

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>MIDWEST EYE INSTITUTE, P.C. 401(K) PLAN</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>07/01/1983</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>07/01/1983</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>07/01/1983</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>MIDWEST EYE INSTITUTE, P.C.</u> <u>10300 N. ILLINOIS STREET</u> <u>SUITE 1000</u> <u>INDIANAPOLIS, IN 46290</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>35-1538522</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>317-817-1000</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>35-1538522</u>	2c Plan Sponsor's telephone number <u>317-817-1000</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>35-1538522</u>					
2c Plan Sponsor's telephone number <u>317-817-1000</u>					
2d Business code (see instructions) <u>621111</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.	10/15/2022	SONG HUA-LONBERGER
	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	5 146
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..... a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 98 6a(2) 86 6b 0 6c 50 6d 136 6e 0 6f 136 6g 130 6h 7
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: 2A 2E 2F 2G 2J 2K 2T 3F 3H 3D 2R 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 MIDWEST EYE INSTITUTE, P.C. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MIDWEST EYE INSTITUTE, P.C.	D Employer Identification Number (EIN) 35-1538522	

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)

BGBC

20-5804172

(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?
10	ACCOUNTANT/AUDITOR	15900	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	-3812	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 ☐

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.	
ABF SM CAP VAL R5 - DST ASSET MANA 52-2269240	0.04%	
(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.	
AS SPL MD CP VAL ADM - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	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.	
COL EMERGING MKTS A - COLUMBIA MGT 14785 PRESTON ROAD, SUITE 1000 DALLAS, TX 75254	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.	
INVS DIVRS DIVD R5 - INVESCO INVES 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	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.	
NORTHERN SM CAP CORE - THE NORTHER 50 SOUTH LASALLE STREET CHICAGO, IL 60603	0.10%	
(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%	

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.
ARTISAN MID CAP VALUE 875 EAST WISCONSIN AVENUE SUITE 800 MILWAUKEE, WI 53202		0.39%
(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.
GABELLI EQUITY INCOME FUND AAA 401 THEODORE FREMD. AVE. RYE, NY 10580		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.
THORNBURG INCOME BUILDER CL I 2300 NORTH RIDGETOP RD SANTA FE, NM 87506		0.15%

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
(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

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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan 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 MIDWEST EYE INSTITUTE, P.C. 401(K) PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 MIDWEST EYE INSTITUTE, P.C.				D Employer Identification Number (EIN) 35-1538522	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: MIP CL 1					
b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT TRUST COMPANY					
c EIN-PN 04-3022712-024		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 878416	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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 01/01/2021 and ending 12/31/2021		
A Name of plan MIDWEST EYE INSTITUTE, P.C. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 MIDWEST EYE INSTITUTE, P.C.	D Employer Identification Number (EIN) 35-1538522	

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)	735705	606052
(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)	191171	1034832
(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)	109923	118634
(9) Value of interest in common/collective trusts	1c(9)	907278	878416
(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)	47654793	53214417
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	49598870	55852351

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	49598870	55852351
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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)	748476	
(B) Participants	2a(1)(B)	764241	
(C) Others (including rollovers).....	2a(1)(C)	0	
(2) Noncash contributions.....	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1512717
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	108	
(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)	5303	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5411
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	5707	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	3549057	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3554764
(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)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	183804	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		183804

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		-15246
(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)		3624137
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		8865587
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2600018	
(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)		2600018
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
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)	12088	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		12088
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2612106
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		6253481
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: BGBC PARTNERS LLP

(2) EIN: 20-5804172

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		3917

	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		500000
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?		X	
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?		X	
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.)		X	
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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.		X	
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 MIDWEST EYE INSTITUTE, P.C. 401(K) PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 MIDWEST EYE INSTITUTE, P.C.	D Employer Identification Number (EIN) 35-1538522

Part I	Distributions
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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.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
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
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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
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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.
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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 _____

