

Form 5500-SFDepartment of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation**Short Form Annual Return/Report of Small Employee Benefit Plan**OMB Nos. 1210-0110
1210-0089**2024****This Form is Open to Public Inspection**

► Complete all entries in accordance with the instructions to the Form 5500-SF.

Part I Annual Report Identification InformationFor calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

- 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 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** Check box if filing under: Form 5558 automatic extension DFVC program
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here ►
- 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
'&PARTNERS VIP PLAN**1b** Three-digit plan number
(PN) ► **002****1c** Effective date of plan
01/01/2024**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)
'&PARTNERS, LLC**2b** Employer Identification Number (EIN)
62-1627736**2c** Sponsor's telephone number
314-422-0668**2d** Business code (see instructions)
52312040 BURTON HILLS BLVD
SUITE 350
NASHVILLE, TN 37215**3a** Plan administrator's name and address Same as Plan Sponsor.**3b** Administrator's EIN**3c** Administrator's telephone number**4** If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.**4b** EIN**a** Sponsor's name
c Plan Name**4d** PN**5a** Total number of participants at the beginning of the plan year**5a** **54****b** Total number of participants at the end of the plan year**5b** **54****c(1)** Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)**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 were less than 100% vested**5e** **0****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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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. | 10/14/2025 | SCOTT NELSON |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE | Filed with authorized/valid electronic signature. | 10/13/2025 | SCOTT NELSON |
| | Signature of employer/plan sponsor | Date | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year **583748**. (See instructions.)

Part III Financial Information

| | | (a) Beginning of Year | (b) End of Year |
|----------|---|-----------------------|-----------------|
| | | | |
| 7 | Plan Assets and Liabilities | | |
| a | Total plan assets | 7a 0 | 3144582 |
| b | Total plan liabilities | 7b | |
| c | Net plan assets (subtract line 7b from line 7a) | 7c 0 | 3144582 |
| 8 | Income, Expenses, and Transfers for this Plan Year | (a) Amount | (b) Total |
| a | Contributions received or receivable from: | | |
| (1) | Employers | 8a(1) 3144582 | |
| (2) | Participants..... | 8a(2) | |
| (3) | Others (including rollovers)..... | 8a(3) | |
| b | Other income (loss) | 8b 0 | |
| c | Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) | 8c | 3144582 |
| d | Benefits paid (including direct rollovers and insurance premiums to provide benefits) | 8d 0 | |
| e | Certain deemed and/or corrective distributions (see instructions) . | 8e | |
| f | Administrative service providers (salaries, fees, commissions) | 8f | |
| g | Other expenses | 8g | |
| h | Total expenses (add lines 8d, 8e, 8f, and 8g) | 8h | 0 |
| i | Net income (loss) (subtract line 8h from line 8c)..... | 8i | 3144582 |
| j | Transfers to (from) the plan (see instructions)..... | 8j | |

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:
1A
- 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: | 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)..... | 10a | <input checked="" type="checkbox"/> | |
| b | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)..... | 10b | <input checked="" type="checkbox"/> | |
| c | Was the plan covered by a fidelity bond? | 10c | <input checked="" type="checkbox"/> | 10000000 |
| d | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?..... | 10d | <input checked="" type="checkbox"/> | |
| 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.)..... | 10e | <input checked="" type="checkbox"/> | |
| f | Has the plan failed to provide any benefit when due under the plan? | 10f | <input checked="" type="checkbox"/> | |
| g | Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) | 10g | <input checked="" type="checkbox"/> | |
| h | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | 10h | <input checked="" type="checkbox"/> | |
| i | If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 | 10i | | |

Part VI Pension Funding Compliance

| | | |
|---|-----|---|
| 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below..... | | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 | 11a | 0 |
| b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: | | |
| <input type="checkbox"/> Yes. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> No. Other. Provide explanation _____ | | |

| | | |
|--|------------------------------|---|
| 12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. | | |
| a 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 letter ruling granting the waiver. Month Day Year | | |
| If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13. | | |
| b Enter the minimum required contribution for this plan year | 12b | |
| c Enter the amount contributed by the employer to the plan for this plan year | 12c | |
| d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) | 12d | |
| e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> N/A | | |

Part VII Plan Terminations and Transfers of Assets

| | | |
|---|----------------------|---|
| 13a Has a resolution to terminate the plan been adopted in any plan year? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| a If "Yes," enter the amount of any plan assets that reverted to the employer this year | | 13a |
| b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.) | | |
| 13c(1) Name of plan(s): | 13c(2) EIN(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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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). |
| <input type="checkbox"/> Design-based safe harbor method <input type="checkbox"/> "Prior year" ADP test <input type="checkbox"/> "Current year" ADP test <input type="checkbox"/> N/A |
| 15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number_____. |

SCHEDULE SB**(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

OMB No. 1210-0110

2024**This Form is Open to Public
Inspection**For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

► Round off amounts to nearest dollar.

