

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2021 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B This return/report is:	☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information—enter all requested information										
1a Name of plan <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN</u> 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) <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS</u> <u>100 CONSUMER DIRECT WAY</u> <u>SUITE 428</u> <u>MISSOULA, MT 59808</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>05/01/2008</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>20-1378311</u></td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number <u>406-532-1900</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>621610</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>05/01/2008</u>		2b Employer Identification Number (EIN) <u>20-1378311</u>		2c Plan Sponsor's telephone number <u>406-532-1900</u>		2d Business code (see instructions) <u>621610</u>	
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2c Plan Sponsor's telephone number <u>406-532-1900</u>											
2d Business code (see instructions) <u>621610</u>											

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2022	GREER WOODY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2021)
v. 210624

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: a Sponsor's name c Plan Name		4b EIN 4d PN
5 Total number of participants at the beginning of the plan year		5 3153
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year.....		6a(1) 3109
a(2) Total number of active participants at the end of the plan year		6a(2) 3360
b Retired or separated participants receiving benefits.....		6b 0
c Other retired or separated participants entitled to future benefits		6c 48
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 3408
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 3408
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g 347
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3H 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2021
		This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSUMER DIRECT MANAGEMENT SOLUTIONS	D Employer Identification Number (EIN) 20-1378311	

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	18904	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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

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

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL SM CAP VAL II I - COLUMBIA MGT 14785 PRESTON ROAD, SUITE 1000 DALLAS, TX 75254	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H GROWTH & INC T - JANUS SERVICE 43-1804048	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MSIF DISCOVERY A - DST ASSET MANAG 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.40%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PARNASSUS MID CAP - ULTIMUS FUND S 31-1663251	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIMCO TOT RETURN ADM - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PUTN LG CAP VAL A - PUTNAM INVESTO 04-2539562	0.50%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VRTS NFJ DIV VAL ADM - VIRTUS FUND 4400 COMPUTER DRIVE WESTBOROUGH, MA 01581	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning <u>01/01/2021</u> and ending <u>12/31/2021</u>		
A Name of plan <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS</u>	D Employer Identification Number (EIN) <u>20-1378311</u>	

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	56657	76974
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	63918	42179
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	3694785	5094502
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	3815360	5213655

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	3815360	5213655
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	424	
(B) Participants	2a(1)(B)	922664	
(C) Others (including rollovers).....	2a(1)(C)	495083	
(2) Noncash contributions.....	2a(2)	0	1418171
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	2663	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	3433	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		6096
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	558736	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		558736
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-75296
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		1907707
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	468190	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		468190
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		22318
h Interest expense.....	2h		0
i Administrative expenses: (1) Professional fees.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Investment advisory and management fees.....	2i(3)	0	
(4) Other.....	2i(4)	18904	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		18904
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		509412
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		1398295
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **ANDERSON ZURMUEHLEN & CO**

(2) EIN: **81-0385940**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a	X		11519

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		381536
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n		X	
5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.			
5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)			
5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection.
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSUMER DIRECT MANAGEMENT SOLUTIONS	D Employer Identification Number (EIN) 20-1378311

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? If the plan is a defined benefit plan, go to line 8.	☐ Yes ☐ No ☐ N/A
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes ☐ No ☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes ☐ No ☐ N/A

Part III	Amendments
----------	------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase ☐ Decrease ☐ Both ☐ No
--	--

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:

Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:

☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?

☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

- 20 PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

**CONSUMER DIRECT
MANAGEMENT SOLUTIONS
401(K) PLAN
PLAN NO. 001**

FINANCIAL REPORT

December 31, 2021 and 2020



C O N T E N T S

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2021 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

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

We have performed an audit of the accompanying 2021 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on 2021 Financial Statements

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Consumer Direct Management Solutions 401(k) Plan, and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.



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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

2020 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

We were engaged to audit the accompanying 2020 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), which comprise the statement of net assets available for benefits as of December 31, 2020, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the 2020 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the 2020 information summarized in Note 3, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the custodian hold the Plan's investment assets and execute investment transactions. The Plan Administrator has obtained a certification from the custodian as of December 31, 2020 that the information provided to the Plan Administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.



Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

FINANCIAL STATEMENTS

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value	\$ <u>5,171,477</u>	\$ <u>3,751,442</u>
Receivables:		
Participant contributions	-	17,637
Notes receivable from participants	<u>42,179</u>	<u>63,918</u>
Total receivables	<u>42,179</u>	<u>81,555</u>
Total assets	5,213,656	3,832,997
Corrective contribution payable	<u>29,598</u>	<u>14,104</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
 Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment income:		
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) in fair value of investments	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>486,015</u>	<u>774,977</u>
Interest on notes receivable from participants	<u>3,477</u>	<u>5,188</u>
Contributions:		
Corrective contributions	424	-
Participant elective deferrals	919,131	632,657
Participant rollovers	<u>495,083</u>	<u>101,998</u>
Total contributions	<u>1,414,638</u>	<u>734,655</u>
Total additions	<u>1,904,130</u>	<u>1,514,820</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	520,061	410,811
Refund of corrective contributions	-	689
Investment management, administrative and trustee fees	<u>18,904</u>	<u>13,308</u>
Total deductions	<u>538,965</u>	<u>424,808</u>
Net change	1,365,165	1,090,012
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>3,818,893</u>	<u>2,728,881</u>
End of year	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Profit Sharing Plan, Plan No. 001 (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a voluntary defined contribution plan qualifying under Section 401(k) of the Internal Revenue Code of 1986. It covers substantially all employees of Consumer Direct Management Solutions, Inc. and participating related employers (the Plan Sponsor) who have attained the age of eighteen and completed three months of service, except employees covered by a collective bargaining agreement, leased employees and non-resident aliens. The Plan is a multiple employer plan and includes the following participating employers (herein referred to as the Employer): Montana Health Solutions, Inc. dba Consumer Direct Management Solutions; Nightingale Nursing Services, Inc.; Consumer Direct Personal Care, LLC; Home Health Care, Inc.; Consumer Direct Services for Nevada, LLC; New Mexico Consumer Direct Personal Care, LLC; Alaska Consumer Direct Personal Care, LLC; Arizona Consumer Direct Personal Care, LLC; Full Circle Counseling Solutions, LLC; Idaho Consumer Direct Personal Care, LLC; Consumer Direct for Wisconsin, LLC; Alamo Consumer Direct, LLC; Missouri Consumer Direct, LLC; Home Health Services, Inc.; Home Health of Arizona, LLC; Covenant Consumer Direct, LLC; Consumer Direct for Florida, LLC; Alaska Full Circle Counseling Solutions, LLC; Consumer Direct District of Columbia, LLC; Consumer Direct Michigan, LLC; Consumer Direct for Colorado, LLC; AllCare CDS and Financial Management Service, LLC; Consumer Direct Care Network Virginia, LLC; Consumer Direct for Minnesota, LLC; and Consumer Direct Care Network Washington, LLC. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The original effective date of the Plan is May 1, 2008.

Effective January 1, 2019, the Plan was amended to reflect statutory changes pursuant to the Disaster Tax Relief and Airport and Airway Extension Act of 2017 (Disaster Relief Act), the Tax Cuts and Jobs Act of 2017 (TCJA), the Bipartisan Budget Act of 2018 (BBA), and Code Sections 401(k) and 401(m) 2019 Final Hardship Regulations and any related guidance.

Employer Contributions

The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2021 and 2020.

Participant Contributions

Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$19,500 for 2021 and 2020. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2021 and 2020. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Participant Accounts

Each participant's account is credited with their participant contributions and allocations of (a) Employer contributions, if any, and, (b) related investment earnings and losses. Allocations are based on participant earnings or account balances, as defined. Participants may direct the investment of their account balances into various investment options offered by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Upon termination of employment for any reason other than death, disability, or normal retirement, a participant shall receive a percentage of his or her account balance determined according to the following vesting schedule. In the event of death, termination of employment as a result of permanent or total disability, or retirement at age 65 or older, the participant is fully vested. Participants are immediately 100% vested in their elective deferrals, plus actual earnings thereon and any rollover contributions. Participants become vested in Employer contributions according to the number of years of service.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Forfeitures

Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2021 and 2020, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

Payment of Benefits

On termination of service, participants may elect to receive a lump sum amount equal to the vested value of their account or may transfer the vested value of their account to another retirement investment vehicle. If, upon termination, the participant's account balance does not exceed \$5,000, and no participant election is made, the account balance will be automatically distributed. Any distribution greater than \$1,000 will be rolled over into an individual retirement account and invested in funds designed to preserve principal. Those under \$1,000 will be paid in cash to the participant in accordance with the plan agreement. Participants may make withdrawals prior to termination of employment in the event the participant is experiencing financial hardship.

As of December 31, 2021 and 2020, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$210,289 and \$71,206, respectively.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Subsequent Events

Management has evaluated subsequent events through October 12, 2022, the date which the financial statements were available to be issued.

NOTE 2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements are presented in accordance with accounting principles generally accepted in the United States of America (GAAP), as codified by the Financial Accounting Standards Board (FASB).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires Plan management to make estimates and assumptions that affect the certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, credit and market risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the investment balances and the amounts reported in the statement of net assets available for benefits.

As a result of economic uncertainty and volatility in financial markets, various investment securities held by the Plan have incurred significant declines in fair value since December 31, 2021. The markets continue to evolve rapidly, and Plan management is not able at this time to estimate the full impact on the Plan's financial statements.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value as certified by Fidelity Management Trust Company, the Plan's custodian. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) of fair value includes the Plan's gains and losses on investments bought and sold as well as held during the year.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 2. SUMMARY OF ACCOUNTING POLICIES (CONTINUED)

Investment Options

Upon enrollment in the Plan, a participant may direct both their participant and Employer contributions into any of various investment options. Participants may change their investment options at any time.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred.

Participants may obtain loans from their vested account balance. The amount of the loan permitted by the Plan is a minimum of \$1,000, up to a maximum equal to \$50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the vested balance in the participant's account and bear an interest rate that is commensurate with local prevailing rates as determined by the Plan Administrator. Participants are allowed a maximum of one loan outstanding at any one time. Principal and interest are paid ratably through bi-weekly payroll deductions. All loans held at year end are considered collectible. Delinquent participant loans are deemed as distributions based upon the terms of the plan agreement.

Expenses

Custodian and transactional fees are paid by the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. All other expenses associated with the Plan are paid by the Employer and are not reimbursed by the Plan.

Expense Offset Arrangements

Fees incurred by the Plan for the investment management services are included in the net appreciation (depreciation) in fair value of investments, as they are paid through revenue sharing, rather than direct payment.

