	Fidelity Freedom 2040 K6	**	**1,878,730**
*	Fidelity Investments	Fidelity Freedom 2035 K6	**	**1,295,077**
*	Fidelity Investments	Fidelity Freedom 2045 K6	**	**929,756**
*	Fidelity Investments	Fidelity Freedom 2030 K6	**	**824,269**
	Franklin	Franklin DynaTech Fund R6	**	**748,145**
*	Fidelity Investments	Fidelity Freedom 2015 K6	**	**554,042**
	JPMorgan	JPMorgan Equity Income Fund R6	**	**542,067**
*	Fidelity Investments	Fidelity Mid Cap Index Fund	**	**416,075**
*	Fidelity Investments	Fidelity Freedom 2025 K6	**	**404,114**
*	Fidelity Investments	Fidelity Freedom 2060 K6	**	**330,637**
*	Fidelity Investments	Fidelity Freedom 2050 K6	**	**272,674**
*	Fidelity Investments	Fidelity Freedom 2055 K5	**	**259,306**
*	Fidelity Investments	Fidelity Small Cap Index Fund	**	**212,876**
*	Fidelity Investments	Fidelity Freedom 2020 K6	**	**187,413**
	Federated Hermes	Federated Hermes Institutional High Yield Bond Fund R6	**	**139,434**
*	Fidelity Investments	Fidelity International Index Fund	**	**107,390**
*	Fidelity Investments	Fidelity Freedom 2065 K6	**	**90,158**
*	Fidelity Investments	Fidelity Inflation-Protected Bond Index Fund	**	**71,839**
	American Funds	American Funds New World Fund R6	**	**62,366**
	Dimensional Fund Advisors	DFA Real Estate Securities I Fund	**	**51,863**
	Western Asset	Western Asset Core Plus Bond Fund Class I	**	**44,052**
	American Funds	American Funds The Bond Fund of America R6	**	**36,943**
*	Fidelity Investments	Fidelity Freedom Income Fund K6	**	**22,570**
*	Fidelity Investments	Fidelity Multi Asset Index Fund	**	**6,627**
*	Fidelity Investments	Fidelity Freedom 2070 K6	**	**533**
				12,185,624
	Collective Trust Fund			
	Putnam Investments	Putnam Stable Value Fund	**	**453,664**
*	**Participant Loans**	4.25% to 9.50%		**274,383**
	Total Assets (Held at End of Year)			**$ 12,913,671**

The above information has been certified by Fidelity Management Trust Company, the trustee of the Plan, as complete and accurate.

* Represents a party-in-interest.

** Cost omitted for participant-directed investments.

rkl ADVISORS for WHAT'S NEXT

Sterman Masser, Inc. 401(k) Plan

Financial Statements and Supplemental Schedule

December 31, 2024 and 2023

	Page
INDEPENDENT AUDITOR'S REPORT	1 to 4
FINANCIAL STATEMENTS	
Statement of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7 to 13
SUPPLEMENTAL SCHEDULE	
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)	14

Independent Auditor's Report

To the Plan Administrator and Participants
Sterman Masser, Inc. 401(k) Plan
Sacramento, Pennsylvania

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

We have performed the audits of the financial statements of Sterman Masser, Inc. 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, 2024 and 2023, the related statement of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, and the related notes to the financial statements.

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

Management has obtained certification from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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

1800 Fruitville Pike, Lancaster, PA 17601 717.394.5666 717.394.0693 rklcpa.com

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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

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

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

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements, but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from, and relates directly to, the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to, or derived from, the certified investment information, has been subjected to 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 GAAS. For information included in the supplemental schedule that agreed to, or is derived from, the certified investment information, we compared such information to the related certified investment information.