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

A Name of plan

'&PARTNERS VIP PLAN

B Three-digit
plan number (PN)

► 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF

'&PARTNERS, LLC

D Employer Identification Number (EIN)

62-1627736

E Type of plan: Single Multiple-A Multiple-B**F** Prior year plan size: 100 or fewer 101-500 More than 500**Part I Basic Information****1** Enter the valuation date: Month **01** Day **01** Year **2024****2** Assets:

| | | |
|-------------------------------|-----------|---|
| a Market value | 2a | 0 |
| b Actuarial value..... | 2b | 0 |

3 Funding target/participant count breakdown

| | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
|--|----------------------------|---------------------------|--------------------------|
| a For retired participants and beneficiaries receiving payment..... | 0 | 0 | 0 |
| b For terminated vested participants..... | 0 | 0 | 0 |
| c For active participants | 54 | 0 | 0 |
| d Total..... | 54 | 0 | 0 |

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

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

5 Effective interest rate**5** **5.19 %****6** Target normal cost

| | | |
|---|-----------|---------|
| a Present value of current plan year accruals..... | 6a | 2931601 |
| b Expected plan-related expenses | 6b | 0 |
| c Target normal cost..... | 6c | 2931601 |

Statement by Enrolled Actuary

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

**SIGN
HERE**

Signature of actuary

08/20/2025

Date

STEVEN R. MARCUS,EA,ASA,MAAA

Type or print name of actuary

23-06245

Most recent enrollment number

USI CONSULTING GROUP

Firm name

516-683-6100

Telephone number (including area code)

725 RXR PLAZA EAST TOWER
UNIONDALE, NY 11556

Address of the firm

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2024
v. 240311

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

| Part III | Funding Percentages | | |
|-----------------|---|-----------|----------|
| 14 | Funding target attainment percentage..... | 14 | 100.00 % |
| 15 | Adjusted funding target attainment percentage | 15 | 100.00 % |
| 16 | Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement..... | 16 | 100.00 % |
| 17 | If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage..... | 17 | % |

Part IV Contributions and Liquidity Shortfalls

| 18 Contributions made to the plan for the plan year by employer(s) and employees: | | | | | |
|---|-----------------------------------|---------------------------------|--------------------------|-----------------------------------|---------------------------------|
| (a) Date (MM-DD-YYYY) | (b) Amount paid by employer(s) | (c) Amount paid by employees | (a) Date (MM-DD-YYYY) | (b) Amount paid by employer(s) | (c) Amount paid by employees |
| 04/29/2025 | 3144582 | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | Totals ► | 18(b) | 3144582 18(c) 0 |

| | | |
|-----------|--|--------------------|
| 19 | Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year: | |
| a | Contributions allocated toward unpaid minimum required contributions from prior years..... | 19a 0 |
| b | Contributions made to avoid restrictions adjusted to valuation date..... | 19b 0 |
| c | Contributions allocated toward minimum required contribution for current year adjusted to valuation date..... | 19c 2940520 |

20 Quarterly contributions and liquidity shortfalls:

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

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

| | |
|---|---------|
| C If line 20a is "Yes," see instructions and complete the following table as applicable: | |
| Liquidity shortfall as of end of quarter of this plan year | |
| (1) 1st | (2) 2nd |
| (3) 3rd | (4) 4th |

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:

| | | | | |
|-------------------------|------------------------|------------------------|------------------------|---|
| a Segment rates: | 1st segment: 4.75 % | 2nd segment: 4.96 % | 3rd segment: 5.59 % | <input type="checkbox"/> N/A, full yield curve used |
|-------------------------|------------------------|------------------------|------------------------|---|

| | | |
|--|------------|---|
| b Applicable month (enter code) | 21b | 0 |
|--|------------|---|

| | | |
|---|-----------|----|
| 22 Weighted average retirement age | 22 | 70 |
|---|-----------|----|

| | | | |
|---|--|---|-------------------------------------|
| 23 Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined | <input checked="" type="checkbox"/> Prescribed - separate | <input type="checkbox"/> Substitute |
|---|--|---|-------------------------------------|

