Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee **Benefit Plan**

This form is required to be filed 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-SF.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information									
For calend	For calendar plan year 2024 or fiscal plan year beginning and ending								
A This re	A This return/report is for: a single-employer plan a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)								
B This ret	urn/report is	the first return/report	the final return/repo	rt					
B This return/report is					s than 12 months)				
C Check	box if filing under:	Form 5558 special extension (enter descr	automatic extension	1	DFVC program				
D If the mi					. \Box				
	-	argained plan, check here			′ ∐ □				
		ted plan permitted by SECURE Act s		<u></u>	<u> </u>				
Part II		ormation—enter all requested inf	ormation		1h Thron digit pla	an number			
1a Name	or plan				1b Three-digit plan number (PN) ▶				
					1c Effective date of plan				
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)					2b Employer Identification Number (EIN)				
					2c Sponsor's telephone number				
					2d Business code (see instructions)				
3a Plan administrator's name and address ☐ Same as Plan Sponsor.					3b Administrator's EIN				
ou mane			001:						
						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					4b EIN				
filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.				ibei ilolli tile	4d PN				
a Sponsor's name									
C Plan Name									
5a Total	number of participant	s at the beginning of the plan year			5a				
b Total number of participants at the end of the plan year					5b				
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)				nly defined	5c(1)				
C(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)					5c(2)				
d(1) Total number of active participants at the beginning of the plan year					5d(1)				
d(2) Total number of active participants at the end of the plan year				5d(2)					
e Number of participants who terminated employment during the plan year with accrued benefits that			benefits that	5e					
Caution:	less than 100% vest	ede or incomplete filing of this return	Vranort will be assess	ad unless reaso		phlishad			
Under pen SB or Sch	alties of perjury and o	other penalties set forth in the instruction and signed by an enrolled actuary, a	tions, I declare that I ha	ve examined this	return/report, includ	ling, if applicable, a Schedule			
SIGN									
HERE	Signature of plan	administrator	Date	Enter name	of individual signing	as plan administrator			
4012	Orginature or pian	administratol	Date	Line Haifle	or marvidual signiffy	ao pian administratur			
SIGN HERE	-								
For Donor		loyer/plan sponsor	Date	Enter name	Enter name of individual signing as employer or plan sponsor				

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under 28 CFR 2520 104-469 (See instructions on valver eligibility and conditions)		Were all of the plan's assets during the plan year invested in eligibl Are you claiming a waiver of the annual examination and report of						Yes No
c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)?		under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)						
Part III Financial Information Financial Information	c							
Part III Financial Information 7 Plan Assets and Liabilities 8 Total plan assets 9 Total plan inabilities 9 Total plan inabilities 1 Total plan assets (subtract line 7b from line 7a) 1 Total plan assets (subtract line 7b from line 7a) 2 Not plan assets (subtract line 7b from line 7a) 3 Income, Expenses, and Transfers for this Plan Year 4 Contributions received or receivable from: 9 (1) Employers 9 (2) Participants 9 8a(2) 9 Other income (loss) 9 Other income (loss) 1 Other income (loss) 1 Other income (loss) 1 Other income (loss) 1 Other income (loss) 2 Other income (loss) 3 (Income (loss)	C	·		. • `		,		
7 Plan Assets and Liabilities (a) Beginning of Year (b) End of Year a Total plan assets				nomian ming for the p	ian yea			. (000 mondono.)