Income Tax Status

The Plan Sponsor have adopted a prototype plan document and are relying on the prototype plan's opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan Administrator believes the Plan is designed and is currently being operated in compliance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan's policy is to evaluate the likelihood that its uncertain tax positions will prevail upon examination based on the extent to which those positions have substantial support with the Internal Revenue Code and Regulations, Revenue Rulings, court decisions, and other evidence. It is the opinion of management that the Plan has no uncertain tax positions.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company, the custodian as of and for the years ended December 31, 2021 and 2020, except for comparing such information certified by the qualified institutions to information included in the Plan's financial statements and supplemental schedule. The custodian is a qualified institutions that prepared and certified the information in accordance with 29 CFR 2520.103-5.

The following information included in the accompanying financial statements and supplemental schedule of assets (held at end of year) was obtained from statements prepared and certified by the custodian to be complete and accurate.

	<u>2021</u>	<u>2020</u>
Investments:		
Cash and cash equivalents	\$ 76,974	\$ 56,657
Investments in mutual funds	<u>5,094,503</u>	<u>3,694,785</u>
Total investments	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>
Notes receivable from participants	<u>\$ 42,179</u>	<u>\$ 63,918</u>
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) on investments		
in mutual funds	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>\$ 486,015</u>	<u>\$ 774,977</u>
Interest on notes receivable from participants	<u>\$ 3,477</u>	<u>\$ 5,188</u>

NOTE 4. FAIR VALUE MEASUREMENTS

Basis of Fair Value Measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3).

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The three levels of the fair value hierarchy under are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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, 2021 and 2020.

Interest-bearing cash: Valued at fair value by discounting the related cash flows based on current yields of similar instruments considering the credit-worthiness of the issuer.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The preceding method described 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 Administrator 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.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2021 and 2020. Investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Description	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2020	Quoted Prices in Active Markets for Identical Assets (Level 1)
Cash and cash equivalents	\$ 76,974	\$ 76,974	\$ 56,657	\$ 56,657
Mutual funds	5,094,503	5,094,503	3,694,785	3,694,785
Total	<u>\$ 5,171,477</u>	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>	<u>\$ 3,751,442</u>

NOTE 5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated, partially terminated, or if there is a complete discontinuance of contributions by the Employer, all amounts credited to the accounts of participants shall vest and become non-forfeitable.

NOTE 6. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$18,904 and \$13,308 during the years ended December 31, 2021 and 2020, respectively.

SUPPLEMENTAL SCHEDULES

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Delinquent Participant Contributions

December 31, 2021

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2021	\$ 11,519	\$ -	\$ 11,519	\$ -	\$ -
Total	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ -</u>

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2020	\$ 75	\$ -	\$ 75	\$ -	\$ -
Total	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ -</u>

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Assets (Held at End of Year)

December 31, 2021

(a)(1) Party in Interest	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d)(2) Cost	(e) Current value
Cash and cash equivalents:				
*	Fidelity	Fidelity Government Money Market		\$ 76,974
Mutual funds:				
	Columbia	Small Cap Value II Z		1,440
*	Fidelity	500 Index Adv		266,013
*	Fidelity	Balanced		269,490
*	Fidelity	Blue Chip Growth		92,813
*	Fidelity	Emerging Markets		45,277
*	Fidelity	Extended Market Index Adv		79,594
*	Fidelity	Freedom 2005		124
*	Fidelity	Freedom 2010		5,508
*	Fidelity	Freedom 2015		8,212
*	Fidelity	Freedom 2020		235,791
*	Fidelity	Freedom 2025		335,787
*	Fidelity	Freedom 2030		569,089
*	Fidelity	Freedom 2035		431,303
*	Fidelity	Freedom 2040		426,705
*	Fidelity	Freedom 2045		321,997
*	Fidelity	Freedom 2050		710,125
*	Fidelity	Freedom 2055		262,592
*	Fidelity	Freedom 2060		176,737
*	Fidelity	Freedom 2065		23,447
*	Fidelity	Freedom Income		6,794
*	Fidelity	Government Income		6,297
*	Fidelity	Growth Discovery		41,875
*	Fidelity	International Discovery		8,003
*	Fidelity	International Index		5,938
*	Fidelity	Small Cap Growth		80,015
*	Fidelity	Small Cap Value		95,947
*	Fidelity	Stock Select Large Cap Value		36,573
*	Fidelity	Total Bond		63,735
*	Fidelity	Value		35,531
	Janus	Growth & Income		16,504
	MSIF	Discovery		380,519
	Parnassus	Mid Cap Growth		14,745
	PIMCO	Total Return		36,921
	Putin	Large Cap Value		3,062
		Total mutual funds		<u>5,094,503</u>

Note receivable from participants:

*	Participant Loans	Maturity dates through October 2024; Interest rate of 7.25%	-	42,179
		Total assets		<u>\$ 5,213,656</u>

(1) * A party-in-interest as defined by ERISA.

(2) Cost information was omitted as allowed for participant-directed plans.