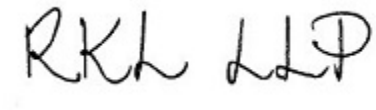
In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations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

Other Matter - Supplemental Schedule Required by ERISA (continued)

In our opinion:

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

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



October 6, 2025
Lancaster, Pennsylvania

Sterman Masser, Inc. 401(k) Plan

Statement of Net Assets Available for Benefits

	December 31, 2024	December 31, 2023
Assets		
Investments, at Fair Value	**$ 12,639,288**	$ 10,693,087
Receivables		
Employee contributions	**-**	59,305
Employer contributions	**442,056**	419,058
Notes receivable from participants	**309,987**	266,979
	752,043	745,342
Net Assets Available for Benefits	**$ 13,391,331**	$ 11,438,429

See accompanying notes.

Sterman Masser, Inc. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

	Years Ended December 31, 2024	2023
Additions		
Investment income		
Net appreciation in fair value of investments	**$ 1,265,520**	$ 1,414,412
Interest and dividends	**332,166**	206,370
	1,597,686	1,620,782
Interest income on notes receivable from participants	**24,209**	13,338
Contributions		
Employer	**442,123**	419,058
Participants	**936,288**	879,941
Rollovers	**209,364**	199,622
	1,587,775	1,498,621
Total Additions	**3,209,670**	3,132,741
Deductions		
Benefits paid to participants	**1,181,411**	753,848
Administrative expenses	**75,357**	62,656
Total Deductions	**1,256,768**	816,504
Net Increase	**1,952,902**	2,316,237
Net Assets Available for Benefits at Beginning of Year	**11,438,429**	9,122,192
Net Assets Available for Benefits at End of Year	**$ 13,391,331**	$ 11,438,429

See accompanying notes.

Note 1 - Description of Plan

The following description of the Sterman Masser, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for more complete information.

General

The Plan is a defined contribution plan covering all employees of Sterman Masser, Inc.; Masser Logistics Services, Inc.; and Keystone Potato Products, LLC (collectively, the Company). To be eligible to make salary deferrals, employees must be at least 18 years of age and complete six months of service. To be eligible for the employer matching and discretionary profit sharing contributions, employees must be active employees at year end, disabled, or of retirement age. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, participants may contribute up to 90% of eligible annual compensation up to the maximum contribution as defined by the Internal Revenue Code (IRC). Participants may make pre-tax contributions or designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of all contributions into various investment options offered by the Plan. The Company contributes, on a discretionary basis, a matching contribution on total compensation that a participant contributes to the Plan. The Company matched employee contributions up to 3% of eligible compensation for the years ended December 31, 2024 and 2023. The Company may also make a discretionary profit sharing contribution. There were no profit sharing contributions for the years ended December 31, 2024 and 2023. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant’s account is credited with the participant’s contribution and the Company’s matching contributions, as well as the allocations of (a) the Company’s profit-sharing contribution, (b) plan earnings, and (c) charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Note 1 - Description of Plan (continued)

Vesting

Participants are immediately vested in their contributions, plus actual earnings thereon. Vesting in the Company's contributions portion of their account is based on the following vesting schedule:

Years of Service	Vesting Percentage
Less than 2	0 %
2	20
3	40
4	60
5	80
6 or more	100

Participants will also become 100% vested in the Company's contributions portion of their account if they become disabled, are age 65, or are age 55 plus 6 years of service.

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lessor of $50,000 or 50% of their vested account balance. Loan terms range from one to five years, unless the loan proceeds are used to acquire the participant's principal residence, in which case, the loan may be up to ten years. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 1%. Principal and interest are paid directly to the third-party administrator through an ACH transaction.

Payment of Benefits

On termination of service due to death, disability, retirement, early retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Upon termination of employment, if a participant's vested interest in their account exceeds $5,000, no distribution shall be made to the participant before they reach the age of normal retirement or receipt of consent to pay out by the participant and their spouse, if applicable. If the participant's vested balance does not exceed $5,000, the vested account balance is paid out in the form of a lump-sum distribution. In the event of a mandatory distribution greater than $1,000, the distribution will be paid in the form of a direct rollover to an individual retirement arrangement designated if the participant does not elect a direct rollover or lump-sum distribution.

In addition, the Plan allows for hardship distribution, if certain criteria are met, and in-service withdrawals for participants, which have attained age 59 ½.