Part VI Miscellaneous Items

| | | |
|---|------------------------------|--|
| 24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|---|------------------------------|--|

| | | |
|--|------------------------------|--|
| 25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|--|------------------------------|--|

26 Demographic and benefit information

| | | |
|---|---|-----------------------------|
| a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
|---|---|-----------------------------|

| | | |
|--|------------------------------|--|
| b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment.... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|--|------------------------------|--|

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

| | | |
|---|-----------|---|
| 28 Unpaid minimum required contributions for all prior years | 28 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | 29 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) | 30 | 0 |
|---|-----------|---|

Part VIII Minimum Required Contribution For Current Year**31 Target normal cost and excess assets (see instructions):**

| | | |
|---|------------|---------|
| a Target normal cost (line 6c) | 31a | 2931601 |
|---|------------|---------|

| | | |
|--|------------|---|
| b Excess assets, if applicable, but not greater than line 31a | 31b | 0 |
|--|------------|---|

| | | |
|--------------------------------------|---------------------|-------------|
| 32 Amortization installments: | Outstanding Balance | Installment |
|--------------------------------------|---------------------|-------------|

| | | |
|---|---|---|
| a Net shortfall amortization installment | 0 | 0 |
|---|---|---|

| | | |
|--|---|---|
| b Waiver amortization installment | 0 | 0 |
|--|---|---|

| | | |
|--|-----------|--|
| 33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount | 33 | |
|--|-----------|--|

| | | |
|--|-----------|---------|
| 34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... | 34 | 2931601 |
|--|-----------|---------|

| | | | |
|--|-------------------|--------------------|---------------|
| | Carryover balance | Prefunding balance | Total balance |
|--|-------------------|--------------------|---------------|

| | | | |
|--|---|---|---|
| 35 Balances elected for use to offset funding requirement | 0 | 0 | 0 |
|--|---|---|---|

| | | |
|---|-----------|---------|
| 36 Additional cash requirement (line 34 minus line 35) | 36 | 2931601 |
|---|-----------|---------|

| | | |
|---|-----------|---------|
| 37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) | 37 | 2940520 |
|---|-----------|---------|

| | | | |
|---|--|--|--|
| 38 Present value of excess contributions for current year (see instructions) | | | |
|---|--|--|--|

| | | |
|--|------------|------|
| a Total (excess, if any, of line 37 over line 36) | 38a | 8919 |
|--|------------|------|

| | | |
|---|------------|---|
| b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances | 38b | 0 |
|---|------------|---|

| | | |
|---|-----------|---|
| 39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) | 39 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 40 Unpaid minimum required contributions for all years | 40 | 0 |
|---|-----------|---|

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

| | |
|---|--|
| 41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021 | |
|---|--|

SCHEDULE SB**(Form 5500)**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

OMB No. 1210-0110

2024**This Form is Open to Public
Inspection**

For calendar plan year 2024 or fiscal plan year beginning

01/01/2024

and ending

12/31/2024

► Round off amounts to nearest dollar.

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

A Name of plan

' & Partners VIP Plan

**B Three-digit
plan number (PN)**

► 002

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF

' & Partners, LLC

D Employer Identification Number (EIN)

62-1627736

E Type of plan: Single Multiple-A Multiple-B**F Prior year plan size:** 100 or fewer 101-500 More than 500**Part I Basic Information****1 Enter the valuation date:** Month 1 Day 1 Year 2024**2 Assets:**

| | | |
|--------------------------------|-----------|---|
| a Market value | 2a | 0 |
| b Actuarial value | 2b | 0 |

3 Funding target/participant count breakdown

| | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
|--|----------------------------|---------------------------|--------------------------|
| a For retired participants and beneficiaries receiving payment..... | 0 | 0 | 0 |
| b For terminated vested participants..... | 0 | 0 | 0 |
| c For active participants | 54 | 0 | 0 |
| d Total..... | 54 | 0 | 0 |

