

Defentect Group, Inc.

229 Litchfield Rd
Norfolk, CT 06058

(203) 984-8011
www.defentect.com
Info@defentect.com

Annual Report

For the period ending December 31, 2025 (the "Reporting Period")

Outstanding Shares

The number of shares outstanding of our Common Stock was:

83,167,415 as of 11/14
2025 (Current Reporting Period Date or More Recent Date)

83,167,415 as of 12/31/2024 (Most Recent Completed Fiscal Year End)

Shell Status

Indicate by check mark whether the company is a shell company (as defined in Rule 405 of the Securities Act of 1933, Rule 12b-2 of the Exchange Act of 1934 and Rule 15c2-11 of the Exchange Act of 1934):

Yes: No:

Indicate by check mark whether the company's shell status has changed since the previous reporting period:

Yes: No:

Change in Control

Indicate by check mark whether a Change in Control⁴ of the company has occurred during this reporting period:

Yes: No:

1) Name and address(es) of the issuer and its predecessors (if any)

In answering this item, provide the current name of the issuer and names used by predecessor entities, along with the dates of the name changes.

Defentect Group, Inc., formerly Splinternet Holdings, Inc. name change March 23, 2006
229 Litchfield Rd, Norfolk, CT 06058

Current State and Date of Incorporation or Registration: Delaware - March 22, 2006
Standing in this jurisdiction: (e.g. active, default, inactive): Active

Prior Incorporation Information for the issuer and any predecessors during the past five years: NONE

Describe any trading suspension or halt orders issued by the SEC or FINRA concerning the issuer or its predecessors since inception: NONE

List any stock split, dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months: NONE

Address of the issuer's principal executive office: 229 Litchfield Rd, Norfolk, CT 06058

Address of the issuer's principal place of business:

x Check if principal executive office and principal place of business are the same address:

Has the issuer or any of its predecessors been in bankruptcy, receivership, or any similar proceeding in the past five years?

No: Yes: If Yes, provide additional details below:

2) Security Information

Transfer Agent

Name: Transfer Online, Inc.
Phone: 503-227-2950
Email: info@transferonline.com
Address: 512 SE Salmon St. Portland, OR 97214

Publicly Quoted or Traded Securities:

The goal of this section is to provide a clear understanding of the share information for its publicly quoted or traded equity securities. Use the fields below to provide the information, as applicable, for all outstanding classes of securities that are publicly traded/quoted.

Trading symbol: DFTC

Exact title and class of securities outstanding: Common

CUSIP: 244639100

Par or stated value: \$0.001

Total shares authorized: 250,000,000 as of March 23, 2010:

Total shares outstanding: 83,168,415 as of date: December 31, 2025

Total number of shareholders of record: 489 as of date: December 31, 2025

Please provide the above-referenced information for all other publicly quoted or traded securities of the issuer.

NONE

Other classes of authorized or outstanding equity securities that do not have a trading symbol:

The goal of this section is to provide a clear understanding of the share information for its other classes of authorized or outstanding equity securities (e.g., preferred shares that do not have a trading symbol). Use the fields below to provide the information, as applicable, for all other authorized or outstanding equity securities.

Exact title and class of the security: Preferred

Par or stated value: NONE

Total shares authorized: 10,000,000 as of date: March 23, 2010

Total shares outstanding: none as of date: December 31, 2025

Total number of shareholders of record: NONE as of date: December 31, 2025

Please provide the above-referenced information for all other classes of authorized or outstanding equity securities.

NONE

Security Description:

The goal of this section is to provide a clear understanding of the material rights and privileges of the securities issued by the company. Please provide the below information for each class of the company's equity securities, as applicable:

1. For common equity, describe any dividend, voting and preemption rights.

No dividends to date. One share = One vote

2. For preferred stock, describe the dividend, voting, conversion, and liquidation rights as well as redemption or sinking fund provisions.

NONE defined or issued

3. Describe any other material rights of common or preferred stockholders.

NONE

4. Describe any material modifications to rights of holders of the company's securities that have occurred over the reporting period covered by this report.