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**CONSUMER DIRECT
MANAGEMENT SOLUTIONS
401(K) PLAN
PLAN NO. 001**

FINANCIAL REPORT

December 31, 2021 and 2020



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2021 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

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

We have performed an audit of the accompanying 2021 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on 2021 Financial Statements

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Consumer Direct Management Solutions 401(k) Plan, and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

2020 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

We were engaged to audit the accompanying 2020 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), which comprise the statement of net assets available for benefits as of December 31, 2020, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the 2020 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the 2020 information summarized in Note 3, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the custodian hold the Plan's investment assets and execute investment transactions. The Plan Administrator has obtained a certification from the custodian as of December 31, 2020 that the information provided to the Plan Administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.



Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

FINANCIAL STATEMENTS

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value	\$ <u>5,171,477</u>	\$ <u>3,751,442</u>
Receivables:		
Participant contributions	-	17,637
Notes receivable from participants	<u>42,179</u>	<u>63,918</u>
Total receivables	<u>42,179</u>	<u>81,555</u>
Total assets	5,213,656	3,832,997
Corrective contribution payable	<u>29,598</u>	<u>14,104</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
 Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment income:		
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) in fair value of investments	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>486,015</u>	<u>774,977</u>
Interest on notes receivable from participants	<u>3,477</u>	<u>5,188</u>
Contributions:		
Corrective contributions	424	-
Participant elective deferrals	919,131	632,657
Participant rollovers	<u>495,083</u>	<u>101,998</u>
Total contributions	<u>1,414,638</u>	<u>734,655</u>
Total additions	<u>1,904,130</u>	<u>1,514,820</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	520,061	410,811
Refund of corrective contributions	-	689
Investment management, administrative and trustee fees	<u>18,904</u>	<u>13,308</u>
Total deductions	<u>538,965</u>	<u>424,808</u>
Net change	1,365,165	1,090,012
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>3,818,893</u>	<u>2,728,881</u>
End of year	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Profit Sharing Plan, Plan No. 001 (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a voluntary defined contribution plan qualifying under Section 401(k) of the Internal Revenue Code of 1986. It covers substantially all employees of Consumer Direct Management Solutions, Inc. and participating related employers (the Plan Sponsor) who have attained the age of eighteen and completed three months of service, except employees covered by a collective bargaining agreement, leased employees and non-resident aliens. The Plan is a multiple employer plan and includes the following participating employers (herein referred to as the Employer): Montana Health Solutions, Inc. dba Consumer Direct Management Solutions; Nightingale Nursing Services, Inc.; Consumer Direct Personal Care, LLC; Home Health Care, Inc.; Consumer Direct Services for Nevada, LLC; New Mexico Consumer Direct Personal Care, LLC; Alaska Consumer Direct Personal Care, LLC; Arizona Consumer Direct Personal Care, LLC; Full Circle Counseling Solutions, LLC; Idaho Consumer Direct Personal Care, LLC; Consumer Direct for Wisconsin, LLC; Alamo Consumer Direct, LLC; Missouri Consumer Direct, LLC; Home Health Services, Inc.; Home Health of Arizona, LLC; Covenant Consumer Direct, LLC; Consumer Direct for Florida, LLC; Alaska Full Circle Counseling Solutions, LLC; Consumer Direct District of Columbia, LLC; Consumer Direct Michigan, LLC; Consumer Direct for Colorado, LLC; AllCare CDS and Financial Management Service, LLC; Consumer Direct Care Network Virginia, LLC; Consumer Direct for Minnesota, LLC; and Consumer Direct Care Network Washington, LLC. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The original effective date of the Plan is May 1, 2008.

Effective January 1, 2019, the Plan was amended to reflect statutory changes pursuant to the Disaster Tax Relief and Airport and Airway Extension Act of 2017 (Disaster Relief Act), the Tax Cuts and Jobs Act of 2017 (TCJA), the Bipartisan Budget Act of 2018 (BBA), and Code Sections 401(k) and 401(m) 2019 Final Hardship Regulations and any related guidance.

Employer Contributions

The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2021 and 2020.

Participant Contributions

Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$19,500 for 2021 and 2020. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2021 and 2020. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Participant Accounts

Each participant's account is credited with their participant contributions and allocations of (a) Employer contributions, if any, and, (b) related investment earnings and losses. Allocations are based on participant earnings or account balances, as defined. Participants may direct the investment of their account balances into various investment options offered by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Upon termination of employment for any reason other than death, disability, or normal retirement, a participant shall receive a percentage of his or her account balance determined according to the following vesting schedule. In the event of death, termination of employment as a result of permanent or total disability, or retirement at age 65 or older, the participant is fully vested. Participants are immediately 100% vested in their elective deferrals, plus actual earnings thereon and any rollover contributions. Participants become vested in Employer contributions according to the number of years of service.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Forfeitures

Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2021 and 2020, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

Payment of Benefits

On termination of service, participants may elect to receive a lump sum amount equal to the vested value of their account or may transfer the vested value of their account to another retirement investment vehicle. If, upon termination, the participant's account balance does not exceed \$5,000, and no participant election is made, the account balance will be automatically distributed. Any distribution greater than \$1,000 will be rolled over into an individual retirement account and invested in funds designed to preserve principal. Those under \$1,000 will be paid in cash to the participant in accordance with the plan agreement. Participants may make withdrawals prior to termination of employment in the event the participant is experiencing financial hardship.

As of December 31, 2021 and 2020, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$210,289 and \$71,206, respectively.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Subsequent Events

Management has evaluated subsequent events through October 12, 2022, the date which the financial statements were available to be issued.