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

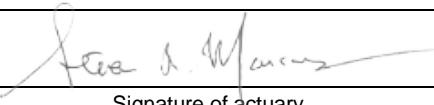
| | | |
|---|-----------|--|
| a Funding target disregarding prescribed at-risk assumptions | 4a | |
| b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor | 4b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

5 Effective interest rate 5 **5 . 19 %**

| | | |
|---|-----------|---------------|
| 6 Target normal cost..... | 6a | 2 , 931 , 601 |
| a Present value of current plan year accruals..... | 6b | 0 |
| b Expected plan-related expenses | 6c | 2 , 931 , 601 |

Statement by Enrolled Actuary

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

**SIGN
HERE**

08 / 20 / 2025

Date

Steven R. Marcus, EA, ASA, MAAA

23-06245

Type or print name of actuary

Most recent enrollment number

USI Consulting Group

(516) 683-6100

Firm name

Telephone number (including area code)

725 RXR Plaza East Tower

Uniondale

NY 11556

Address of the firm

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2024
v. 240311

Part V Assumptions Used to Determine Funding Target and Target Normal Cost**21** Discount rate:

| | | | | |
|-------------------------|--------------------------|--------------------------|--------------------------|---|
| a Segment rates: | 1st segment: 4 . 75 % | 2nd segment: 4 . 96 % | 3rd segment: 5 . 59 % | <input type="checkbox"/> N/A, full yield curve used |
|-------------------------|--------------------------|--------------------------|--------------------------|---|

| | | |
|--|------------|---|
| b Applicable month (enter code) | 21b | 0 |
|--|------------|---|

| | | |
|---|-----------|----|
| 22 Weighted average retirement age | 22 | 70 |
|---|-----------|----|

| | | | |
|---|--|---|-------------------------------------|
| 23 Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined | <input checked="" type="checkbox"/> Prescribed - separate | <input type="checkbox"/> Substitute |
|---|--|---|-------------------------------------|

Part VI Miscellaneous Items

| | | |
|---|------------------------------|--|
| 24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|---|------------------------------|--|

| | | |
|--|------------------------------|--|
| 25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|--|------------------------------|--|

26 Demographic and benefit information

| | | |
|---|---|-----------------------------|
| a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... | <input checked="" type="checkbox"/> Yes | <input type="checkbox"/> No |
|---|---|-----------------------------|

| | | |
|--|------------------------------|--|
| b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment.... | <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No |
|--|------------------------------|--|

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

| | | |
|---|-----------|---|
| 28 Unpaid minimum required contributions for all prior years | 28 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... | 29 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) | 30 | 0 |
|---|-----------|---|

Part VIII Minimum Required Contribution For Current Year

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

| | | |
|---|------------|---------------|
| a Target normal cost (line 6c) | 31a | 2 , 931 , 601 |
|---|------------|---------------|

| | | |
|--|------------|---|
| b Excess assets, if applicable, but not greater than line 31a | 31b | 0 |
|--|------------|---|

| | | |
|--------------------------------------|---------------------|-------------|
| 32 Amortization installments: | Outstanding Balance | Installment |
|--------------------------------------|---------------------|-------------|

| | | |
|---|---|---|
| a Net shortfall amortization installment | 0 | 0 |
|---|---|---|

| | | |
|--|---|---|
| b Waiver amortization installment | 0 | 0 |
|--|---|---|

| | | |
|--|-----------|--|
| 33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount | 33 | |
|--|-----------|--|

| | | |
|--|-----------|---------------|
| 34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... | 34 | 2 , 931 , 601 |
|--|-----------|---------------|

| | | | |
|--|-------------------|--------------------|---------------|
| | Carryover balance | Prefunding balance | Total balance |
|--|-------------------|--------------------|---------------|

| | | | |
|--|---|---|---|
| 35 Balances elected for use to offset funding requirement | 0 | 0 | 0 |
|--|---|---|---|

| | | |
|---|-----------|---------------|
| 36 Additional cash requirement (line 34 minus line 35) | 36 | 2 , 931 , 601 |
|---|-----------|---------------|

| | | |
|---|-----------|---------------|
| 37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) | 37 | 2 , 940 , 520 |
|---|-----------|---------------|

| | | |
|---|--|--|
| 38 Present value of excess contributions for current year (see instructions) | | |
|---|--|--|

| | | |
|--|------------|---------|
| a Total (excess, if any, of line 37 over line 36) | 38a | 8 , 919 |
|--|------------|---------|

| | | |
|--|------------|---|
| b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances..... | 38b | 0 |
|--|------------|---|

| | | |
|---|-----------|---|
| 39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) | 39 | 0 |
|---|-----------|---|

| | | |
|---|-----------|---|
| 40 Unpaid minimum required contributions for all years | 40 | 0 |
|---|-----------|---|