NONE

3) Issuance History

The goal of this section is to provide disclosure with respect to each event that resulted in any changes to the total shares outstanding of any class of the issuer's securities **in the past two completed fiscal years and any subsequent interim period.**

Disclosure under this item shall include, in chronological order, all offerings and issuances of securities, including debt convertible into equity securities, whether private or public, and all shares, or any other securities or options to acquire such securities, issued for services. Using the tabular format below, please describe these events.

A. Changes to the Number of Outstanding Shares for the two most recently completed fiscal years and any subsequent period.

Indicate by check mark whether there were any changes to the number of outstanding shares within the past two completed fiscal years:

No: Yes: (If yes, you must complete the table below)

Shares Outstanding <u>Opening Balance</u> : Date _____ Common: _____ Preferred: _____			*Right-click the rows below and select "Insert" to add rows as needed.						
Date of Transaction	Transaction type (e.g., new issuance, cancellation, shares returned to treasury)	Number of Shares Issued (or cancelled)	Class of Securities	Value of shares issued (\$/per share) at Issuance	Were the shares issued at a discount to market price at the time of issuance? (Yes/No)	Individual/ Entity Shares were issued to. ***You must disclose the control person(s) for any entities listed.	Reason for share issuance (e.g. for cash or debt conversion) - OR- Nature of Services Provided	Restricted or Unrestricted as of this filing.	Exemption or Registration Type.
Shares Outstanding on Date of This Report: _____ Ending Balance: Date _____ Common: _____ Preferred: _____									

Example: A company with a fiscal year end of December 31st 2024, in addressing this item for its Annual Report, would include any events that resulted in changes to any class of its outstanding shares from the period beginning on January 1, 2023 through December 31, 2024 pursuant to the tabular format above.

Any additional material details, including footnotes to the table are below:

B. Convertible Debt

The following is a complete list of the Company's Convertible Debt which includes all promissory notes, convertible notes, convertible debentures, or any other debt instruments convertible into a class of the issuer's equity securities. The table includes all issued or outstanding convertible debt at any time during the last complete fiscal year and any interim period between the last fiscal year end and the date of this Certification.

Check this box to confirm the Company had no Convertible Debt issued or outstanding at any point during this period.

Date of Note Issuance	Principal Amount at Issuance (\$)	Outstanding Balance (\$) (include accrued interest)	Maturity Date	Conversion Terms (e.g., pricing mechanism for determining conversion of instrument to shares)	# Shares Converted to Date	# of Potential Shares to be Issued Upon Conversion	Name of Noteholder (entities must have individual with voting / investment control disclosed).	Reason for Issuance (e.g., Loan, Services, etc.)
Total Outstanding Balance:			Total Shares:					

Any additional material details, including footnotes to the table are below:

4) Issuer's Business, Products and Services

The purpose of this section is to provide a clear description of the issuer's current operations. Ensure that these descriptions are updated on the Company's Profile on www.OTCMarkets.com.

A. Summarize the issuer's business operations (If the issuer does not have current operations, state "no operations")
 The Company develops and markets technologies for the security and threat management industry. Our products react to the detection of chemical, biological, radiological or nuclear ("CBRNE") threats and notify responders and key administrators immediately. The Company's unique response technology can be easily integrated with other manufacturers' sensors, and serve many different markets.

In 2024, the Company has also entered the environmental benefits business by creating BioCharPlus, as a dba of Splinternet Communications, Inc. and engaged in advisory services to related companies.

We continue to seek new markets for our core technologies.

B. List any subsidiaries, parent company, or affiliated companies.

Defencall, Inc offers emergency alert systems
 Splinternet Communications, Inc. operates the new BioCharPlus business

C. Describe the issuers' principal products or services.

The products and services offered by the Company are best described on these two websites: www.defencall.com and www.biochar.plus

5) Issuer's Facilities

The goal of this section is to provide investors with a clear understanding of all assets, properties or facilities owned, used or leased by the issuer and the extent in which the facilities are utilized.

The company owns no facilities. Consultants and advisors operate remotely.

