

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 11-K

FOR ANNUAL REPORTS OF EMPLOYEE STOCK  
PURCHASE, SAVINGS AND SIMILAR PLANS  
PURSUANT TO SECTION 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

(MarkOne)

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934  
For the fiscal year ended December 31, 2025

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934  
For the transition period from \_\_\_\_\_ to \_\_\_\_\_

Commission file number 0-14112

A. Full title of the plan and address of the plan, if different from that of the issuer named below:

**Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan**

B. Name of issuer of the securities held pursuant to the plan and the address of its principal executive office:

**Jack Henry & Associates, Inc.**  
663 Highway 60, P.O. Box 807, Monett, MO 65708

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## REQUIRED INFORMATION

The following financial statements and schedules have been prepared in accordance with the financial reporting requirements of the Employee Retirement Income Security Act of 1974, as amended:

1. Statements of Net Assets Available for Plan Benefits as of December 31, 2025, and 2024.
2. Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2025.

## EXHIBITS

23.1 [Consent of Independent Registered Public Accounting Firm - Whitley Penn LLP](#)

## SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the trustees (or other persons who administer the employee benefit plan) have duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

**JACK HENRY & ASSOCIATES, INC.**  
401(K) RETIREMENT SAVINGS PLAN

By: /s/ Mimi L. Carsley  
Mimi L. Carsley, Chief Financial Officer

Date: June 26, 2026

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# Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan

Financial Statements as of December 31, 2025, and 2024, and for  
the Year Ended December 31, 2025, Supplemental Schedule as of  
December 31, 2025, and Report of Independent Registered Public  
Accounting Firm

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**JACK HENRY & ASSOCIATES, INC.  
401(k) RETIREMENT SAVINGS PLAN  
TABLE OF CONTENTS**

	<b>Page</b>
REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM	<a href="#">1</a>
FINANCIAL STATEMENTS:	
Statements of Net Assets Available for Benefits as of December 31, 2025, and 2024	<a href="#">2</a>
Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2025	<a href="#">3</a>
Notes to Financial Statements	<a href="#">4</a>
SUPPLEMENTAL SCHEDULE:	
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025	<a href="#">13</a>

NOTE: All other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.

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## REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM

To the Plan Administrator and Plan Participants of the  
Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan

### Opinion on the Financial Statements

We have audited the accompanying statements of net assets available for benefits of the Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan (the "Plan") as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2025 and 2024, and the changes in net assets available for benefits for the year ended December 31, 2025, in conformity with accounting principles generally accepted in the United States of America.

### Basis for Opinion

These financial statements are the responsibility of the Plan's management. Our responsibility is to express an opinion on the Plan's financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) ("PCAOB") and are required to be independent with respect to the Plan in accordance with the U.S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB.

We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud.

Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion.

### Supplemental Information

The supplemental information in the accompanying schedule of Form 5500, Schedule H, Line 4i- Schedule of Assets (Held at End of Year) as of December 31, 2025 has been subjected to audit procedures performed in conjunction with the audit of the Plan's financial statements. The supplemental information is the responsibility of the Plan's management. Our audit procedures included determining whether the supplemental information reconciles to the financial statements or the underlying accounting and other records, as applicable, and performing procedures to test the completeness and accuracy of the information presented in the supplemental information. In forming our opinion on the supplemental information, we evaluated whether the supplemental information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. In our opinion, the supplemental information is fairly stated, in all material respects, in relation to the financial statements as a whole.

We have served as the Plan's auditor since 2024.