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

| | | | |
|---|-------------------------------|-------------------------------|-------------------------------|
| 41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. | <input type="checkbox"/> 2019 | <input type="checkbox"/> 2020 | <input type="checkbox"/> 2021 |
|---|-------------------------------|-------------------------------|-------------------------------|

&PARTNERS VIP PLAN

EIN: 62-1627736

PN: 002

2024 FORM 5500 – SCHEDULE SB, LINE 19 - DISCOUNTED EMPLOYER CONTRIBUTIONS

Valuation Date: **January 1, 2024**

2024 Effective Interest Rate: **5.19%**

Contribution:

| <u>(Date)</u> | <u>Amount (\$)</u> | <u>Number of Days to Valuation Date</u> | <u>Discounted to Valuation Date</u> |
|----------------|--------------------|---|-------------------------------------|
| April 29, 2025 | \$3,144,582 | 484 | \$2,940,520 |
| TOTALS | \$3,144,582 | | \$2,940,520 |

&PARTNERS VIP PLAN

EIN: 62-1627736

PN: 002

2024 FORM 5500 – SCHEDULE SB, LINE 22- DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

Participants are assumed to retire at age 70.

2024 FORM 5500 – SCHEDULE SB, LINE 26 – SCHEDULE OF ACTIVE PARTICIPANT DATA**Age and Service Information**

| Age | Benefit Service | | | | | | | | | Total |
|---------------|-----------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| | Under 1 | 1-5 | 5-10 | 10-15 | 15-20 | 20-25 | 25-30 | 30+ | | |
| Under 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 25 - 29 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 30 - 34 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| 35 - 39 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 40 - 44 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| 45 - 49 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| 50 - 54 | 15 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 |
| 55 - 59 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
| 60 - 64 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| 65 + | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 |
| Totals | 54 | 0 | 54 |

&PARTNERS VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Valuation Assumptions and Funding Methods

I. Valuation Method

The unit credit cost method, where the funding target is equal to the sum of the individual liabilities for all the participants. The individual's accrued liability is the present value of the benefit accrued in the prior plan years. The target normal cost is the present value of benefits accruing in the plan year.

II. Actuarial Value of Assets

Market value of assets as of valuation date plus discounted contributions receivable.

III. Employees Included in the Calculations

Based on employee data received from &Partners, LLC, all eligible employees as of the valuation date are included in the calculations.

IV. Economic Assumptions

A. Interest Rates for Minimum Funding Requirement:

| | <u>Current Year</u> |
|---------------------------|---------------------|
| Segment 1 (0 – 5 years): | 4.75% |
| Segment 2 (5 – 20 years): | 4.96% |
| Segment 3 (20 + years): | 5.59% |
| Effective Interest Rate: | 5.19% |
| Look Back Month | None (January) |

B. Interest Rates for Maximum Tax-Deductible Contribution:

| | <u>Current Year</u> |
|---------------------------|---------------------|
| Segment 1 (0 – 5 years): | 4.37% |
| Segment 2 (5 – 20 years): | 4.96% |
| Segment 3 (20 + years): | 4.95% |

C. Interest Rates for PBGC Premium Filing

| | <u>Current Year*</u> |
|---------------------------|----------------------|
| Segment 1 (0 – 5 years): | 5.01% |
| Segment 2 (5 – 20 years): | 5.13% |
| Segment 3 (20 + years): | 5.15% |

* Based on Standard premium funding target method

&PARTNERS

VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Valuation Assumptions and Funding Methods (Cont'd)

IV. Economic Assumptions (Cont'd)

D. Future Return on Plan Assets

Based on the PBGC segment spot rates for the first calendar month preceding the beginning of the plan year (see C. above)

E. Salary Progression

3.00% compounded annually.

V. Demographic Assumptions

A. Mortality

2024 Static Mortality Table (Annuitant and Non-Annuitant)

B. Termination Rates

Not assumed

C. Retirement Assumption

All employees are assumed to retire at age 70

D. Retirement Payment Option

It was assumed that 100% of retirees would elect a lump sum distribution.