Note 1 - Description of Plan (continued)

Forfeited Accounts

At December 31, 2024 and 2023, forfeited nonvested accounts totaled $4,746 and $3, respectively. These accounts will be used to pay administrative expenses or to reduce future employer contributions. During 2024 and 2023, $12,179 and $15,799, respectively, of forfeited nonvested accounts were used to pay administrative expenses. During 2024 and 2023, no forfeited nonvested accounts were used to reduce employer contributions.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for 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 from participants are measured at their unpaid principal balance, plus any accrued but unpaid interest. Interest income is recorded on an accrual basis.

Payment of Benefits

Benefit payments to participants are recorded when paid.

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. Fees related to the distribution of benefit payments are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

Note 3 - Information Certified and Provided by Fidelity

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company (Fidelity), the trustee of the Plan.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Registered investment companies are valued at the quoted net asset value (NAV) of the shares held by the Plan at year-end.

The Plan's interests in the common collective trust fund is valued at the NAV of units held. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Note 4 - Fair Value Measurements (continued)

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

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

	Fair Value Measurements at December 31, 2024			
	Quoted Prices in Active Markets for Identical Assets (Level 1)	**Significant Observable Inputs (Level 2)**	**Significant Unobservable Inputs (Level 3)**	**Total**
Registered investment companies	**$ 12,185,624**	**$ -**	**$ -**	**$ 12,185,624**
Investments measured at net asset value[(1)]				**453,664**
				$ 12,639,288

	Fair Value Measurements at December 31, 2023			
Registered investment companies	$ 10,139,123	$ -	$ -	$ 10,139,123
Investments measured at net asset value[(1)]				553,964
				$ 10,693,087

(1) In accordance with Subtopic 820-10, certain investments that are measured at fair value using the net asset value per units held (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in these tables are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following table summarizes investments for which fair value is measured using the net asset value per unit practical expedient:

	Fair Value				
	December 31, 2024	**December 31, 2023**	**Unfunded Commitment**	**Redemption Frequency**	**Redemption Notice Period**
Collective Trust Fund					
Stable Value Fund	**$ 453,664**	$ 553,964	**$ -**	Immediate	None

Note 5 - Tax Status

The Company has adopted a pre-approved plan document that was sponsored by FMR LLC. The pre-approved plan has received an opinion letter from the IRS, dated June 30, 2020, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and; therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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

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 become 100% vested in the Company contribution portion of their account.

Note 7 - 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 statement of net assets available for benefits.

Note 8 - Related Party Transactions and Party-In-Interest Transactions

Certain plan investments held are shares of registered investment companies that are managed by Fidelity Investments, a related affiliate of Fidelity Management Trust Company, the trustee of the Plan. These transactions qualify as exempt party-in-interest transactions.

Fees incurred by the Plan for the investment management, recordkeeping, and custodial services amounted to $65,286 and $49,490 for the years ended December 31, 2024 and 2023, respectively.

Note 9 - Reconciliation of Financial Statements to the Form 5500

The following is a reconciliation of notes receivable from participants per the financial statements to the Form 5500 as of December 31:

	2024	2023
Notes receivable from participants per the financial statements	**$ 309,987**	$ 266,979
Deemed distributions of notes receivable from participants	**(35,604)**	(25,201)
Notes Receivable from Participants per the Form 5500	**$ 274,383**	$ 241,778

Notes receivable from participants, which have been deemed distributed in accordance with plan policy and the IRC regulations, continue to be reported as plan assets on the financial statements, but are excluded from Form 5500, Schedule H, Line 1c (8) in accordance with the instructions to the Form 5500.

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2024:

Change in net assets available for benefits per the financial statements	**$ 1,952,902**
Deemed distributions of participant loans	**(8,647)**
Accrued interest on deemed distributions	**(1,756)**
Change in Net Assets Available for Benefits per the Form 5500	**$ 1,942,499**

Notes receivable from participants, which are deemed distributed in accordance with plan policy and the IRC regulations in the current year, are reflected in the Form 5500 when the default occurs. Deemed distributions are reflected in benefits paid to participants per the financial statements in the year of the actual distribution when there is an occurrence of a distributable event. Accrued interest related to deemed distributions is reflected in interest income on notes receivable from participants in the financial statements until the loan is offset. Accrued interest related to deemed distributions is not reflected in the Form 5500 once the default has occurred and the deemed distribution is reported on the Form 5500.