**Midwest Eye Institute, P.C.
401(k) Plan**

**Financial Statements
and Supplemental Schedules**

**As of December 31, 2021 and 2020 and
for the Year Ended December 31, 2021**

Midwest Eye Institute, P.C. 401(k) Plan

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Independent Auditor's Report

To the Plan Administrator, Trustees, and Plan Participants
Midwest Eye Institute, P.C. 401(k) Plan
Carmel, Indiana

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of **Midwest Eye Institute, P.C. 401(k) Plan** (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). The financial statements comprise the statement of net assets available for benefits (modified cash basis) as of December 31, 2021, and the related statement of changes in net assets available for benefits (modified cash basis) for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (GAAP), permitted by the DOL; and

- The certified investment information in the accompanying 2021 financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report. We are required to be independent of the 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.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than GAAP. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL, 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 within one year after the date that the financial statements are issued or available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 of the 2021 Financial Statements* section of our report, our objectives are to obtain reasonable assurance about whether the 2021 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 GAAS 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 GAAS, 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 2021 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 the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the 2021 financial statements as a whole are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

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.

Other Matter — 2021 Supplemental Schedules Required by ERISA

The 2021 supplemental schedule of delinquent participant contributions for the year ended December 31, 2021, and the schedule of assets (held at end of year) (modified cash basis) are presented for purposes of additional analysis and are not a required part of the 2021 financial statements but are supplementary information required by the DOL'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 2021 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 2021 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 financial statements or to the 2021 financial statements themselves, and other additional procedures in accordance with GAAS. 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 their form and content, are presented in conformity with the DOL'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, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter — Report on the 2020 Financial Statements

We were engaged to audit the statement of net assets available for benefits (modified cash basis) of the Plan as of December 31, 2020. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by the qualified institution. Our audit report, dated September 29, 2021, indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not, express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the information certified by the qualified institution were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BGBC Partners, LLP

October 13, 2022

Midwest Eye Institute, P.C. 401(k) Plan

Statements of Net Assets Available for Benefits (Modified Cash Basis)

December 31, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Total investments	55,725,968	49,458,246
Notes receivable from participants	118,634	109,923
Net assets available for benefits	\$ 55,844,602	\$ 49,568,169

See accompanying notes to financial statements.

Midwest Eye Institute, P.C. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits (Modified Cash Basis)

Year Ended December 31, 2021

Additions:

Investment income:

Net appreciation in fair value of mutual funds	\$ 6,703,964
Net appreciation in fair value of self-directed brokerage accounts	658,850
Interest income from common/collective trust	<u>7,705</u>

Total investment income 7,370,519

Interest income on notes receivable from participants 5,303

Contributions:

Participant	764,241
Employer, net	<u>748,476</u>

Total contributions 1,512,717

Total additions 8,888,539

Deductions:

Benefits paid to participants and beneficiaries	(2,600,018)
Administrative expenses	<u>(12,088)</u>

Total deductions (2,612,106)

Net increase 6,276,433

Net assets available for benefits, beginning of year 49,568,169

Net assets available for benefits, end of year \$ 55,844,602

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

1. Description of Plan

The following description of the Midwest Eye Institute, P.C. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established on July 1, 1983, covering substantially all employees of Midwest Eye Institute, P.C. (the Plan Sponsor) who have 90-days of service and are age 21 or older. Adopting employers are allowed to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective November 22, 2021, the Plan document was restated and amended to comply with new laws and regulations and to implement hardship distribution provisions of the Bipartisan Budget Act of 2018.

Contributions

Participants may contribute up to 100% of their pretax annual compensation as defined by the Plan, up to the maximum allowable under the Internal Revenue Code (IRC). Participants may designate all or a portion of elective deferrals as Roth elective deferrals. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective February 1, 2022, the Plan document was amended to exclude from compensation amounts paid to, or on behalf of, an employee to reduce or offset student loans.