a Total plan assets	Pa	rt III Financial Information		ı				
b Total plan liabilities 7b from line 7a) 7c 8 Income, Expenses, and Transfers for this Plan Ycar (a) Amount (b) Total a Contributions received or receivable from: 8a(1)	_7_	Plan Assets and Liabilities		(a) Beginning	of Year			(b) End of Year
C Net plan assets (subtract line 7b from line 7a) 8 Income, Expenses, and Transfers for this Plan Year 4 Contributions received or receivable from: (1) Employers 8 (1) (2) Participants (3) Other (including rollovers) 8 (3) b Other income (add lines 8a(1), 8a(2), 8a(3), and 8b) c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) 6 Benefits paid (including direct rollovers and insurance premiums to provide benefits) f Administrative service providers (salaries, fees, commissions)		•	7a					
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from: (1) Employers (2) Participants (3) Others (including rollovers) Ba(3) D Other income (loss) B Other income			7b					
a Contributions received or receivable from: (1) Employers (2) Participants (3) Others (including rollovers) (3) Others (including rollovers) (4) Employers (3) Others (including rollovers) (5) Other income (loss) (6) Other income (loss) (7) Employers (8) Ba(3) (8) Others (including rollovers) (8) Bb (8) C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) (8) Bb (9) Other income (loss) (9) Other expenses (loss) (1) Other expenses (loss) (1) Other expenses (loss) (1) Other expenses (loss) (2) Other expenses (loss) (3) Other expenses (loss) (4) Other expenses (loss) (5) Other expenses (loss) (6) Other expenses (loss) (8) Bb (1) Not income (loss) (subtract line 8h from line 8c) (1) Not income (loss) (subtract line 8h from line 8c) (1) If the plan provides welfare benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: Part V Plan Characteristics 9a If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: 10 During the plan year: 10 Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510 3-1022 Continue to answer "yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program). 10 During the plan year: 10 Uning the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud of dishonesty? 10 During the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud of dishonesty? 10 During the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud of dishonesty? 10 During the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud of dishonesty? 10 During the plan have any participant losses? (Fes." check the box if you eith	C	Net plan assets (subtract line 7b from line 7a)	7c					
(2) Participants 8a(1) (2) Participants 8a(2) (3) Others (including rollovers) 8a(3) (5) Other income (loss) (6) Other income (loss) (7) Other income (loss) (8) Other expense (loss) (8) Other expenses (loss) (8) Other expenses (loss) (8) Other expenses (loss) (9) Other expenses (loss) (1) Notal expenses (loss) (subtract line 8h from line 8c) (1) Notal expenses (loss) (subtract line 8h from line 8c) (1) Transfers to (from) the plan (see instructions) (1) Transfers to (from) the plan (see instructions) (1) If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: Part IV Plan Characteristics (1) If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions (1) During the plan year: (2) Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CPR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program). (1) Ob Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a). (2) Was the plan novered by a fidelity bond? (3) Other plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? (3) Other plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? (3) Other plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused the plan's (See instructions). (4) Other plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? (3) Other plan have a loss, whether or n	8			(a) Amoun	ıt			(b) Total
(3) Other income (loss) b Other income (loss) c Total income (loss) d Benefits paid (including direct rollovers and insurance premiums to provide benefits) d Benefits paid (including direct rollovers and insurance premiums to provide benefits) d Certain deemed and/or corrective distributions (see instructions). 8d d Certain deemed and/or corrective distributions (see instructions). 8	a	(4) Franksis	8a(1)			_		
b Other income (loss) c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) d Benefits paid (including direct rollovers and insurance premiums to provide benefits) e Certain deemed and/or corrective distributions (see instructions). 8d g Other expenses f Administrative service providers (salaries, fees, commissions) 8f g Other expenses h Total expenses (add lines 8d, 8e, 8f, and 8g) i Net income (loss) (subtract line 8h from line 8c) g If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provide seef 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 Fictuary Correction Program)		(2) Participants	8a(2)					
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) d Benefits paid (including direct rollovers and insurance premiums to provide benefits) denefits paid (including direct rollovers and insurance premiums to provide benefits) e Certain deemed and/or corrective distributions (see instructions). 8		(3) Others (including rollovers)	8a(3)					
d Benefits paid (including direct rollovers and insurance premiums to provide benefits) e Certain deemed and/or corrective distributions (see instructions). g Other expenses f Administrative service providers (salaries, fees, commissions)	b	Other income (loss)	8b				>	
to provide benefits) e Certain deemed and/or corrective distributions (see instructions). 8			8c					
f Administrative service providers (salaries, fees, commissions)	d							