6) All Officers, Directors, and Control Persons of the Company

Using the table below, please provide information, as of the period end date of this report, regarding all officers and directors of the company, or any person that performs a similar function, regardless of the number of shares they own.

In addition, list all individuals or entities controlling 5% or more of any class of the issuer's securities. If any insiders listed are corporate shareholders or entities, provide the name and address of the person(s) beneficially owning or controlling such corporate shareholders, or the name and contact information (City, State) of an individual representing the corporation or entity. Include Company Insiders who own any outstanding units or shares of any class of any equity security of the issuer.

The goal of this section is to provide investors with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations, business development and disclosure of the issuer, as well as the identity of any significant or beneficial owners.

Individual Name (First, Last) or Entity Name (Include names of control person(s) if a corporate entity)	Position/Company Affiliation (ex: CEO, 5% Control person)	City and State (Include Country if outside U.S.)	Number of Shares Owned (List common, preferred, warrants and options separately)	Class of Shares Owned	Percentage of Class of Shares Owned (undiluted)
James Ackerly	CEO	Norfolk, CT	23,022,780	Common	27.68%
Edmund Resor	Director	Jackson, WY	4,912,500	Common	5.91%
L. Paul Bremer III	Chairman	Chevy Chase, MD	1,000,000	Common	1.20%

Confirm that the information in this table matches your public company profile on www.OTCMarkets.com. If any updates are needed to your public company profile, log in to www.OTCIQ.com to update your company profile.

7) Legal/Disciplinary History

A. Identify and provide a brief explanation as to whether any of the persons or entities listed above in Section 6 have, in the past 10 years:

1. Been the subject of an indictment or conviction in a criminal proceeding or plea agreement or named as a defendant in a pending criminal proceeding (excluding minor traffic violations);

NONE

2. Been the subject of the entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, financial- or investment-related, insurance or banking activities;

NONE

3. Been the subject of a finding, disciplinary order or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, a state securities regulator of a violation of federal or state securities or commodities law, or a foreign regulatory body or court, which finding or judgment has not been reversed, suspended, or vacated;

NONE

4. Named as a defendant or a respondent in a regulatory complaint or proceeding that could result in a "yes" answer to part 3 above; or

NONE

5. Been the subject of an order by a self-regulatory organization that permanently or temporarily barred, suspended, or otherwise limited such person's involvement in any type of business or securities activities.

NONE

6. Been the subject of a U.S Postal Service false representation order, or a temporary restraining order, or preliminary injunction with respect to conduct alleged to have violated the false representation statute that applies to U.S mail.

NONE

B. Describe briefly any material pending legal proceedings, other than ordinary routine litigation incidental to the business, to which the issuer or any of its subsidiaries is a party to or of which any of their property is the subject. Include the name of the court or agency in which the proceedings are pending, the date instituted, the principal parties thereto, a description of the factual basis alleged to underlie the proceeding and the relief sought. Include similar information as to any such proceedings known to be contemplated by governmental authorities.

NONE

8) Third Party Service Providers

Provide the name, address, telephone number and email address of each of the following outside providers. You may add additional space as needed.

Confirm that the information in this table matches your public company profile on www.OTCMarkets.com. If any updates are needed to your public company profile, update your company profile.

Securities Counsel

Name: Kaye Cooper Kay and Rosenberg, LLP
Address 1: 425 Eagle Rock Ave, set 200
Address 2: Roseland, NJ 07068
Phone: (973) 443-0600
Email: dmkye@kcfkr.com

Accountant or Auditor

Name: In House
Firm: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

Investor Relations

Name: N/A
Firm: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

All other means of Investor Communication:

X (Twitter): NONE
Discord: NONE
LinkedIn: NONE
Facebook: NONE
[Other] NONE

Other Service Providers

Provide the name of any other service provider(s) that **that assisted, advised, prepared, or provided information with respect to this disclosure statement**. This includes counsel, broker-dealer(s), advisor(s), consultant(s) or any entity/individual that provided assistance or services to the issuer during the reporting period.