The Plan Sponsor contributes a non-discretionary matching contribution equal to 50% of employee deferrals up to 4% of the participant's annual compensation. To comply with safe harbor provisions, the Plan Sponsor makes a safe harbor profit sharing match equal to 3% (not less than 3% nor more than 25%) of each eligible employee's annual compensation. Additionally, the Plan Sponsor contributes a discretionary contribution equal to a specified percentage of each participant's annual compensation. Participants who have one year of continuous service, worked a minimum of 1,000 hours, and are employed as of the end of the Plan year are deemed eligible and receive the discretionary contribution.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Plan Sponsor's contributions, and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of 28 mutual funds, one managed income portfolio, and one self-directed brokerage account option.

Vesting

Participants are immediately vested in their contributions and the employer's safe harbor nonelective contributions, plus actual earnings/losses thereon which is in compliance with the required provisions to operate a Safe Harbor 401(k) plan. Vesting in the Plan Sponsor's

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

matching and other nonelective contributions are based on years of continuous service as follows:

<u>Years of Service</u>	<u>Percentage</u>
1	10%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participants' accounts and bear interest at the prime interest rate plus 100 basis points as of the beginning of the quarter the loan was originated. The interest rates on the loans varied from 4.25% to 6.50% at December 31, 2021. Repayments of interest are applied to the respective participant accounts. Equal loan repayments are made through payroll deductions over a period not to exceed five years, unless the loans were used to purchase a primary residence, in which case the loan may be repaid over a reasonable period of time (longer than five years).

Payment of Benefits

On termination of service, death, disability, or retirement, a participant or beneficiary has an option to be paid by lump-sum payment, installment payments, or an annuity in the amount equal to the value of the participant's or beneficiary's vested interest in his or her account. If, at termination, the participant's vested balance is \$5,000 or less, the Plan may distribute the entire vested balance out of the Plan, as allowable by the Plan. Participant account balances greater than \$5,000 are allowed to remain in the Plan. Participants are not permitted to withdraw funds from the Plan for financial hardship under the Plan's provisions.

Effective May 12, 2022, the Plan document was amended to allow partial withdrawals from the Plan.

Forfeitures

In the event of termination of employment before full vesting, the nonvested portion of the employer contribution account is forfeited and may be used to reduce future employer contributions or Plan expenses. Forfeited nonvested accounts were \$16,616 and \$10,111 at December 31, 2021 and 2020, respectively. Forfeitures of \$46,425 were used to reduce employer contributions in 2021.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan Sponsor and are excluded from the accompanying financial statements. Fees paid by the Plan and directly deducted from the

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

participant's accounts include loan setup and maintenance fees, self-directed brokerage account fees, and overnight check fees.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (US GAAP). The presentation is permitted by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Cash basis financial statements that adjust securities investments to fair value are considered to be prepared on a modified cash basis of accounting. Under the modified cash basis of accounting, certain revenue and related assets are recognized when received rather than when earned and certain expenses are recognized when paid rather than when the obligation is incurred.

The principal items that would be required to be reflected in the financial statements by US GAAP (the amounts of which are not practicable to determine) are as follows:

- Accrual of all contributions owed at each year-end but not received until the following year.
- Accrual of dividends declared but not paid.
- Accrual of interest income from participant loans earned at each year-end but not received until the following year.
- Accrual of the Plan expenses and management fees incurred at year-end but not paid until the following year.

Notes Receivable from Participants

Participant loans are reported as notes receivable from participants and are measured at the unpaid principal balance. The Plan classifies all participant loans with no payments received for six months as in default. Defaulted loans are deemed distributed and recorded as benefits paid to participants in the statement of changes in net assets available for benefits (modified cash basis) in the year of default. During 2021, the Plan had no deemed distributions.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from those estimates.

Fair Value Measurements

The Plan has determined the fair value of investments using a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value 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). The three levels of the fair value hierarchy are described below:

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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.

Mutual Funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end, quoted in an active markets. As a result, the fair value of the account is classified as Level 1.