NOTE 2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements are presented in accordance with accounting principles generally accepted in the United States of America (GAAP), as codified by the Financial Accounting Standards Board (FASB).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires Plan management to make estimates and assumptions that affect the certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, credit and market risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the investment balances and the amounts reported in the statement of net assets available for benefits.

As a result of economic uncertainty and volatility in financial markets, various investment securities held by the Plan have incurred significant declines in fair value since December 31, 2021. The markets continue to evolve rapidly, and Plan management is not able at this time to estimate the full impact on the Plan's financial statements.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value as certified by Fidelity Management Trust Company, the Plan's custodian. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) of fair value includes the Plan's gains and losses on investments bought and sold as well as held during the year.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 2. SUMMARY OF ACCOUNTING POLICIES (CONTINUED)

Investment Options

Upon enrollment in the Plan, a participant may direct both their participant and Employer contributions into any of various investment options. Participants may change their investment options at any time.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred.

Participants may obtain loans from their vested account balance. The amount of the loan permitted by the Plan is a minimum of \$1,000, up to a maximum equal to \$50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the vested balance in the participant's account and bear an interest rate that is commensurate with local prevailing rates as determined by the Plan Administrator. Participants are allowed a maximum of one loan outstanding at any one time. Principal and interest are paid ratably through bi-weekly payroll deductions. All loans held at year end are considered collectible. Delinquent participant loans are deemed as distributions based upon the terms of the plan agreement.

Expenses

Custodian and transactional fees are paid by the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. All other expenses associated with the Plan are paid by the Employer and are not reimbursed by the Plan.

Expense Offset Arrangements

Fees incurred by the Plan for the investment management services are included in the net appreciation (depreciation) in fair value of investments, as they are paid through revenue sharing, rather than direct payment.

Income Tax Status

The Plan Sponsor have adopted a prototype plan document and are relying on the prototype plan's opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan Administrator believes the Plan is designed and is currently being operated in compliance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan's policy is to evaluate the likelihood that its uncertain tax positions will prevail upon examination based on the extent to which those positions have substantial support with the Internal Revenue Code and Regulations, Revenue Rulings, court decisions, and other evidence. It is the opinion of management that the Plan has no uncertain tax positions.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company, the custodian as of and for the years ended December 31, 2021 and 2020, except for comparing such information certified by the qualified institutions to information included in the Plan's financial statements and supplemental schedule. The custodian is a qualified institutions that prepared and certified the information in accordance with 29 CFR 2520.103-5.

The following information included in the accompanying financial statements and supplemental schedule of assets (held at end of year) was obtained from statements prepared and certified by the custodian to be complete and accurate.

	<u>2021</u>	<u>2020</u>
Investments:		
Cash and cash equivalents	\$ 76,974	\$ 56,657
Investments in mutual funds	<u>5,094,503</u>	<u>3,694,785</u>
Total investments	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>
Notes receivable from participants	<u>\$ 42,179</u>	<u>\$ 63,918</u>
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) on investments		
in mutual funds	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>\$ 486,015</u>	<u>\$ 774,977</u>
Interest on notes receivable from participants	<u>\$ 3,477</u>	<u>\$ 5,188</u>

NOTE 4. FAIR VALUE MEASUREMENTS

Basis of Fair Value Measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3).

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The three levels of the fair value hierarchy under are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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, 2021 and 2020.

Interest-bearing cash: Valued at fair value by discounting the related cash flows based on current yields of similar instruments considering the credit-worthiness of the issuer.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The preceding method described 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 Administrator 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.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2021 and 2020. Investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Description	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2020	Quoted Prices in Active Markets for Identical Assets (Level 1)
Cash and cash equivalents	\$ 76,974	\$ 76,974	\$ 56,657	\$ 56,657
Mutual funds	5,094,503	5,094,503	3,694,785	3,694,785
Total	<u>\$ 5,171,477</u>	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>	<u>\$ 3,751,442</u>

NOTE 5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated, partially terminated, or if there is a complete discontinuance of contributions by the Employer, all amounts credited to the accounts of participants shall vest and become non-forfeitable.

NOTE 6. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$18,904 and \$13,308 during the years ended December 31, 2021 and 2020, respectively.

SUPPLEMENTAL SCHEDULES

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Delinquent Participant Contributions

December 31, 2021

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2021	\$ 11,519	\$ -	\$ 11,519	\$ -	\$ -
Total	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ -</u>

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2020	\$ 75	\$ -	\$ 75	\$ -	\$ -
Total	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ -</u>

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Assets (Held at End of Year)