/s/ Whitley Penn LLP

Plano, Texas  
June 26, 2026

**JACK HENRY & ASSOCIATES, INC.**  
**401(k) RETIREMENT SAVINGS PLAN**

**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**AS OF DECEMBER 31, 2025, AND 2024**

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	<b>2025</b>	<b>2024</b>
ASSETS:		
Investments at fair value (Note 3)	\$ 1,378,030,090	\$ 1,186,888,471
Investment at contract value (Note 4)	156,471,179	143,558,657
Company contributions receivable	1,241,410	1,100,484
Notes receivable from participants	<u>24,806,507</u>	<u>25,114,601</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 1,560,549,186</u>	<u>\$ 1,356,662,213</u>

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

**JACK HENRY & ASSOCIATES, INC.**  
**401(k) RETIREMENT SAVINGS PLAN**

**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**FOR THE YEAR ENDED DECEMBER 31, 2025**

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ADDITIONS IN NET ASSETS ATTRIBUTED TO:

Company contributions, net	\$	35,706,714
Participant contributions		67,880,674
Rollover accounts		9,826,503
Net appreciation in fair value of investments		177,418,415
Dividends		10,522,016
Interest		1,091,064
Interest income on notes receivable from participants		1,892,240

Total additions 304,337,626

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Administrative expenses		368,608
Distributions to participants or beneficiaries		100,082,045

Total deductions 100,450,653

INCREASE IN NET ASSETS 203,886,973

NET ASSETS AVAILABLE FOR BENEFITS - Beginning of year 1,356,662,213

NET ASSETS AVAILABLE FOR BENEFITS - End of year \$ 1,560,549,186

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

**JACK HENRY & ASSOCIATES, INC.  
401(k) RETIREMENT SAVINGS PLAN**

**NOTES TO FINANCIAL STATEMENTS  
AS OF DECEMBER 31, 2025, AND 2024, AND FOR THE YEAR ENDED DECEMBER 31, 2025**

**1. DESCRIPTION OF PLAN**

The following description of the Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution 401(k) plan benefiting Jack Henry & Associates, Inc. (the "Company") employees. Effective January 1, 2025 the Plan was restated to adopt a non standardized employee stock ownership pre-approved plan mentioned in Note 7. An eligible employee must have attained the age of 18 and completed 30 days of service to be a participant. Through June 30, 2024, participants were eligible to receive safe harbor company matching contributions ("Safe Harbor Contributions") after six months of service. Beginning July 1, 2024, the Plan was amended to allow safe harbor matching contributions after 30 days of service. Additionally, the Company may make a Company discretionary contribution to all eligible employees who meet the same minimum service requirement as the Safe Harbor Contributions, and the Company may also make an applicable qualified non-elective contribution ("QNEC") to each non-highly compensated employee, actively employed on the last day of the Plan year, who has completed a year of service (1000 hours of service), if otherwise required under the Plan (such as in the event of "Top-Heavy Contributions"). The Company is the Plan Administrator. The Plan's trustee is Empower Trust Company, LLC. Effective March 2, 2024, the Plan was converted from Prudential's recordkeeping system to Empower's recordkeeping system. The Plan Administrator holds and invests the Plan's investments in accordance with the direction of the Plan Administrator and terms of the Plan document. The Plan is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

The Plan also provides participants the ability to directly invest in Jack Henry & Associates, Inc. common stock. Participants are provided the option of receiving a direct cash distribution of any dividends paid on such stock held in participant elective contribution accounts and, if they are 100% vested as of the dividend record date, the Company matches those contribution accounts. Dividends paid on Company stock are automatically reinvested, unless cash distribution was elected.

**Contributions** - The Plan provides for an automatic deferral of 5% of compensation for new participants, when no other election is made. In addition, all participants in the Plan who make no other election will have their deferral rate automatically increased 1% on the first day of each Plan year, up to a maximum of 15%. The automatic escalation percentage increased 1% each January 1st, until the maximum percentage of compensation under the eligible automatic contribution arrangement, or the automatic contribution arrangement, or the automatic escalation feature, reached 15% effective January 1, 2025. The Plan also allows post-tax "Roth" deferrals by participants. Participants may elect to defer applicable salary and compensation amounts into the Plan, up to the maximum contribution allowable under section 401(k) of the Internal Revenue Code ("IRC"). The total amount that a participant could elect to contribute to the Plan on a pre-tax basis in 2025 could not exceed \$23,500. If a participant reached age 50 by December 31, 2025, the participant is also able to contribute an additional \$7,500 "catch up" contribution to the Plan on a pre-tax basis.