Self-Directed Brokerage Accounts: Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock, Fidelity and External unit investments, and interest bearing and non-interest-bearing cash which are classified as Level 1 assets. Level 2 assets may also include and generally consist of limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value. As a result, the fair value of the accounts is classified as Level 1.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with those used by 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.

The following table sets forth the fair value of the Plan's investment assets using the fair value hierarchy:

	Level 1	Total
<u>December 31, 2021</u>		
Mutual funds	\$ 47,302,764	\$ 47,302,764
Self-directed brokerage accounts	7,552,537	7,552,537
Total investments at fair value	\$ 54,855,301	\$ 54,855,301
<u>December 31, 2020</u>		
Mutual funds	\$ 43,255,039	\$ 43,255,039
Self-directed brokerage accounts	5,326,630	5,326,630
Total investments at fair value	\$ 48,581,669	\$ 48,581,669

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

There were no level 2 or 3 assets at December 31, 2021 and 2020.

Risks, Uncertainties, and Concentrations

The Plan provides investment options in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities may occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits (modified cash basis).

The Plan had concentrations in individual investment funds greater than 10% in three funds totaling \$22,820,246 and \$20,002,608 at December 31, 2021 and 2020, respectively.

Payment of Benefits

Benefits are recorded when paid.

3. Information Certified by the Trustee

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA as of December 31, 2021 and 2020, and for the year ended December 31, 2021. Accordingly, the following investment information included in the accompanying financial statements and supplemental schedules as of December 31, 2021 and 2020, and for the year ended December 31, 2021, was obtained and derived from information supplied to the Plan administrator and certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company:

	December 31,	
	2021	2020
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Notes receivable from participants	118,634	109,923
	Year Ended	
	December 31,	
	2021	
Net appreciation in fair value of mutual funds	\$ 6,703,964	
Net appreciation in fair value of self-directed brokerage accounts	658,850	
Interest income from common/collective trust	7,705	
Interest income on notes receivable from participants	5,303	

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Common/Collective Trust, at Contract Value

The Plan's participants may invest in the Fidelity Managed Income Portfolio (the MIP), which is a common/collective trust. It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (Fidelity), which is also the trustee of the Plan. This fund seeks to preserve principal investments while earning interest income. This fund will attempt to maintain a net asset value of \$1 per unit. The portfolio invests in investment contracts issued by insurance companies and other financial institutions, and in fixed income securities. A portion of the portfolio is invested in a money market fund to provide daily liquidity. Investment contracts provide for the payment of a specified rate of interest to the portfolio and for the repayment of principal when the contract matures.

Investments in the MIP are deemed to be fully benefit-responsive investment contracts. Because the investment is fully benefit-responsive, the contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. Contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

All investment contracts and fixed income securities purchased for the MIP must satisfy the credit quality standards of Fidelity. The average yield and crediting interest rate was approximately 0.88% for 2021. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than 0%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events, such as the premature termination of the contract by the Plan or the termination of the Plan, would limit the Plan's ability to transact at contract value with Fidelity. The Plan administrator believes the occurrence of such events that would limit the Plan's ability to transact at contract value with Plan participants is not probable.

5. Related-Party Transactions and Party-in-Interest Transactions

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are trusts managed by Fidelity Management Trust Company, which is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for the year ended December 31, 2021. The Plan allows participants to obtain loans from the Plan, which are also considered party-in-interest transactions. These party-in-interest transactions are not prohibited under ERISA. Fees paid by the Plan for administrative services were \$12,088 for the year ended December 31, 2021.

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

6. Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts and the balance of the net assets of the Plan would be allocated among the participants and beneficiaries as prescribed by ERISA.

7. Tax Status

The Plan had adopted a Volume Submitter Defined Contribution plan sponsored by Fidelity Management Trust Company that obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. Effective November 22, 2021, the Plan adopted a Non-Standardized Prototype Plan Document sponsored by Fidelity Management Trust Company that obtained its latest determination letter on June 30, 2020, in which the IRS stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. The determination letter has not been updated for any Plan amendments. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and tax-exempt.