Note 10 - Subsequent Events

Plan management has evaluated subsequent events through October 6, 2025. This date is the date the financial statements were available to be issued. No material events subsequent to December 31, 2024 were noted.

Sterman Masser, Inc. 401(k) Plan

EIN: 23-1726207, Plan Number 002

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

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Registered Investment Companies			
*	Fidelity Investments	Fidelity 500 Index Fund	**	**$ 2,696,668**
*	Fidelity Investments	Fidelity Freedom 2040 K6	**	**1,878,730**
*	Fidelity Investments	Fidelity Freedom 2035 K6	**	**1,295,077**
*	Fidelity Investments	Fidelity Freedom 2045 K6	**	**929,756**
*	Fidelity Investments	Fidelity Freedom 2030 K6	**	**824,269**
	Franklin	Franklin DynaTech Fund R6	**	**748,145**
*	Fidelity Investments	Fidelity Freedom 2015 K6	**	**554,042**
	JPMorgan	JPMorgan Equity Income Fund R6	**	**542,067**
*	Fidelity Investments	Fidelity Mid Cap Index Fund	**	**416,075**
*	Fidelity Investments	Fidelity Freedom 2025 K6	**	**404,114**
*	Fidelity Investments	Fidelity Freedom 2060 K6	**	**330,637**
*	Fidelity Investments	Fidelity Freedom 2050 K6	**	**272,674**
*	Fidelity Investments	Fidelity Freedom 2055 K5	**	**259,306**
*	Fidelity Investments	Fidelity Small Cap Index Fund	**	**212,876**
*	Fidelity Investments	Fidelity Freedom 2020 K6	**	**187,413**
	Federated Hermes	Federated Hermes Institutional High Yield Bond Fund R6	**	**139,434**
*	Fidelity Investments	Fidelity International Index Fund	**	**107,390**
*	Fidelity Investments	Fidelity Freedom 2065 K6	**	**90,158**
*	Fidelity Investments	Fidelity Inflation-Protected Bond Index Fund	**	**71,839**
	American Funds	American Funds New World Fund R6	**	**62,366**
	Dimensional Fund Advisors	DFA Real Estate Securities I Fund	**	**51,863**
	Western Asset	Western Asset Core Plus Bond Fund Class I	**	**44,052**
	American Funds	American Funds The Bond Fund of America R6	**	**36,943**
*	Fidelity Investments	Fidelity Freedom Income Fund K6	**	**22,570**
*	Fidelity Investments	Fidelity Multi Asset Index Fund	**	**6,627**
*	Fidelity Investments	Fidelity Freedom 2070 K6	**	**533**
				12,185,624
	Collective Trust Fund			
	Putnam Investments	Putnam Stable Value Fund	**	**453,664**
*	**Participant Loans**	4.25% to 9.50%		**274,383**
	Total Assets (Held at End of Year)			**$ 12,913,671**

The above information has been certified by Fidelity Management Trust Company, the trustee of the Plan, as complete and accurate.

* Represents a party-in-interest.

** Cost omitted for participant-directed investments.

STERMAN MASSER POTATO FARMS

Sterman Masser, Inc.
1 Spud Lane, PO Box 210
Sacramento, PA 17968
PHONE: (570) 682-3709
FAX: (570) 682-3259
www.stermanmasser.com

October 20, 2026

U.S. Department of Labor, Employee Benefits Security Administration
Internal Revenue Service

RE: Request for Penalty Waiver for Reasonable Cause — Late Filing of 2025 Form 5500, Sterman Masser, Inc. 401(k) Plan

Plan sponsor / administrator	Sterman Masser, Inc.
Plan name	Sterman Masser, Inc. 401(k) Plan
EIN / Plan number	23-1726207 / 002
Plan year	January 1, 2025 – December 31, 2025
Return	Form 5500, with Schedules and independent auditor's report
Extended due date (Form 5558)	October 15, 2026
Date filed	October 20, 2026 — EFAST2 ACK ID _____
Days late	5

The plan administrator requests that any penalty for the late filing of the 2025 Form 5500 be waived for reasonable cause. The filing was submitted in good faith on October 13, 2026, ahead of the extended deadline, and was refiled promptly once the error was discovered.