Name: NONE
Firm: _____
Nature of Services: _____
Address 1: _____
Address 2: _____
Phone: _____
Email: _____

9) Disclosure & Financial Information

A. This Disclosure Statement was prepared by (name of individual):

Name: James C. Ackerly
Title: CEO
Relationship to Issuer: CEO

B. The following financial statements were prepared in accordance with:

IFRS
 U.S. GAAP

C. The following financial statements were prepared by (name of individual):

Name: James C. Ackerly
Title: CEO
Relationship to Issuer: CEO

Describe the qualifications of the person or persons who prepared the financial statements:⁶

MBA Harvard

Independent Board Member of public companies

Finance and Audit committees of public companies

Balance Sheet Comparison

Defentect Group, Inc

As of December 31, 2025

TOTAL		
	AS OF DECEMBER 31, 2025	AS OF DECEMBER 31, 2024 (PY)
Assets		
Current Assets		
Bank Accounts	\$186,767.92	\$78,017.75
Accounts Receivable	\$10,000.00	\$0.00
Other Current Assets	\$0.00	\$0.00
Total for Current Assets	\$196,767.92	\$78,017.75
Fixed Assets		
1400 P & E		
1411 Office Furniture-Asset	\$30,451.56	\$30,451.56
1420 Depreciation	-30,451.56	-30,451.56
Total for 1400 P & E	\$0.00	\$0.00
Total for Fixed Assets	\$0.00	\$0.00
Other Assets	\$0.00	\$0.00
Total for Assets	\$196,767.92	\$78,017.75
Liabilities and Equity		
Liabilities		
Current Liabilities	\$187,999.05	\$163,909.50
Long-term Liabilities	\$3,484,499.07	\$3,205,459.19
Total for Liabilities	\$3,672,498.12	\$3,369,368.69
Equity		
9002 Retained Earnings	-13,238,857.73	-12,974,496.30
Net Income	-184,379.26	-264,361.43
3000 Common Stock	83,937.38	83,937.38
3100 Paid In Capital	\$9,778,478.75	\$9,778,478.75
3120 Paid-In Capital or Surplus	85,090.66	85,090.66
9001 Opening Bal Equity	0.00	0.00
Total for Equity	-\$3,475,730.20	-\$3,291,350.94
Total for Liabilities and Equity	\$196,767.92	\$78,017.75

Profit and Loss Comparison

Defentect Group, Inc
January-December, 2025

TOTAL		
	JAN 1 - DEC 31 2025	JAN 1 - DEC 31 2024 (PY)
Income		
Sales		
Service	120,000.00	27,500.00
Total for Sales	\$120,000.00	\$27,500.00
Total for Income	\$120,000.00	\$27,500.00
Cost of Goods Sold		
Gross Profit	\$120,000.00	\$27,500.00
Expenses		
6999 Uncategorized Expenses	8,925.75	
S G & A	\$15,863.80	\$60,400.51
Adjustment to SG&A	15,520.00	
Bank Charges	521.15	
Subscriptions	28.68	
Total for S G & A	\$31,933.63	\$60,400.51
Shareholder Loan Interest Payable		173,595.69
Total for Expenses	\$40,859.38	\$233,996.20
Net Operating Income	\$79,140.62	-\$206,496.20
Other Income		
Other Expenses		
Shareholder Loan Interest	263,519.88	57,865.23
Total for Other Expenses	\$263,519.88	\$57,865.23
Net Other Income	-\$263,519.88	-\$57,865.23
Net Income	-\$184,379.26	-\$264,361.43