The Plan reviews its tax positions for uncertainty and records a provision for tax positions which may not be sustained based on their technical merits if examined by taxing authorities. At December 31, 2021 and 2020, there were no matters requiring a provision for uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Reconciliation to Form 5500

For purposes of preparing the Plan's Form 5500, the MIP (a common/collective trust which is a fully benefit-responsive investment contract) is recorded at fair value. For financial statement purposes, the MIP is recorded at contract value. See Note 5.

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per the financial statements to Form 5500:

	December 31,	
	2021	2020
Net assets available for plan benefits per the financial statements	\$ 55,844,602	\$ 49,568,169
Adjustment to fair value of common/collective trust	7,749	30,701
Net assets available for benefits per Form 5500	\$ 55,852,351	\$ 49,598,870

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

	Year Ended December 31,	
	2021	2020
Changes in net assets available for benefits per the financial statements	\$ 6,276,433	\$ 8,686,654
Adjustment to fair value of common/collective trust	(22,952)	16,345
Changes in net assets available for benefits per Form 5500	\$ 6,253,481	\$ 8,702,999

9. Delinquent Participant Contributions

The Plan remitted 2021 employee deferrals of \$3,917 late. The 2021 late deferrals and the related lost earnings of \$134 were contributed in January and February 2022.

10. Subsequent Events

Subsequent events were evaluated through October 13, 2022, the date the financial statements were available to be issued. Except as disclosed in Note 1, no other items were noted requiring disclosure or adjustment.

SUPPLEMENTAL SCHEDULES

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Delinquent Participant Contributions

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4a

For the Year Ended December 31, 2021

Year of Delinquent Contributions	Participant Contributions Transferred Late Into Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP in 2021	Contributions Pending Correction in VFCP	
2021	\$ 3,917	\$ 3,917		\$ -	\$ -
Total	\$ 3,917	\$ 3,917	\$ -	\$ -	\$ -

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Assets (Held at End of Year) (Modified Cash Basis)

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4i

As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Cost	Current Value
Mutual funds:				
*	Fidelity	Fidelity Contrafund K6	**	\$ 10,856,272
*	Fidelity	Fidelity Capital Appreciation Fund	**	6,977,735
*	Fidelity	Fidelity Government Income Fund	**	4,986,239
*	Fidelity	Fidelity Freedom 2020 Fund	**	3,967,928
*	Fidelity	Fidelity Diversified International Fund	**	2,784,929
*	Fidelity	Fidelity Freedom 2035 Fund	**	2,751,568
*	Fidelity	Fidelity Freedom 2025 Fund	**	2,600,494
*	Fidelity	Fidelity 500 Index	**	2,460,120
	Artisan	Artisan Mid Cap Fund	**	1,795,976
*	Fidelity	Fidelity Freedom 2030 Fund	**	1,702,105
*	Fidelity	Fidelity Strategic Income Fund	**	1,109,648
	Allspring	Allspring Special Mid Cap Value Fund	**	900,174
	Pimco	Pimco Total Return Admin Fund	**	769,182
*	Fidelity	Fidelity Freedom 2045 Fund	**	647,411
	Northern	Northern Small Cap Core Fund	**	604,181
	American Beacon	American Beacon Small Cap Value Fund	**	577,993
*	Fidelity	Fidelity Freedom 2050 Fund	**	568,602
*	Fidelity	Fidelity Freedom 2040 Fund	**	458,353
*	Fidelity	Fidelity Freedom 2060 Fund	**	208,725
*	Fidelity	Fidelity Freedom Income Fund	**	159,349
*	Fidelity	Fidelity Freedom 2015 Fund	**	134,517
*	Fidelity	Fidelity Freedom 2055 Fund	**	117,459
	Columbia	Columbia Emerging Markets Fund Class A	**	115,271
*	Fidelity	Fidelity Freedom 2010 Fund	**	43,715
*	Fidelity	Fidelity Government Money Market Fund	**	2,679
*	Fidelity	Fidelity Freedom 2005 Fund	**	1,005
*	Fidelity	Fidelity Freedom 2065 Fund	**	923
*	Fidelity	Fidelity International Small Cap Opportunities Fund	**	211
Total mutual funds				<u>47,302,764</u>
Self-directed brokerage account:				
*	Various	Fidelity BrokerageLink®	**	<u>7,552,537</u>
Investment contract at fair value:				
*	Fidelity	Fidelity Managed Income Portfolio	**	<u>878,416</u>
*	Notes receivable from participants			<u>118,634</u>
		Interest rates of 4.25% to 6.50%, maturing through October 2026		
Total investments per Form 5500				<u>\$ 55,852,351</u>