Effective January 1, 2025, the Plan adopted provisions of the SECURE 2.0 Act to make "super-catch-up contributions" available to employees who reach ages 60, 61, 62 or 63 during the year.

Those employees may increase the catch-up contribution limit to the greater of: (a) \$10,000 (indexed for cost-of-living increases starting in 2026); or (b) 150% of the regular age 50 catch-up contribution limit (which is already separately indexed for cost-of-living increases). Those who reach age 64 will automatically be put back into the age 50 catch up group.

The Plan provides a plan sponsor safe harbor match of 100% of participant contributions up to a maximum of 5% of the participant's annual eligible compensation. In addition to the Company matching contributions, the Company may make other discretionary contributions, as well as Company QNEC contributions equal to a uniform percentage of each participant's eligible compensation, which is determined each year by the Company. No Company discretionary or other QNEC contributions were made in 2025.

**Participant Accounts** - Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions, Safe Harbor Contributions, Company QNEC or Top-Heavy Contributions, and/or allocations of Plan investment earnings, and charged with withdrawals and an allocation of Plan investment gains or losses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Investments** - Participants direct the investment of their contributions and Company contributions into various investment options offered by the Plan. The Plan currently offers Jack Henry & Associates, Inc. common stock, mutual funds, pooled separate accounts, collective trusts, and a Custom Stable Value Fund (the "Fund"), as investment options for participants.

**Vesting** - Participants are vested immediately in their voluntary contributions, Safe Harbor Contributions, and the earnings on these contributions. Vesting in the Company non-elective contribution is based on years of service with an employee vesting 20% after two years of service and subsequently vesting 20% each year until becoming fully vested with six years of continuous service.

**Notes Receivable from Participants** - Participants may borrow, as defined in the Plan, from their fund accounts a minimum amount of \$1,000 up to the lesser of (1) \$50,000 less the amount of highest outstanding note balance in the previous 12 months or (2) 50% of their vested account balances. Note terms range from one to five years, unless the note is to be used to purchase the participant's principal residence, in which case the term may extend beyond five years. The notes are secured by the balance in the participant's account and bear interest at a rate as defined by the Plan (ranging from 3.25% to 9.50% and 3.25% to 9.50% as of December 31, 2025, and 2024, respectively). At December 31, 2025 outstanding notes had maturity dates to 2035. Principal and interest are paid through payroll deductions.

**Payment of Benefits** - Upon termination of service due to death, disability, or retirement, a participant or beneficiary may elect to receive a lump-sum amount equal to the value of his or her account as soon as administratively feasible following the date on which a distribution is requested or is otherwise payable. A participant or beneficiary may also elect to receive the value of his or her account in installment payments or have the balance rolled over into an individual retirement account. Certain in-service withdrawals are also allowed.

**Forfeited Accounts** - At December 31, 2025, and 2024, forfeited nonvested accounts totaled \$161,017 and \$143,291, respectively. These accounts are used first to reinstate participant account balances, then to offset Plan expenses. During the years ended December 31, 2025, and 2024, no forfeited amounts were used to reduce Company contributions. Forfeitures are restored when a participant is rehired and had previously forfeited any fund balance in the Company contribution account, including any applicable QNEC source.

## 2. SIGNIFICANT ACCOUNTING POLICIES

**Basis of Accounting** - The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("GAAP").

**Use of Estimates** - The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

**Risk and Uncertainties** - The Plan utilizes various investment instruments, including common stock, mutual funds, pooled separate accounts, common collective trusts, and the Fund. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the financial statements or participant account balances.

**Investment Valuation and Income Recognition** - Fair value of a financial instrument is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company's common stock is valued at the closing price reported on the Nasdaq Stock Market on the last business day of the Plan year. Shares of mutual funds are valued at the net asset value ("NAV") of shares held by the Plan at year-end.