E. Plan Expense

Not assumed

&PARTNERS VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Summary of Plan Provisions

| | |
|---|--|
| EIN: | 62-1627736 |
| PN: | 002 |
| Effective Date: | January 1, 2024 |
| Eligibility: | 21 years of age |
| Entry Date: | The first day of the month next following the date such employee met the eligibility requirements |
| Eligible Employees: | Only Partners listed in Appendix B of the Plan Document |
| Early Retirement Benefit: | Not provided for this plan |
| Normal Retirement Age: | Participant's 65 th Birthday |
| Normal Retirement Date: | The date at which the Participant attains Normal Retirement Age |
| Normal Retirement Benefit: | Equals the number of the participant's Benefit Units multiplied by the value of such Benefit Units |
| <p style="text-align: center;"><u>Definition of Benefit Units</u></p> <p>The "Benefit Units" earned by each Participant during any Plan Year will be based on an amount equal to the Applicable Percentage indicated below for such Participant multiplied by the Plan eligible Compensation earned by such Participant for such Plan Year (not to exceed \$345,000), with the result then divided by the Unit Value as of March 25th of the Plan Year immediately following such Plan Year, computed to the nearest cent:</p> | |

EIN: 62-1627736

PN: 002

Schedule SB, SCHEDULE SB, PART V – STATEMENT OF PRINCIPAL PLAN PROVISIONS

&PARTNERS VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Summary of Plan Provisions (Cont'd)

| Normal Retirement Benefit(Cont'd): | Name | Applicable Percentage |
|---|----------------------|------------------------------|
| | Amir Abdelwahed | 1.045044% |
| | Andrew Byer | 1.228191% |
| | Angela Thames | 4.399604% |
| | Barry Hefner | 0.725509% |
| | Catherine Brown | 0.500000% |
| | Chong Nam | 0.500000% |
| | Christian Compton | 4.797464% |
| | Christopher Davis | 1.259502% |
| | Chyrlan Cooper | 3.533102% |
| | Cynthia Marsteller | 2.562249% |
| | Daniel Kleinschuster | 6.494462% |
| | Derrick Fort | 0.696685% |
| | Edward Prewitt | 3.820778% |
| | Elizabeth Quillin | 0.749134% |
| | Gabriel Pollock | 0.500000% |
| | James Hill | 0.834639% |
| | James Sandbothe | 2.542336% |
| | James Stanford | 0.570048% |
| | James Stiles | 0.844721% |
| | Joel Glasco | 2.126783% |
| | John Gallman | 1.179491% |
| | John Pettina | 1.433487% |
| | Justin Rooks | 0.996712% |
| | Keith Vanderveen | 1.155629% |
| | Kristi Mitchem | 4.792339% |
| | Leroy Creech | 1.430999% |
| | Marla Sherrod | 2.178815% |
| | Matt Doran | 3.081008% |
| | Max Kaplan | 7.314955% |
| | Milton Schwartz | 2.324882% |
| | Nancy Bach | 2.073547% |
| | Neil Weissman | 5.538293% |
| | Nick Giordano | 4.330861% |
| | Phil Heisner | 5.576438% |
| | Preston Schwartz | 5.070189% |
| | Randolph Bradshaw | 5.889199% |
| | Richard Nelson | 6.623257% |
| | Robert Elliott | 4.395189% |
| | Robert Samson | 1.687212% |
| | Ronald Eppler | 0.500000% |
| | Roy Martin Iv | 0.593659% |
| | Sarah Navarre | 0.578009% |

&PARTNERS VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Summary of Plan Provisions (Cont'd)

| Normal Retirement Benefit(Cont'd): | <u>Name</u> | <u>Applicable Percentage</u> |
|---|--------------------|------------------------------|
| | Scott Drysch | 1.720117% |
| | Scott Spang | 3.172470% |
| | Suken Jogani | 3.602627% |
| | Thelma Mamah | 0.500000% |
| | Thomas Campbell Iv | 0.953523% |
| | Thomas Coke | 2.712818% |
| | Thomas Teagle | 3.653570% |
| | Thomas Wrich | 0.596511% |
| | Tina Dewitt | 1.579047% |
| | Tj Zak | 4.445616% |
| | Warren Terry | 5.218245% |
| | Wendell Jones | 1.329101% |

Normal Retirement Benefit(Cont'd): Definition of Unit Value

Unit Value means \$1.00, increased or decreased, as the case may be, by the sum of one plus the actual net rate of return on the Plan's assets (excluding Participant's Retirement Investment Accounts) taking into account all expenses from the date of Plan inception to the date of valuation divided by the sum of one plus the Assumed Interest Rate (5% per annum) from the date of Plan inception to the date of valuation. In the event that the Plan is terminated, the Unit Value shall cease to fluctuate as of the date Plan assets are used to purchase a termination annuity from an insurance company.