Statement of Cash Flows

Defentect Group, Inc
January-December, 2025

FULL NAME	TOTAL
OPERATING ACTIVITIES	
Net Income	-184,379.26
Adjustments to reconcile Net Income to Net Cash provided by operations:	
1200 Accounts Receivable	-10,000.00
2000 Accounts Payable	24,089.55
Total for Adjustments to reconcile Net Income to Net Cash provided by operations:	\$14,089.55
Net cash provided by operating activities	-\$170,289.71
INVESTING ACTIVITIES	
FINANCING ACTIVITIES	
21611 Loan Payable:TMF Loan:TMF Accrued Interest Payable	25,342.51
21621 Loan Payable:JCA Loan Payable:JCA Accrued Interest Payable	184,507.90
2162 Loan Payable:JCA Loan Payable	15,520.00
21641 Loan Payable:E Resor Loan Payable:E Resor Accrued Interest Payable	1,597.16
21651 Loan Payable:J Gould Loan Payable:J Gould Accrued Interest Payable	52,072.31
Net cash provided by financing activities	\$279,039.88
NET CASH INCREASE FOR PERIOD	\$108,750.17
Cash at beginning of period	\$78,017.75
CASH AT END OF PERIOD	\$186,767.92

Defentect Group, Inc

Statement of changes in Equity

For the period ending December 31, 2025

	Balance	Balance
Capital Accounts	12/31/2025	12/31/2024
Common Stock	\$83,937	\$83,937
Issuance	\$0	\$0
Paid In Capital	\$9,778,479	\$9,778,479
Paid in Surplus	\$85,091	\$85,091
Equity		
Retained Earnings	-\$13,238,858	-\$12,974,496
Net Income	-\$184,379	-\$264,361
Total Equity	-\$3,475,730	-\$3,291,351

Defentect Group. Inc

Notes to financial statements

December 31, 2025

1. HISTORY AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Defentect Group, Inc., formerly known as Splinternet Holdings, Inc. (the “Company”) is the parent company of Splinternet Communications, Inc., originally a provider of Internet Telephony services, which entered the security market in 2007, and Vidiation, Inc., a security sales and marketing company which was acquired on April 30, 2008.

The Company develops and markets technologies for the security and risk management industry. Our products react to the detection of chemical, biological, radiological or nuclear threats and notify responders and key administrators immediately. The Company’s unique response technology can be easily integrated with other manufacturers’ sensors, and serve many different markets. The Company has more recently entered the market for personal security solutions, tied to our DefenCall Smartphone application; this service leverages our unique response technology. DefenCall enables our customers to communicate location and personal information required to facilitate a timely and informed response to any event of consequence. The Company receives all its current revenues from its telephony service and is pursuing new customers and partners in the security market.

The Company was incorporated in the State of Delaware on March 22, 2006 under the name Splinternet Holdings, Inc. On April 3, 2006, the Company conducted a share for share exchange of securities with Splinternet Communications, Inc., as a result of which Splinternet Communications, Inc. became a wholly owned subsidiary of the Company.

Splinternet Communications, Inc. was incorporated in the State of Connecticut on January 12, 2000. Since inception, we have been a developer of products, services, and marketing strategies centered around opportunities in Internet communications. From 2000 through 2007 our approach was to develop products and services that would capitalize on the shift in telecommunications technologies from traditional telephony to Internet telephony. In 2008 our research and development was focused on developing an Internet Protocol (IP) based management, monitoring and messaging system which interfaced with our radiation detection devices and other third-party sensors. In 2009 we successfully completed several pilot programs which utilized our management, monitoring and messaging system and sensors.

Vidiation, Inc. was a security sales and marketing company incorporated in the State of Delaware on December 10, 2007, which acquired certain assets from Vidiation LLC. Vidiation LLC was a radiation detection technology development company which had extensive sales and marketing experience in the surveillance and security market space and was actively engaged in that space. The progress Vidiation, Inc. had been making in that business was desired by the Company and precipitated the above-referenced transaction.

Defencall, Inc. was incorporated in the State of Delaware in February of 2013 as a wholly owned subsidiary of the company. Subsequently, Defencall sold \$410,000 of Preferred A shares to private investors. Those preferred A shares are convertible on demand into shares of Defentect Group, Inc. at a 15% discount to the current market for Defentect’s shares.

In 2024, the company entered the environmental improvement business through BioChar Plus (<https://biochar.plus>) a dba of Splinternet Communications, Inc. BioChar Plus acts as a project developer for businesses and municipalities who see the benefit of transforming waste materials into useful and valuable Carbon-rich products and reducing greenhouse gasses.