The units of pooled separate accounts are stated at fair value as determined by the issuer of the account based on the net asset value of the underlying investments, as a practical expedient. Individual participant accounts invested in the pooled separate accounts are maintained on a unit value basis. The collective trust funds are valued at the NAV of units of a collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. As of December 31, 2025, the Plan's Fund with Empower Annuity Insurance Company ("EAICA") was valued at contract value (see Note 4). As of December 31, 2024, the Plan's GIC with Empower was valued at contract value (see Note 4).

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought or sold, as well as held during the year.

**Notes Receivable from Participants** - Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Delinquent notes receivable are recorded as distributions, based on the terms of the Plan document.

**Administrative Expenses** - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants and fees related to benefits paid to participants are charged directly to the participant's account and are

included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) of fair value of investments.

**Benefits Payable** - Benefits are recorded when paid. As of December 31, 2025, and 2024, there were no distributions payable to Plan participants.

### 3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820, *Fair Value Measurements and Disclosures*, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices from active markets for identical assets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level of input that is significant to the fair value measurement.

**Asset Valuation Techniques** - Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025, and 2024.

Shares of mutual funds of registered investment companies held are valued at quoted market prices that represent the net asset value of shares held at Plan year-end.

The Company's common stock is valued at the closing price reported on the active market on which the securities are traded (Nasdaq Global Select) on the last business day of the Plan year.

Pooled separate accounts and the collective trusts, which are measured at the net asset value of the underlying investments, as a practical expedient, have not been classified in the fair value hierarchy. The fair value amounts presented in the following table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

The following tables, set forth by level within the fair value hierarchy, is a summary of the Plan's investments measured at fair value on a recurring basis at December 31, 2025, and 2024:

	December 31, 2025			
	Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Mutual funds of registered investment companies	\$ 499,702,966	\$ —	\$ —	499,702,966
Common stock - Jack Henry & Associates, Inc.	119,600,769	—	—	119,600,769
Pooled separate accounts and collective trusts, at net asset value as a practical expedient	—	—	—	758,726,355
<b>Total investments at fair value</b>	<b>\$ 619,303,735</b>	<b>\$ —</b>	<b>\$ —</b>	<b>1,378,030,090</b>

	December 31, 2024			
	Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Mutual funds of registered investment companies	\$ 404,445,218	\$ —	\$ —	404,445,218
Common stock - Jack Henry & Associates, Inc.	130,048,740	—	—	130,048,740
Pooled separate accounts and collective trusts, at net asset value as a practical expedient	—	—	—	652,394,513
<b>Total investments at fair value</b>	<b>\$ 534,493,958</b>	<b>\$ —</b>	<b>\$ —</b>	<b>1,186,888,471</b>

The valuation methods as described in Note 2 may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

#### 4. STABLE VALUE FUND / INVESTMENT CONTRACT DISCLOSURE

##### Plan Year 2025

**Separately Managed Stable Value Investment Option** - Effective September 2, 2025, the Plan offers the Fund, which is a separately managed stable value investment option established exclusively for the Plan through an individual group annuity separate account contract, a wrap contract, with EAICA. The wrap contract typically includes certain conditions and limitations on the underlying assets. The wrap is a contract designed to accrue interest based on crediting rates established by the contract issuer.

The Fund consists of two primary components: (i) an investment portfolio managed by Empower Capital Management, LLC, which is primarily invested in fixed-income securities, and (ii) a group

annuity contract issued by EAICA that provides a guarantee of principal and accrued interest through a contract value adjustment mechanism. The underlying assets supporting the contract are maintained in a separate account of EAICA; however, the Plan's interest is in the annuity contract, rather than a direct ownership interest in the underlying assets.