Statement of Facts
The plan administrator believed the 2025 Form 5500 was filed on October 13, 2026, and had a printed DOL receipt confirmation in hand. That confirmation turned out to belong to the prior-year (2024) filing.
For the 2025 plan year, Fidelity Investments was the plan's recordkeeper and prepared the Form 5500 for electronic signature and submission through its Plan Sponsor WebStation. The plan's independent auditor, RKL LLP, provided the audited financial statements attached to the return. The plan moved to ADP Retirement Services as recordkeeper effective January 2, 2026.

Date	Event
Oct 13, 2026, ~10:20 a.m.	Amy Doyle, plan co-administrator, completed what she understood to be the signature and submission of the 2025 Form 5500 with the auditor's report attached. The system displayed a DOL receipt confirmation, which she printed and retained.
Oct 13, 2026, 10:25 a.m.	Relying on that confirmation, she notified ADP in writing that the 2025 Form 5500 had been filed and sent the Summary Annual Report for distribution. ADP confirmed the same morning and scheduled distribution for October 15, 2026.
Oct 15, 2026	Extended filing deadline passed; the plan administrator believed the return was already on file.
Oct 20, 2026, 11:44 a.m.	RKL LLP reported that the 2025 return did not appear on EFAST2 and that Fidelity showed its status as "ready to sign."
Oct 20, 2026	The plan administrator opened Fidelity service request W591782-20OCT26 the same day. RKL LLP determined that the ACK ID on the printed confirmation matched the 2024 plan year filing, not the 2025 filing.

Oct 20, 2026	The 2025 Form 5500 was signed and submitted through EFAST2 and acceptance was confirmed (ACK ID _____).

The confirmation appeared at the end of the signing workflow, immediately after the administrator completed the steps for the 2025 return, so she reasonably took it as confirmation of that filing.

Reasonable Cause and Good Faith
The late filing resulted from an honest, documented belief that the return had been filed, not from neglect or disregard of the filing requirement.

- **Timely action.** The return was prepared, the audit was complete, and submission was attempted on October 13, 2026, two days before the extended deadline.
- **Reasonable reliance.** The administrator received and printed what appeared to be a DOL receipt confirmation generated in the normal course of the filing workflow.
- **Contemporaneous evidence.** Within five minutes of the attempted submission, she notified the plan's recordkeeper in writing that the return had been filed and released the Summary Annual Report for distribution. That conduct is consistent only with a good-faith belief that filing was complete.
- **Prompt correction.** The problem was investigated the same day it was reported, and the return was refiled on October 20, 2026, five days after the deadline.
- **Clean history.** The plan has filed its Form 5500 timely in prior years, including the 2024 plan year return.
- **No harm to participants.** All required information is now on file, and participants received the Summary Annual Report on schedule.

Corrective Action and Preventive Measures
The 2025 Form 5500 has been filed and accepted, and the plan has changed its procedures so a filing is not treated as complete until acceptance is verified for the correct plan year.

1. A filing is considered complete only after its status shows as accepted in the EFAST2 public filing search for the correct plan year.
2. The ACK ID and plan year on the confirmation are checked against the return being filed, and the confirmation is saved with the filing records.
3. The second plan co-administrator, the Controller, independently verifies acceptance before the Summary Annual Report is released.
4. A follow-up verification is calendared five business days before each filing deadline, with the plan's auditor copied.

Request
The plan administrator respectfully requests that the Department of Labor and the Internal Revenue Service waive any penalty for the late filing of the 2025 Form 5500 for reasonable cause.

Under penalties of perjury, I declare that I have examined this statement and, to the best of my knowledge and belief, the facts stated are true, correct, and complete.