December 31, 2021

(a)(1) Party in Interest	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d)(2) Cost	(e) Current value
Cash and cash equivalents:				
*	Fidelity	Fidelity Government Money Market		\$ 76,974
Mutual funds:				
	Columbia	Small Cap Value II Z		1,440
*	Fidelity	500 Index Adv		266,013
*	Fidelity	Balanced		269,490
*	Fidelity	Blue Chip Growth		92,813
*	Fidelity	Emerging Markets		45,277
*	Fidelity	Extended Market Index Adv		79,594
*	Fidelity	Freedom 2005		124
*	Fidelity	Freedom 2010		5,508
*	Fidelity	Freedom 2015		8,212
*	Fidelity	Freedom 2020		235,791
*	Fidelity	Freedom 2025		335,787
*	Fidelity	Freedom 2030		569,089
*	Fidelity	Freedom 2035		431,303
*	Fidelity	Freedom 2040		426,705
*	Fidelity	Freedom 2045		321,997
*	Fidelity	Freedom 2050		710,125
*	Fidelity	Freedom 2055		262,592
*	Fidelity	Freedom 2060		176,737
*	Fidelity	Freedom 2065		23,447
*	Fidelity	Freedom Income		6,794
*	Fidelity	Government Income		6,297
*	Fidelity	Growth Discovery		41,875
*	Fidelity	International Discovery		8,003
*	Fidelity	International Index		5,938
*	Fidelity	Small Cap Growth		80,015
*	Fidelity	Small Cap Value		95,947
*	Fidelity	Stock Select Large Cap Value		36,573
*	Fidelity	Total Bond		63,735
*	Fidelity	Value		35,531
	Janus	Growth & Income		16,504
	MSIF	Discovery		380,519
	Parnassus	Mid Cap Growth		14,745
	PIMCO	Total Return		36,921
	Putin	Large Cap Value		3,062
		Total mutual funds		<u>5,094,503</u>

Note receivable from participants:

*	Participant Loans	Maturity dates through October 2024; Interest rate of 7.25%	-	42,179
		Total assets		<u>\$ 5,213,656</u>

(1) * A party-in-interest as defined by ERISA.

(2) Cost information was omitted as allowed for participant-directed plans.



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**CONSUMER DIRECT
MANAGEMENT SOLUTIONS
401(K) PLAN
PLAN NO. 001**

FINANCIAL REPORT

December 31, 2021 and 2020



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2021 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

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

We have performed an audit of the accompanying 2021 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2021 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion on 2021 Financial Statements

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Consumer Direct Management Solutions 401(k) Plan, and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 2021 Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) for the year ended December 31, 2021 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.



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

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

2020 INDEPENDENT AUDITOR'S REPORT

To the Trustees and Plan Administrator of the
Consumer Direct Management Solutions 401(k) Plan
Missoula, Montana

We were engaged to audit the accompanying 2020 financial statements of the Consumer Direct Management Solutions 401(k) Plan, (Plan No. 001, the Plan), which comprise the statement of net assets available for benefits as of December 31, 2020, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the 2020 Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the 2020 financial statements based on conducting the audit in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the 2020 information summarized in Note 3, which was certified by Fidelity Management Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan Administrator that the custodian hold the Plan's investment assets and execute investment transactions. The Plan Administrator has obtained a certification from the custodian as of December 31, 2020 that the information provided to the Plan Administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2020 financial statements. Accordingly, we do not express an opinion on the 2020 financial statements.



Report on Form and Content in Compliance With DOL Rules and Regulations for 2020 Financial Statement

The form and content of the information included in the 2020 financial statements, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Anderson Zurmuehlen & Co. P.C.

Missoula, Montana
October 12, 2022

FINANCIAL STATEMENTS

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
 December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ASSETS		
Investments, at fair value	\$ <u>5,171,477</u>	\$ <u>3,751,442</u>
Receivables:		
Participant contributions	-	17,637
Notes receivable from participants	<u>42,179</u>	<u>63,918</u>
Total receivables	<u>42,179</u>	<u>81,555</u>
Total assets	5,213,656	3,832,997
Corrective contribution payable	<u>29,598</u>	<u>14,104</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
 Years Ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment income:		
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) in fair value of investments	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>486,015</u>	<u>774,977</u>
Interest on notes receivable from participants	<u>3,477</u>	<u>5,188</u>
Contributions:		
Corrective contributions	424	-
Participant elective deferrals	919,131	632,657
Participant rollovers	<u>495,083</u>	<u>101,998</u>
Total contributions	<u>1,414,638</u>	<u>734,655</u>
Total additions	<u>1,904,130</u>	<u>1,514,820</u>
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	520,061	410,811
Refund of corrective contributions	-	689
Investment management, administrative and trustee fees	<u>18,904</u>	<u>13,308</u>
Total deductions	<u>538,965</u>	<u>424,808</u>
Net change	1,365,165	1,090,012
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of year	<u>3,818,893</u>	<u>2,728,881</u>
End of year	<u>\$ 5,184,058</u>	<u>\$ 3,818,893</u>

The Notes to Financial Statements are an integral part of these statements.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Profit Sharing Plan, Plan No. 001 (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a voluntary defined contribution plan qualifying under Section 401(k) of the Internal Revenue Code of 1986. It covers substantially all employees of Consumer Direct Management Solutions, Inc. and participating related employers (the Plan Sponsor) who have attained the age of eighteen and completed three months of service, except employees covered by a collective bargaining agreement, leased employees and non-resident aliens. The Plan is a multiple employer plan and includes the following participating employers (herein referred to as the Employer): Montana Health Solutions, Inc. dba Consumer Direct Management Solutions; Nightingale Nursing Services, Inc.; Consumer Direct Personal Care, LLC; Home Health Care, Inc.; Consumer Direct Services for Nevada, LLC; New Mexico Consumer Direct Personal Care, LLC; Alaska Consumer Direct Personal Care, LLC; Arizona Consumer Direct Personal Care, LLC; Full Circle Counseling Solutions, LLC; Idaho Consumer Direct Personal Care, LLC; Consumer Direct for Wisconsin, LLC; Alamo Consumer Direct, LLC; Missouri Consumer Direct, LLC; Home Health Services, Inc.; Home Health of Arizona, LLC; Covenant Consumer Direct, LLC; Consumer Direct for Florida, LLC; Alaska Full Circle Counseling Solutions, LLC; Consumer Direct District of Columbia, LLC; Consumer Direct Michigan, LLC; Consumer Direct for Colorado, LLC; AllCare CDS and Financial Management Service, LLC; Consumer Direct Care Network Virginia, LLC; Consumer Direct for Minnesota, LLC; and Consumer Direct Care Network Washington, LLC. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The original effective date of the Plan is May 1, 2008.