The objective of the Fund is to provide capital preservation and liquidity for participant-directed transactions, while earning a stable rate of return over time. Participant balances and transactions are maintained at contract value (book value), which represents contributions, plus credited interest, less participant withdrawals and administrative expenses. Contract value is the relevant measurement attribute for this investment, as it represents the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Participants are allowed reasonable access to their funds.

The contract provides for a crediting interest rate that is established periodically and applied to participant balances. The crediting rate is determined by the contract issuer using a formula that incorporates factors such as the yield of the underlying investment portfolio, the relationship between the market value and contract value of the assets, and other contract-specific factors. The crediting rate is established in advance and is typically reset on a quarterly basis. The contract guarantees the credit rate will not fall below zero.

The Fund is subject to an asset-based fee, which includes investment management fees, contract guarantee (wrap) fees, and administrative expenses. These fees are reflected through a reduction of the credited interest rate.

The contract is designed to be fully benefit-responsive, such that participant-directed transactions (including withdrawals due to retirement, termination, death, or other permitted events) are executed at contract value. The contract cannot be sold or assigned without the consent of the issuer. Certain events, including but not limited to plan-level actions such as plan termination, significant transfers, or other employer-initiated transactions, may result in withdrawals being paid at amounts other than contract value, including at market value or the lesser of contract value and market value, as defined in the contract. Management believes that the occurrence of events that would limit the ability of the Plan to transact at contract value is not probable.

Accordingly, the investment contract is presented at contract value in the Statements of Net Assets Available for Benefits. The fair value of the underlying assets differs from contract value due to fluctuations in interest rates and the timing of cash flows; however, such differences are not reflected in participant balances under the terms of the contract.

#### **Plan Year 2024**

**Guaranteed Investment Contract** - At December 31, 2024, the Plan had a fully benefit-responsive Guaranteed Investment Contract ("GIC") with Empower. Empower maintained the contributions in a general account, which was credited with earnings and charged for participant withdrawals and administrative expenses. The GIC was included in the financial statements at contract value. Contract value represented contributions made under the contract, plus transfers to the fund and credited interest, less participant withdrawals, transfers out of the fund and administrative expenses. Participants could ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The GIC did not have any restrictions that impacted the ability of the Plan to collect the full contract value. However, the GIC did allow disbursements to be deferred over a period of time if the value of the disbursements exceeded 10% of the total beginning net assets of the guaranteed income fund pool in which the GIC belonged. Plan management believed that the occurrence of events that would have caused the Plan to transact at less than contract value was not probable. Empower could not terminate the contract at any amount less than the contract value.

Empower was contractually obligated to pay the principal and specified interest rate that was guaranteed to the Plan. The crediting interest rate was based on a formula agreed upon with Empower but could not be less than 1.5%. Such interest rates were reviewed on a semi-annual basis for resetting. The crediting rate of the product was established based on current economic and market conditions, the general interest rate environment, and both the expected and actual experience of a reference portfolio within the issuer's general account. These rates were established without the use of a specific formula.

#### **5. EXEMPT PARTIES-IN-INTEREST TRANSACTIONS**

Certain Plan investments are shares of pooled separate accounts, a separately managed stable value investment option, a guaranteed investment contract, and a collective trust managed by Empower. Empower is the Plan Trustee, as defined by the Plan, and these transactions qualify as exempt party-in-interest transactions. The Company also pays certain fees to Empower on behalf of the Plan for trust and recordkeeping services.

At December 31, 2025, and 2024, the Plan held 655,419 and 741,864 shares, respectively, of common stock of the Company, the sponsoring employer, with a cost basis of \$54,447,479 and \$58,096,291, respectively. During the year ended December 31, 2025, the Plan received \$1,594,070 in dividend income from these shares.

The Plan Sponsor has the right to vote the shares of the Company's common stock held by the Plan.

#### **6. PLAN TERMINATION**

Although it has not expressed an intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, employees become 100% vested in any non-vested portion of their accounts.