Respectfully submitted,

Amy Doyle _____ Date: 10/20/2026

Amy Doyle
Director of Risk Management and Plan Co-Administrator
Sterman Masser, Inc.

Enclosures

- Printed DOL receipt confirmation obtained October 13, 2026
- Email to ADP Retirement Services, October 13, 2026, 10:25 a.m., and ADP's reply
- Fidelity service request W591782-20OCT26
- EFAST2 acceptance confirmation for the 2025 Form 5500

Need Help?

Click the *Learn More* link or call the Fidelity toll-free number

Filing Deadline: 10/15/2025 **ACK ID#:** 20251013075336NAL0000809441001

✓ Review & Approve > ✓ Sign > ✓ File > **Final Steps**

Learn More About Final Steps

Complete! The DOL accepted your form 5500. You are almost finished...

Next Steps

1. **Send your Summary Annual Report (SAR):** You must distribute the SAR to participants, as well as beneficiaries of deceased participants, within two months after the filing deadline for the Form 5500.
2. **Print and maintain** a hardcopy of these documents for your records.

Current documents:

- Form 5500 and Schedules (PDF)
- Summary Annual Report (PDF)
- Filing Notes (PDF)
- Form 5558 (PDF)
- Detailed Participant Count (PDF)
- Accountant Opinion and financials
- Schedule of Assets (Held at End of Year)
- Other

Return to In-Progress Form

Name	Date modified	Type	Size
2025 FS Sterman Masser, Inc. 401(k) Plan FINAL.pdf	10/13/2026 8:40 AM	Adobe Acrobat D...	272 KB
2025 Sterman Masser Summary Annual Report.pdf	10/13/2026 10:18 AM	Adobe Acrobat D...	32 KB
Accountant Opinion and financials.pdf	10/13/2026 10:19 AM	Adobe Acrobat D...	362 KB
Confirmation 5500 Filed and accepted by DOL 10.13.2025....	10/13/2026 10:21 AM	Microsoft Word D...	53 KB
Detailed Participant Count.pdf	10/13/2026 10:18 AM	Adobe Acrobat D...	69 KB
Form 5500 and Schedules (1).pdf	10/13/2026 10:18 AM	Adobe Acrobat D...	348 KB
Form 5558 (1).pdf	10/13/2026 10:19 AM	Adobe Acrobat D...	68 KB
Form 8955-SSA (1).pdf	9/21/2026 9:50 AM	Adobe Acrobat D...	46 KB
MOO Sched H 2025-2026.pdf	5/19/2026 3:05 PM	Adobe Acrobat D...	102 KB



Confirmation 5500 Filed and accepted by DOL 10.13.2025.docx

Share

Details

Type	Microsoft Word Document
Size	52.3 KB
File location	H:\401 (k)\2025\5500 Forms
Date modified	10/13/2026 10:21 AM
Authors	Amy Doyle
Content type	application/vnd.openxmlform...
Pages	1
Date accessed	10/13/2026 10:21 AM
Last saved by	Amy Doyle
Content created	10/13/2026 10:20 AM
Date last saved	10/13/2026 10:21 AM
Total editing ti...	00:01:00

Properties

The 10/13/26 DOCS @ 10:18AM were created after the filing was accepted.

I was unaware it was rejected for missing documents i.e. Schedule of assets, and detailed participant accounts. Because they were part of the auditor report I only uploaded once.

Amy Doyle

From: Amy Doyle
Sent: Tuesday, October 13, 2026 10:25 AM
To: Fuller, Jon (ES)
Cc: Mike Deeter; Burke, Tom
Subject: 2025 SAR for Distribution

Hi Jon,

I just filed the 2025 5500 with the DOL. I added the SAR to the transfer file so that ADP can distribute it to all necessary parties. Please let me know if you need anything else from us.

Kindly confirm receipt of the SAR.