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

** The cost of participant-directed investments is not a required disclosure.

This schedule has been prepared based on information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

**Midwest Eye Institute, P.C.
401(k) Plan**

**Financial Statements
and Supplemental Schedules**

**As of December 31, 2021 and 2020 and
for the Year Ended December 31, 2021**

Midwest Eye Institute, P.C. 401(k) Plan

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Independent Auditor's Report

To the Plan Administrator, Trustees, and Plan Participants
Midwest Eye Institute, P.C. 401(k) Plan
Carmel, Indiana

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of **Midwest Eye Institute, P.C. 401(k) Plan** (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). The financial statements comprise the statement of net assets available for benefits (modified cash basis) as of December 31, 2021, and the related statement of changes in net assets available for benefits (modified cash basis) for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (GAAP), permitted by the DOL; and

- The certified investment information in the accompanying 2021 financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report. We are required to be independent of the 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.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than GAAP. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL, 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 within one year after the date that the financial statements are issued or available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 of the 2021 Financial Statements* section of our report, our objectives are to obtain reasonable assurance about whether the 2021 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 GAAS 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 GAAS, 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 2021 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 the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the 2021 financial statements as a whole are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

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.

Other Matter — 2021 Supplemental Schedules Required by ERISA

The 2021 supplemental schedule of delinquent participant contributions for the year ended December 31, 2021, and the schedule of assets (held at end of year) (modified cash basis) are presented for purposes of additional analysis and are not a required part of the 2021 financial statements but are supplementary information required by the DOL'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 2021 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 2021 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 financial statements or to the 2021 financial statements themselves, and other additional procedures in accordance with GAAS. 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 their form and content, are presented in conformity with the DOL'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, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter — Report on the 2020 Financial Statements

We were engaged to audit the statement of net assets available for benefits (modified cash basis) of the Plan as of December 31, 2020. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by the qualified institution. Our audit report, dated September 29, 2021, indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not, express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the information certified by the qualified institution were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BGBC Partners, LLP

October 13, 2022

Midwest Eye Institute, P.C. 401(k) Plan

Statements of Net Assets Available for Benefits (Modified Cash Basis)

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	<u>870,667</u>	<u>876,577</u>
Total investments	55,725,968	49,458,246
Notes receivable from participants	<u>118,634</u>	<u>109,923</u>
Net assets available for benefits	<u>\$ 55,844,602</u>	<u>\$ 49,568,169</u>

See accompanying notes to financial statements.