Effective January 1, 2019, the Plan was amended to reflect statutory changes pursuant to the Disaster Tax Relief and Airport and Airway Extension Act of 2017 (Disaster Relief Act), the Tax Cuts and Jobs Act of 2017 (TCJA), the Bipartisan Budget Act of 2018 (BBA), and Code Sections 401(k) and 401(m) 2019 Final Hardship Regulations and any related guidance.

Employer Contributions

The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2021 and 2020.

Participant Contributions

Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$19,500 for 2021 and 2020. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2021 and 2020. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Participant Accounts

Each participant's account is credited with their participant contributions and allocations of (a) Employer contributions, if any, and, (b) related investment earnings and losses. Allocations are based on participant earnings or account balances, as defined. Participants may direct the investment of their account balances into various investment options offered by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Upon termination of employment for any reason other than death, disability, or normal retirement, a participant shall receive a percentage of his or her account balance determined according to the following vesting schedule. In the event of death, termination of employment as a result of permanent or total disability, or retirement at age 65 or older, the participant is fully vested. Participants are immediately 100% vested in their elective deferrals, plus actual earnings thereon and any rollover contributions. Participants become vested in Employer contributions according to the number of years of service.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6 or more	100%

Forfeitures

Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2021 and 2020, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

Payment of Benefits

On termination of service, participants may elect to receive a lump sum amount equal to the vested value of their account or may transfer the vested value of their account to another retirement investment vehicle. If, upon termination, the participant's account balance does not exceed \$5,000, and no participant election is made, the account balance will be automatically distributed. Any distribution greater than \$1,000 will be rolled over into an individual retirement account and invested in funds designed to preserve principal. Those under \$1,000 will be paid in cash to the participant in accordance with the plan agreement. Participants may make withdrawals prior to termination of employment in the event the participant is experiencing financial hardship.

As of December 31, 2021 and 2020, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$210,289 and \$71,206, respectively.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 1. PLAN DESCRIPTION (CONTINUED)

Subsequent Events

Management has evaluated subsequent events through October 12, 2022, the date which the financial statements were available to be issued.

NOTE 2. SUMMARY OF ACCOUNTING POLICIES

Basis of Presentation

The accompanying financial statements are presented in accordance with accounting principles generally accepted in the United States of America (GAAP), as codified by the Financial Accounting Standards Board (FASB).

Use of Estimates

The preparation of financial statements in conformity with GAAP requires Plan management to make estimates and assumptions that affect the certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Payment of Benefits

Benefits are recorded when paid.

Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, credit and market risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the investment balances and the amounts reported in the statement of net assets available for benefits.

As a result of economic uncertainty and volatility in financial markets, various investment securities held by the Plan have incurred significant declines in fair value since December 31, 2021. The markets continue to evolve rapidly, and Plan management is not able at this time to estimate the full impact on the Plan's financial statements.

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value as certified by Fidelity Management Trust Company, the Plan's custodian. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) of fair value includes the Plan's gains and losses on investments bought and sold as well as held during the year.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 2. SUMMARY OF ACCOUNTING POLICIES (CONTINUED)

Investment Options

Upon enrollment in the Plan, a participant may direct both their participant and Employer contributions into any of various investment options. Participants may change their investment options at any time.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when incurred.

Participants may obtain loans from their vested account balance. The amount of the loan permitted by the Plan is a minimum of \$1,000, up to a maximum equal to \$50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the vested balance in the participant's account and bear an interest rate that is commensurate with local prevailing rates as determined by the Plan Administrator. Participants are allowed a maximum of one loan outstanding at any one time. Principal and interest are paid ratably through bi-weekly payroll deductions. All loans held at year end are considered collectible. Delinquent participant loans are deemed as distributions based upon the terms of the plan agreement.

Expenses

Custodian and transactional fees are paid by the Plan. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. All other expenses associated with the Plan are paid by the Employer and are not reimbursed by the Plan.

Expense Offset Arrangements

Fees incurred by the Plan for the investment management services are included in the net appreciation (depreciation) in fair value of investments, as they are paid through revenue sharing, rather than direct payment.

Income Tax Status

The Plan Sponsor have adopted a prototype plan document and are relying on the prototype plan's opinion letter from the Internal Revenue Service dated June 30, 2020, indicating that the Plan is designed in accordance with the applicable sections of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan Administrator believes the Plan is designed and is currently being operated in compliance with applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan's policy is to evaluate the likelihood that its uncertain tax positions will prevail upon examination based on the extent to which those positions have substantial support with the Internal Revenue Code and Regulations, Revenue Rulings, court decisions, and other evidence. It is the opinion of management that the Plan has no uncertain tax positions.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Fidelity Management Trust Company, the custodian as of and for the years ended December 31, 2021 and 2020, except for comparing such information certified by the qualified institutions to information included in the Plan's financial statements and supplemental schedule. The custodian is a qualified institutions that prepared and certified the information in accordance with 29 CFR 2520.103-5.