#### **7. FEDERAL INCOME TAX STATUS**

Effective January 1, 2025, the Plan was restated to adopt a non standardized employee stock ownership (ESOP) pre-approved plan through FIS Capital Markets US LLC with a favorable opinion letter dated August 1, 2023, in which the IRS stated, as then designed, was in compliance with the applicable requirements of the IRC. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Company believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan was qualified and the related trust was tax- exempt as of the financial statement date.

As of December 31, 2024, and prior years, the IRS determined and informed Plan management by a letter dated October 24, 2017, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and that the related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be

sustained upon examination by the relevant taxing authority. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

## 8. NET ASSET VALUE (NAV) PER SHARE

The following tables for December 31, 2025, and 2024, set forth a summary of the Plan's investments with a reported NAV as a practical expedient.

Fair Value Estimated Using Net Asset Value per Share December 31, 2025					
Investment	Fair Value*	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Pooled Separate Accounts:					
Domestic Stock Funds (a)	\$ 312,998,853	None	Immediate	Up to 30 days if negative cash flow	None
Balanced Funds (b)	63,049,219	None	Immediate	Up to 30 days if negative cash flow	None
Fixed Income Funds (c)	66,875,748	None	Immediate	Up to 30 days if negative cash flow	None
Collective Trust Funds(d)	<u>315,802,535</u>	None	Immediate	Up to 30 days if negative cash flow	None
Total	<u>\$ 758,726,355</u>				

Fair Value Estimated Using Net Asset Value per Share December 31, 2024					
Investment	Fair Value*	Unfunded Commitment	Redemption Frequency	Other Redemption Restrictions	Redemption Notice Period
Pooled Separate Accounts:					
Domestic Stock Funds (a)	\$ 275,257,759	None	Immediate	Up to 30 days if negative cash flow	None
Balanced Funds (b)	52,717,617	None	Immediate	Up to 30 days if negative cash flow	None
Fixed Income Funds (c)	60,172,581	None	Immediate	Up to 30 days if negative cash flow	None
Collective Trust Fund (d)	<u>264,246,556</u>	None	Immediate	Up to 30 days if negative cash flow	None
Total	<u>\$ 652,394,513</u>				

\*The fair values of the investments have been estimated using the net asset value of the investment.

- (a) Domestic stock fund strategies seek to replicate the movements of an index of a specific financial market, such as the Standard & Poors' (S&P) 500 Index or Russell Midcap Value Index, regardless of market conditions.
- (b) The balanced fund strategies seek to consistently outperform its benchmarks over full market cycles. These funds invest in a family of funds comprised of five distinct, multi-asset class, multi-manager investment portfolios, which offer a range of risk/return characteristics. The investment objectives of each of the five funds varies in keeping with the desired risk tolerance and associated asset allocation of the underlying portfolio.
- (c) The fixed income fund strategies seek to exceed the return of the Barclays Capital U.S. Aggregate Bond Index, consistent with preservation of capital by investing in a diversified portfolio of fixed income securities.
- (d) One collective trust fund mainly invests in common stocks of midsize and large U.S. companies with a focus on value stocks that offer the potential for capital growth, current income, or both. The foreign growth collective trust fund invests in attractively valued companies in developed and emerging markets that are positioned to benefit from innovation, global economic growth, increasing consumer demand or a turnaround in business conditions. One collective trust fund seeks long-term capital growth from investments in common stocks or other equity securities.

**9. CONCENTRATION OF MARKET RISK**

As of December 31, 2025, and 2024, approximately 8% and 10%, respectively, of the Plan's net assets available for benefits were invested in the common stock of the Company. As of December 31, 2025, and 2024, the Plan held 655,419 shares and 741,864 shares, respectively, of the Company's common stock. The underlying value of the Company's common stock is dependent upon the performance of the Company and the market's evaluation of such performance.

As of December 31, 2025, and 2024, the Plan also had \$612,365,392 and \$527,436,215, respectively, invested in other funds that individually represented 10% or more of the Plan's net assets available for benefits. The aggregate of these funds represented 39% of the Plan's net assets available for benefits as of December 31, 2025, and 2024, respectively.