Midwest Eye Institute, P.C. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits (Modified Cash Basis)

Year Ended December 31, 2021

Additions:

Investment income:

Net appreciation in fair value of mutual funds	\$ 6,703,964
Net appreciation in fair value of self-directed brokerage accounts	658,850
Interest income from common/collective trust	<u>7,705</u>
Total investment income	<u>7,370,519</u>

Interest income on notes receivable from participants	<u>5,303</u>
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Contributions:

Participant	764,241
Employer, net	<u>748,476</u>
Total contributions	<u>1,512,717</u>

Total additions	<u>8,888,539</u>
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Deductions:

Benefits paid to participants and beneficiaries	(2,600,018)
Administrative expenses	<u>(12,088)</u>

Total deductions	<u>(2,612,106)</u>
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Net increase	6,276,433
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Net assets available for benefits, beginning of year	<u>49,568,169</u>
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Net assets available for benefits, end of year	<u>\$ 55,844,602</u>
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Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

1. Description of Plan

The following description of the Midwest Eye Institute, P.C. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established on July 1, 1983, covering substantially all employees of Midwest Eye Institute, P.C. (the Plan Sponsor) who have 90-days of service and are age 21 or older. Adopting employers are allowed to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective November 22, 2021, the Plan document was restated and amended to comply with new laws and regulations and to implement hardship distribution provisions of the Bipartisan Budget Act of 2018.

Contributions

Participants may contribute up to 100% of their pretax annual compensation as defined by the Plan, up to the maximum allowable under the Internal Revenue Code (IRC). Participants may designate all or a portion of elective deferrals as Roth elective deferrals. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective February 1, 2022, the Plan document was amended to exclude from compensation amounts paid to, or on behalf of, an employee to reduce or offset student loans.

The Plan Sponsor contributes a non-discretionary matching contribution equal to 50% of employee deferrals up to 4% of the participant's annual compensation. To comply with safe harbor provisions, the Plan Sponsor makes a safe harbor profit sharing match equal to 3% (not less than 3% nor more than 25%) of each eligible employee's annual compensation. Additionally, the Plan Sponsor contributes a discretionary contribution equal to a specified percentage of each participant's annual compensation. Participants who have one year of continuous service, worked a minimum of 1,000 hours, and are employed as of the end of the Plan year are deemed eligible and receive the discretionary contribution.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Plan Sponsor's contributions, and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of 28 mutual funds, one managed income portfolio, and one self-directed brokerage account option.

Vesting

Participants are immediately vested in their contributions and the employer's safe harbor nonelective contributions, plus actual earnings/losses thereon which is in compliance with the required provisions to operate a Safe Harbor 401(k) plan. Vesting in the Plan Sponsor's

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

matching and other nonelective contributions are based on years of continuous service as follows:

<u>Years of Service</u>	<u>Percentage</u>
1	10%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participants' accounts and bear interest at the prime interest rate plus 100 basis points as of the beginning of the quarter the loan was originated. The interest rates on the loans varied from 4.25% to 6.50% at December 31, 2021. Repayments of interest are applied to the respective participant accounts. Equal loan repayments are made through payroll deductions over a period not to exceed five years, unless the loans were used to purchase a primary residence, in which case the loan may be repaid over a reasonable period of time (longer than five years).

Payment of Benefits

On termination of service, death, disability, or retirement, a participant or beneficiary has an option to be paid by lump-sum payment, installment payments, or an annuity in the amount equal to the value of the participant's or beneficiary's vested interest in his or her account. If, at termination, the participant's vested balance is \$5,000 or less, the Plan may distribute the entire vested balance out of the Plan, as allowable by the Plan. Participant account balances greater than \$5,000 are allowed to remain in the Plan. Participants are not permitted to withdraw funds from the Plan for financial hardship under the Plan's provisions.

Effective May 12, 2022, the Plan document was amended to allow partial withdrawals from the Plan.

Forfeitures

In the event of termination of employment before full vesting, the nonvested portion of the employer contribution account is forfeited and may be used to reduce future employer contributions or Plan expenses. Forfeited nonvested accounts were \$16,616 and \$10,111 at December 31, 2021 and 2020, respectively. Forfeitures of \$46,425 were used to reduce employer contributions in 2021.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan Sponsor and are excluded from the accompanying financial statements. Fees paid by the Plan and directly deducted from the

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

participant's accounts include loan setup and maintenance fees, self-directed brokerage account fees, and overnight check fees.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (US GAAP). The presentation is permitted by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Cash basis financial statements that adjust securities investments to fair value are considered to be prepared on a modified cash basis of accounting. Under the modified cash basis of accounting, certain revenue and related assets are recognized when received rather than when earned and certain expenses are recognized when paid rather than when the obligation is incurred.