The following information included in the accompanying financial statements and supplemental schedule of assets (held at end of year) was obtained from statements prepared and certified by the custodian to be complete and accurate.

	<u>2021</u>	<u>2020</u>
Investments:		
Cash and cash equivalents	\$ 76,974	\$ 56,657
Investments in mutual funds	<u>5,094,503</u>	<u>3,694,785</u>
Total investments	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>
Notes receivable from participants	<u>\$ 42,179</u>	<u>\$ 63,918</u>
Interest and dividend income	\$ 561,312	\$ 198,359
Net appreciation (depreciation) on investments		
in mutual funds	<u>(75,297)</u>	<u>576,618</u>
Total investment income	<u>\$ 486,015</u>	<u>\$ 774,977</u>
Interest on notes receivable from participants	<u>\$ 3,477</u>	<u>\$ 5,188</u>

NOTE 4. FAIR VALUE MEASUREMENTS

Basis of Fair Value Measurement

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3).

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
PLAN NO. 001
NOTES TO FINANCIAL STATEMENTS (CONTINUED)
December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The three levels of the fair value hierarchy under are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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, 2021 and 2020.

Interest-bearing cash: Valued at fair value by discounting the related cash flows based on current yields of similar instruments considering the credit-worthiness of the issuer.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The preceding method described 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 Administrator 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.

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN
 PLAN NO. 001
 NOTES TO FINANCIAL STATEMENTS (CONTINUED)
 December 31, 2021 and 2020

NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Basis of Fair Value Measurement (Continued)

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2021 and 2020. Investment assets are classified in their entirety based upon the lowest level of input that is significant to the fair value measurement.

Description	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2020	Quoted Prices in Active Markets for Identical Assets (Level 1)
Cash and cash equivalents	\$ 76,974	\$ 76,974	\$ 56,657	\$ 56,657
Mutual funds	5,094,503	5,094,503	3,694,785	3,694,785
Total	<u>\$ 5,171,477</u>	<u>\$ 5,171,477</u>	<u>\$ 3,751,442</u>	<u>\$ 3,751,442</u>

NOTE 5. PLAN TERMINATION

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to terminate the Plan subject to the provisions of ERISA. If the Plan is terminated, partially terminated, or if there is a complete discontinuance of contributions by the Employer, all amounts credited to the accounts of participants shall vest and become non-forfeitable.

NOTE 6. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$18,904 and \$13,308 during the years ended December 31, 2021 and 2020, respectively.

SUPPLEMENTAL SCHEDULES

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Delinquent Participant Contributions

December 31, 2021

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2021	\$ 11,519	\$ -	\$ 11,519	\$ -	\$ -
Total	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ 11,519</u>	<u>\$ -</u>	<u>\$ -</u>

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: X	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

2020	\$ 75	\$ -	\$ 75	\$ -	\$ -
Total	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ 75</u>	<u>\$ -</u>	<u>\$ -</u>

CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN

(Plan Number: 001) EIN 20-1378311

Schedule H, Section IV, Line 4i

Schedule of Assets (Held at End of Year)

December 31, 2021

(a)(1) Party in Interest	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d)(2) Cost	(e) Current value
Cash and cash equivalents:				
*	Fidelity	Fidelity Government Money Market		\$ 76,974
Mutual funds:				
	Columbia	Small Cap Value II Z		1,440
*	Fidelity	500 Index Adv		266,013
*	Fidelity	Balanced		269,490
*	Fidelity	Blue Chip Growth		92,813
*	Fidelity	Emerging Markets		45,277
*	Fidelity	Extended Market Index Adv		79,594
*	Fidelity	Freedom 2005		124
*	Fidelity	Freedom 2010		5,508
*	Fidelity	Freedom 2015		8,212
*	Fidelity	Freedom 2020		235,791
*	Fidelity	Freedom 2025		335,787
*	Fidelity	Freedom 2030		569,089
*	Fidelity	Freedom 2035		431,303
*	Fidelity	Freedom 2040		426,705
*	Fidelity	Freedom 2045		321,997
*	Fidelity	Freedom 2050		710,125
*	Fidelity	Freedom 2055		262,592
*	Fidelity	Freedom 2060		176,737
*	Fidelity	Freedom 2065		23,447
*	Fidelity	Freedom Income		6,794
*	Fidelity	Government Income		6,297
*	Fidelity	Growth Discovery		41,875
*	Fidelity	International Discovery		8,003
*	Fidelity	International Index		5,938
*	Fidelity	Small Cap Growth		80,015
*	Fidelity	Small Cap Value		95,947
*	Fidelity	Stock Select Large Cap Value		36,573
*	Fidelity	Total Bond		63,735
*	Fidelity	Value		35,531
	Janus	Growth & Income		16,504
	MSIF	Discovery		380,519
	Parnassus	Mid Cap Growth		14,745
	PIMCO	Total Return		36,921
	Putin	Large Cap Value		3,062
		Total mutual funds		<u>5,094,503</u>

Note receivable from participants:

*	Participant Loans	Maturity dates through October 2024; Interest rate of 7.25%	-	<u>42,179</u>
		Total assets		<u>\$ 5,213,656</u>

(1) * A party-in-interest as defined by ERISA.

(2) Cost information was omitted as allowed for participant-directed plans.



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