Thanks,

Amy

MASSER FAMILY OF COMPANIES
STERMAN MASSER POTATO FARMS
MLS Masser Logistics Services
LYKENS VALLEY GRAIN
KEYSTONE POTATO PRODUCTS
MLB Masser Logistics Brokerage

Amy Doyle
Director of Risk Management
1 Spud Lane
PO Box 210
Sacramento, PA 17968
Direct: 570-653-1505
www.MasserSpuds.com

Amy Doyle

From: Fuller, Jon (ES) <jon.fuller@adp.com>
Sent: Tuesday, October 13, 2026 11:09 AM
To: Amy Doyle
Cc: Mike Deeter; tom.burke
Subject: 429739 - 2025 SAR for Distribution

Good Morning Ms. Doyle,

Thank you for your email and for letting me know that the 2025 Form 5500 has been filed. I submitted ticket number 11371970 to have the SAR mailed out for you. I asked that it be distributed 10/15/2026. It should be done on or around that date.

Please let me know if you have any questions or concerns.

Thank you,

Always Designing for People®

Jon Fuller
Client Service Manager III

4 Northeastern Blvd., Salem, NH 03079
T: 800-243-2602 Ext:2229

Jon.fuller@adp.com



Securing and protecting client and participant data is a top priority at ADP. With this goal in mind, effective immediately, we will remove all sensitive and personal content when responding to your inquiries through email. Going forward, please share any sensitive or personal data via ADP's secure upload tools: ADP Transfer File located on the Plan Sponsor website or ADP SharePoint when not using the Plan Sponsor Website. Thank you for helping us protect you and your data.

Please be advised that calls to and from ADP may be monitored or recorded.

The information in this email is general information provided for your convenience. ADP Retirement Services is not authorized to provide legal or tax advice and nothing in this communication is intended or should be construed as such. If you have questions about how IRS or DOL laws and guidance apply to your plan, please contact your legal or tax advisor.

From: Amy Doyle <ADoyle@masserspuds.com>
Sent: Tuesday, October 13, 2026 10:25 AM
To: Fuller, Jon (ES) <jon.fuller@adp.com>
Cc: Mike Deeter <MDeeter@masserspuds.com>; tom.burke <tom.burke@lpl.com>
Subject: 2025 SAR for Distribution

WARNING: Do not click links or open attachments unless you recognize the source of the email and know the contents are safe.

Hi Jon,

I just filed the 2025 5500 with the DOL. I added the SAR to the transfer file so that ADP can distribute it to all necessary parties. Please let me know if you need anything else from us.

Kindly confirm receipt of the SAR.

Thanks,

Amy

MASSER FAMILY OF COMPANIES
STEINMAN MASSER POTATO FARMS
MLS
LYKENS VALLEY GRAIN
KEYSTONE POTATO PRODUCTS
MLB

Amy Doyle
Director of Risk Management
1 Spud Lane
PO Box 210
Sacramento, PA 17968
Direct: 570-653-1505
www.MasserSpuds.com

This message and any attachments are intended only for the use of the addressee and may contain information that is privileged and confidential. If the reader of the message is not the intended recipient or an authorized representative of the intended recipient, you are hereby notified that any dissemination of this communication is strictly prohibited. If you have received this communication in error, notify the sender immediately by return email and delete the message and any attachments from your system.

Service Request

Tracking number
W591782-20OCT26

Status
Resolved as of Oct-20-2026 1:48 p.m. ET

Type
Form 5500

Source type
PSW opened

Benefit
Defined Contribution

Plan
STERMAN MASSER - 1096H

Owner name
Doyle,Amy

Expand all sections

Notes

Add a note

Showing 1 of 1 notes

Fidelity added on Oct-20-2026 1:16 p.m. ET
Hello,

Thank you for your inquiry, after review of the plan the filling was rejected due to the auditors documents not being attached to the filling. Please ... View more

Files

Submission details

What can we help you with?
Form 5500
Tell us as much information as possible about how we can help.
I submitted the 5500 on 10/13/26 and received confirmation that it was accepted by the DOL but now it is showing in Fidelity and on DOL as not received. What do I do now?
What's the best number to reach you? (Optional)

5706531505

Which email do you want to use to receive updates about this request?
adoyle@masserspuds.com
Who else needs an update about this request? (optional)
mdeeter@masserspuds.com