Eligibility for Benefit Accrual: Completing 1,000 Hours of Service during Plan Year

Compensation: Code 3401(a) compensation, excluding fringe benefits (Compensation is limited to the Internal Revenue Code maximum of \$345,000 for 2024.)

Top Heavy Status: Assumed to not be Top-Heavy for 2024.

Normal Form of Benefit: 50% Joint & Survivor Annuity for married participants and Single Life Annuity for single participants

&PARTNERS VIP PLAN

VALUATION AS OF JANUARY 1, 2024

Summary of Plan Provisions (Cont'd)

Optional Forms of Benefit: 75% Joint & Survivor Annuity, 100% Joint & Survivor Annuity, Lump Sum

Year of Vesting Service: Plan Year during which an employee has at least 1,000 hours of service

Vesting Schedule: All participants are 100% vested in all benefits

Termination Benefit: Actuarial equivalent of Vested Accrued Benefit

Death Benefit: Actuarial equivalent of Accrued Benefit

Disability Benefit: Actuarial equivalent of Accrued Benefit

Maximum Benefit: Benefits may not exceed the maximum limitation defined by the Internal Revenue Code (\$275,000 for 2024).

Actuarial Equivalence: Pre-Retirement Mortality Table: None; Pre-Retirement Interest: 5.0%

Post-Retirement Mortality Table: RP-2014 Mortality Table adjusted to the base year of 2006, combining annuitant and non-annuitant tables using the methodology described in Code Section 1.430(h)(3)-1(b)(2), projecting forward to 2030 using Scale MP-2016 with the methodology described in Code Section 1.430(h)(3)-1(c), blending 50% male and 50% female.; Post-Retirement Interest: 5.0%

Form 5500-SF**Short Form Annual Return/Report of Small Employee Benefit Plan**OMB Nos. 1210-0110
1210-0089**2024****This Form is Open to Public Inspection**Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

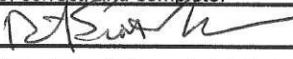
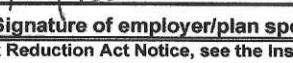
- A** This return/report is for: a single-employer plan a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
- B** This return/report is the first return/report the final return/report
 an amended return/report a short plan year return/report (less than 12 months)
- C** Check box if filing under: Form 5558 automatic extension DFVC program
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here ►
- 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 '&Partners VIP Plan | 1b Three-digit plan number (PN) ► | 002 |
| 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) '&Partners, LLC 40 Burton Hills Blvd Suite 350 Nashville | 2b Employer Identification Number (EIN) 62-1627736 | 1c Effective date of plan 01/01/2024 |
| 3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor. | 3b Administrator's EIN | 2c Sponsor's telephone number (314) 422-0668 |
| | | 2d Business code (see instructions) |
| | | 523120 |
| 3b Administrator's EIN | 3c Administrator's telephone number | |
| 4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report. | 4b EIN | |
| a Sponsor's name | 4d PN | |
| c Plan Name | | |
| 5a Total number of participants at the beginning of the plan year..... | 5a | 54 |
| b Total number of participants at the end of the plan year..... | 5b | 54 |
| c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) | 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) | 54 |
| d(2) Total number of active participants at the end of the plan year..... | 5d(2) | 54 |
| e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | 5e | 0 |

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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 |  | 10/14/25 | Scott Nelson |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE |  | 10/14/25 | Scott Nelson |
| | Signature of employer/plan sponsor | Date | Enter name of individual signing as employer or plan sponsor |

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 583748. (See instructions.)