## SUPPLEMENTAL SCHEDULE

**JACK HENRY & ASSOCIATES, INC.**

**EIN: 43-1128385**

**401(k) RETIREMENT SAVINGS PLAN**

**Plan  
Number: 003**

**FORM 5500, SCHEDULE H, PART IV, LINE 4i -  
SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
AS OF DECEMBER 31, 2025**

(a)	(b) Identify of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost Value**	(e) Current Value
	Calvert Balanced Fund R6	Mutual Fund		\$ 4,550,082
	Fidelity 500 Index Fund	Mutual Fund		235,856,217
	Fidelity Mid Cap Index Fund	Mutual Fund		59,606,454
	Fidelity Total International Index Fund	Mutual Fund		104,595,071
	Fidelity Small Cap Index Fund	Mutual Fund		30,730,413
	Fidelity U.S. Bond Index Fund	Mutual Fund		49,844,522
	Blackrock Inflation Protect Bond Fund	Mutual Fund		5,775,445
	JP Morgan Government Bond Fund R6	Mutual Fund		4,389,333
	JP Morgan Investment Management / Large Cap Growth	Pooled Separate Account		220,199,013
	JP Morgan US Sustainable Leaders Fund R6	Mutual Fund		4,355,429
	Putnam Large Cap Val Trust I	Collective Trust Fund		132,274,730
	Capital Group EuroPacific Growth SA	Collective Trust Fund		140,811,880
*	Empower Mid Cap Growth / Artisan Partners Fund	Pooled Separate Account		44,937,777
*	Empower Institutional Cohen & Steers Realty Income Fund	Pooled Separate Account		4,413,833
*	Empower Institutional Integrity Small Cap Value Fund	Pooled Separate Account		33,929,239
*	Empower Institutional Robeco Boston Mid Cap Value Fund	Pooled Separate Account		54,456,768
*	Empower Institutional Core Plus Bond/PGIM Fund	Pooled Separate Account		66,875,748
*	Empower Institutional IFX Select Long-term Growth Fund (I)	Pooled Separate Account		326,687
*	Empower Institutional IFX Select Long-term Balanced Fund (I)	Pooled Separate Account		177,919
*	Empower Institutional IFX Select Long-term Conservative Fund (I)	Pooled Separate Account		625,998
*	Empower Institutional Day One IFX Targeted Balance Fund	Pooled Separate Account		16,980,838
*	Empower Institutional Loomis Sayles Small Cap Growth Fund	Collective Trust Fund		42,715,925
		Mutual fund, pooled separate account and collective trust total		1,258,429,321
*	Jack Henry / Empower Annuity Insurance Company of America	Separately Managed Stable Value Option		156,471,179
*	Jack Henry & Associates, Inc.	Common Stock		119,600,769
*	Participants	Participant loans (interest rates ranging from 3.25% to 9.50%; maturity dates ranging from 2025 to 2035)		24,806,507
		<b>TOTAL</b>		<b>\$ 1,559,307,776</b>

\* Represents a party-in-interest to the Plan

\*\* Cost omitted for participant directed accounts

See accompanying report of independent registered public accounting firm.

**CONSENT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM**

We consent to the incorporation by reference in Registration Statement No. 333-220169 on Form S-8 of the Jack Henry & Associates, Inc. our report dated June 26, 2026, with respect to the statements of net assets available for benefits of the Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan as of December 31, 2025 and 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related supplemental schedule of Form 5500, Schedule H, Line 4i- Schedule of Assets (Held at End of Year) as of December 31, 2025, which report appears in the December 31, 2025, annual report on Form 11-K of the Jack Henry & Associates, Inc. 401(k) Retirement Savings Plan for the year ended December 31, 2025.

/s/ Whitley Penn LLP

Plano, Texas  
June 26, 2026