The Company does not conduct any business or own any assets other than all of the issued and outstanding shares of Splinternet Communications, Inc., Vidiation, Inc. and Defencall, Inc.

2. BASIS OF PREPARATION

Pursuant to the rules and regulations of the Securities and Exchange Commission for Form 10-K, the financial statements, footnote disclosures and other information normally included in financial statements prepared in accordance with generally accepted accounting principles have been condensed. The financial statements contained in this report are unaudited and have not been reviewed by an independent public accountant as required by Regulation S-X but, in the opinion of the Company, reflect all adjustments, consisting of only normal recurring adjustments necessary as of December 31, 2020 and the results of operations and cash flows for the interim periods ended December 31, 2020 and 2019, to fairly represent the financial position presented herein. The results of operations for any interim period are not necessarily indicative of results for the full year. The balance sheet at December 31, 2020 has been derived from previously audited financial statements at that date but does not include all of the information and footnotes required by accounting principles generally accepted in the United States of America for complete financial statements.

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

All preexisting Warrants and Options have expired, and there are no others issued at this time.

All current assets are carried at their cost and current liabilities are recorded at their contract amount, which approximates fair value because of their short term nature. The carrying value of short-term financing arrangements and notes receivable approximates fair value because interest rates over the relative term of these instruments approximate current market interest rates.

As of December 31, 2025, the Company had approximately \$187,224 in cash and current liabilities of approximately \$187,999. The Company will require additional funding in order to be adequately funded for the foreseeable future, because expenses have been cut back to a level which does not support growth.

The Company has a history of substantial operating losses and an accumulated deficit of \$13,238,858 as of December 31, 2025.

3. TAXES

Effective January 1, 2007, the Company adopted the accounting standard on accounting for uncertainty in income taxes. This standard provides detailed guidance for the financial statement recognition, measurement and disclosure of uncertain tax positions recognized in the financial statements. Tax positions must meet a “more-likely-than-not” recognition threshold at the effective date to be recognized upon the adoption and in subsequent periods. Upon the adoption, the Company had no unrecognized tax benefits. During the twelve months ended December 31, 2025 and 2024, the Company recognized no adjustments for uncertain tax benefits.

5. STOCKHOLDERS EQUITY

During the three months ended December 31, 2025 the Company issued no shares and borrowed no new external funds.

6. STOCK OPTION PLAN

There is no Incentive Stock Option Plan in place as of December 31, 2025.

7. SEGMENT INFORMATION

Effective January 1, 2010 management determined that it would cease the separate reporting of two separate businesses and focus the entire organization on the development and sale of software and services. All of the company's products are based on the same basic software system. In support of the Company's new focus, the Company changed its name to Defentect Group, Inc.

In 2024, the Company added a focus on environmental science and BioChar and offered advisory services to environmental companies.

8. LOANS FROM OFFICERS

Mr. James C. Ackerly, the Chief Executive Officer and director, and other early investors in Splinternet Communications, Inc. had made loans in the aggregate of \$976,850 to the Company since December 31, 2009. The loans are demand loans that are secured by all the assets of the Company and accrue interest at the rate of 8%. The Company has accrued \$2,450,779 in interest charges due to loans payable to that group through December 31, 2025.

9. CONTINGENCY

There are no contingencies requiring accounting adjustments at this time.

10. ADDITIONAL INFORMATION

Defentect is actively seeking to acquire companies which are active in compatible markets.

10) Issuer Certification

Principal Executive Officer: James C. Ackerly

The issuer shall include certifications by the chief executive officer and chief financial officer of the issuer (or any other persons with different titles but having the same responsibilities) in each Quarterly Report or Annual Report.

The certifications shall follow the format below:

I, James C. Ackerly certify that:

1. I have reviewed this Disclosure Statement for Defentect Group, Inc.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

March 31, 2026 [Date]

/s/ James C. Ackerly [CEO's Signature]

Principal Financial Officer:

I, James C. Ackerly certify that:

1. I have reviewed this Disclosure Statement for Defentect Group, Inc.;
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

March 31, 2026 [Date]

/s/ James C. Ackerly [CEO's Signature]