Part III Financial Information

| | | (a) Beginning of Year | (b) End of Year |
|--|--------------|-----------------------|-----------------|
| | | | |
| 7 Plan Assets and Liabilities | | | |
| a Total plan assets | 7a | 0 | 3,144,582 |
| b Total plan liabilities | 7b | | |
| c Net plan assets (subtract line 7b from line 7a) | 7c | 0 | 3,144,582 |
| 8 Income, Expenses, and Transfers for this Plan Year | | (a) Amount | (b) Total |
| a Contributions received or receivable from: | | | |
| (1) Employers | 8a(1) | 3,144,582 | |
| (2) Participants..... | 8a(2) | | |
| (3) Others (including rollovers)..... | 8a(3) | | |
| b Other income (loss) | 8b | 0 | |
| c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b) | 8c | | 3,144,582 |
| d Benefits paid (including direct rollovers and insurance premiums to provide benefits) | 8d | 0 | |
| e Certain deemed and/or corrective distributions (see instructions) . | 8e | | |
| f Administrative service providers (salaries, fees, commissions) | 8f | | |
| g Other expenses | 8g | | |
| h Total expenses (add lines 8d, 8e, 8f, and 8g) | 8h | | 0 |
| i Net income (loss) (subtract line 8h from line 8c) | 8i | | 3,144,582 |
| j Transfers to (from) the plan (see instructions)..... | 8j | | |

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:
1A

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: | 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) | 10a | X | |
| b | Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)..... | 10b | X | |
| c | Was the plan covered by a fidelity bond? | 10c | X | 10,000,000 |
| d | Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?..... | 10d | X | |
| 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.)..... | 10e | X | |
| f | Has the plan failed to provide any benefit when due under the plan? | 10f | X | |
| g | Did the plan have any participant loans? (If "Yes," enter amount as of year-end.) | 10g | X | |
| h | If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | 10h | X | |
| i | If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3 | 10i | | |

| | | |
|--|--|---|
| Part VI Pension Funding Compliance | | |
| <p>11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below.....</p> | | |
| <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 | 11a | 0 |
| <p>b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Yes. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> No. Other. Provide explanation _____ | | |
| <p>12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA?</p> <p>(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.</p> | | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| <p>a 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 letter ruling granting the waiver.Month _____ Day _____ Year _____</p> | | |
| <p>If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.</p> | | |
| b Enter the minimum required contribution for this plan year | 12b | |
| c Enter the amount contributed by the employer to the plan for this plan year | 12c | |
| d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) | 12d | |
| e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | |
| Part VII Plan Terminations and Transfers of Assets | | |
| 13a Has a resolution to terminate the plan been adopted in any plan year? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | |
| a If "Yes," enter the amount of any plan assets that reverted to the employer this year..... | 13a | |
| b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?..... | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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.) | | |
| 13c(1) Name of plan(s): | 13c(2) EIN(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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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). | <ul style="list-style-type: none"> <input type="checkbox"/> Design-based safe harbor method <input type="checkbox"/> "Prior year" ADP test <input type="checkbox"/> "Current year" ADP test <input type="checkbox"/> N/A | |
| 15 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter _____ (MM/DD/YYYY) and the Opinion Letter serial number _____. | | |

EFAST2 Filing Authorization
for the 2024 Form 5500-SF

&Partners VIP Plan
EIN / PN: 62-1627736 / 002

Plan Year Ending: 12/31/2024

Authorization of Practitioner to Electronically Sign and File

I hereby authorize USI Consulting Group to electronically sign and file the above-named returns/reports through EFAST2.

I understand that in granting this authority that:

- I must manually sign and date page 1 of the Form 5500-SF and provide a scanned copy of that signature page to USI Consulting Group before the electronic filing can be initiated;
- USI Consulting Group will retain a copy of this written authorization in its records;
- USI Consulting Group will notify the individual signing below as plan administrator/employer about any inquiries and information it receives from EFAST2, DOL, IRS, or PBGC regarding this annual return/report; and
- A copy of my signature, as it appears on page 1 of the Form 5500-SF, will be included with the return/report posted by the Department of Labor on the Internet for public disclosure.
- USI Consulting Group shall not be deemed an administrator or other fiduciary with respect to any Plan solely on account of the services performed under this authorization.

This authorization is applicable only to the filing for the above-named Plan and applies only for Plan year end stated above.

R.Scott Nelson

Print Name (Employer / Plan Sponsor)

DASH

Sign Name (Employer / Plan Sponsor)

10/14/25

Date