g Other expenses (add lines 8d, 8e, 8f, and 8g) h Total expenses (add lines 8d, 8e, 8f, and 8g) k Net income (loss) (subtract line 8h from line 8c) j Transfers to (from) the plan (see instructions) g If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides pension benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: 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)	<u>e</u>	Certain deemed and/or corrective distributions (see instructions).	8e					
h Total expenses (add lines 8d, 8e, 8f, and 8g) i Net income (loss) (subtract line 8h from line 8c) j Transfers to (from) the plan (see instructions) 8i Part IV Plan Characteristics 9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: 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). b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	f	f Administrative service providers (salaries, fees, commissions)						
i Net income (loss) (subtract line 8h from line 8c) j Transfers to (from) the plan (see instructions) Part IV Plan Characteristics 9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: 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). b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	g	Other expenses	8g			_		
Transfers to (from) the plan (see instructions) 8j	<u>h</u>	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h					
Part IV Plan Characteristics	<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i					
If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: Description During the plan pear: Yes No Amount	<u>j</u>	j Transfers to (from) the plan (see instructions)						
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: 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). b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	Pa	rt IV Plan Characteristics						
Part V Compliance Questions 10 During the plan year: a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-1027 Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program). b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.). c Was the plan covered by a fidelity bond?	9a	If the plan provides pension benefits, enter the applicable pension	feature co	odes from the List of Pla	an Cha	racteri	stic Cod	les in the instructions:
10 During the plan year: 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)	b	If the plan provides welfare benefits, enter the applicable welfare for	eature cod	des from the List of Pla	n Chara	acterist	tic Code	es in the instructions:
10 During the plan year: 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)	Par	t V Compliance Questions						
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)	10	During the plan year:				Yes	No	Amount
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	а	Was there a failure to transmit to the plan any participant contribu	itions with	in the time period				
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)					40-			
reported on line 10a.)	h				10a			
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.). f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	~				10b			
by fraud or dishonesty?	С	C Was the plan covered by a fidelity bond?			10c			
carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	d				10d			
f Has the plan failed to provide any benefit when due under the plan?	е	carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)						
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) 10g h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) 10h i If 10h was answered "Yes," check the box if you either provided the required notice or one of the					10e			
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) i If 10h was answered "Yes," check the box if you either provided the required notice or one of the								
2520.101-3.) If 10h was answered "Yes," check the box if you either provided the required notice or one of the					10g			
· · · · · · · · · · · · · · · · · · ·	h	2520.101-3.)			10h			
	i	·	•		10i			

	F	Form 5500-SF (2024)	Page 3-				
Part	: VI	Pension Funding Compliance					
11							
а		he unpaid minimum required contributions for all years from Schedule SB (F		11a			
		missed contribution reporting requirements. If the plan is covered by Pf	·		is great	ter than \$0. 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						
40			ii 110 fii 8 l ii		1		
12	Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?						
а		iver of the minimum funding standard for a prior year is being amortized in tl g the waiver.		nd enter t Dav		of the letter ruling Year	
lf y	-	npleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 550			-		
		he minimum required contribution for this plan year		12b			
С	Enter t	he amount contributed by the employer to the plan for this plan year		12c			
d		ct the amount in line 12c from the amount in line 12b. Enter the result (enter		12d			
e Will the minimum funding amount reported on line 12d be met by the funding deadline?					Yes	□ No □ N/A	
Part	VII	Plan Terminations and Transfers of Assets					
13a	Has a r	esolution to terminate the plan been adopted in any plan year?			Yes	No	
а	If "Yes	" enter the amount of any plan assets that reverted to the employer this yea	ar	13a			
b		all the plan assets distributed to participants or beneficiaries, transferred to a of the PBGC?		е		Yes No	
C 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.)							
1	13c(1) Name of plan(s):					13c(3) PN(s)	
Part VIII IRS Compliance Questions							
14a 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							
14b 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							
		an sponsor is an adopter of a pre-approved plan that received a favorable II D/YYYY) and the Opinion Letter serial number	RS Opinion Letter, enter the date	of the O	pinion L	etter//	