The principal items that would be required to be reflected in the financial statements by US GAAP (the amounts of which are not practicable to determine) are as follows:

- Accrual of all contributions owed at each year-end but not received until the following year.
- Accrual of dividends declared but not paid.
- Accrual of interest income from participant loans earned at each year-end but not received until the following year.
- Accrual of the Plan expenses and management fees incurred at year-end but not paid until the following year.

Notes Receivable from Participants

Participant loans are reported as notes receivable from participants and are measured at the unpaid principal balance. The Plan classifies all participant loans with no payments received for six months as in default. Defaulted loans are deemed distributed and recorded as benefits paid to participants in the statement of changes in net assets available for benefits (modified cash basis) in the year of default. During 2021, the Plan had no deemed distributions.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from those estimates.

Fair Value Measurements

The Plan has determined the fair value of investments using a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value 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). The three levels of the fair value hierarchy are described below:

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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.

Mutual Funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end, quoted in an active markets. As a result, the fair value of the account is classified as Level 1.

Self-Directed Brokerage Accounts: Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock, Fidelity and External unit investments, and interest bearing and non-interest-bearing cash which are classified as Level 1 assets. Level 2 assets may also include and generally consist of limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value. As a result, the fair value of the accounts is classified as Level 1.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with those used by 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.

The following table sets forth the fair value of the Plan's investment assets using the fair value hierarchy:

	Level 1	Total
<u>December 31, 2021</u>		
Mutual funds	\$ 47,302,764	\$ 47,302,764
Self-directed brokerage accounts	7,552,537	7,552,537
Total investments at fair value	\$ 54,855,301	\$ 54,855,301
<u>December 31, 2020</u>		
Mutual funds	\$ 43,255,039	\$ 43,255,039
Self-directed brokerage accounts	5,326,630	5,326,630
Total investments at fair value	\$ 48,581,669	\$ 48,581,669

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

There were no level 2 or 3 assets at December 31, 2021 and 2020.

Risks, Uncertainties, and Concentrations

The Plan provides investment options in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities may occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits (modified cash basis).

The Plan had concentrations in individual investment funds greater than 10% in three funds totaling \$22,820,246 and \$20,002,608 at December 31, 2021 and 2020, respectively.

Payment of Benefits

Benefits are recorded when paid.

3. Information Certified by the Trustee

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA as of December 31, 2021 and 2020, and for the year ended December 31, 2021. Accordingly, the following investment information included in the accompanying financial statements and supplemental schedules as of December 31, 2021 and 2020, and for the year ended December 31, 2021, was obtained and derived from information supplied to the Plan administrator and certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company:

	December 31,	
	2021	2020
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Notes receivable from participants	118,634	109,923
	Year Ended	
	December 31,	
	2021	
Net appreciation in fair value of mutual funds	\$ 6,703,964	
Net appreciation in fair value of self-directed brokerage accounts	658,850	
Interest income from common/collective trust	7,705	
Interest income on notes receivable from participants	5,303	

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Common/Collective Trust, at Contract Value

The Plan's participants may invest in the Fidelity Managed Income Portfolio (the MIP), which is a common/collective trust. It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (Fidelity), which is also the trustee of the Plan. This fund seeks to preserve principal investments while earning interest income. This fund will attempt to maintain a net asset value of \$1 per unit. The portfolio invests in investment contracts issued by insurance companies and other financial institutions, and in fixed income securities. A portion of the portfolio is invested in a money market fund to provide daily liquidity. Investment contracts provide for the payment of a specified rate of interest to the portfolio and for the repayment of principal when the contract matures.

Investments in the MIP are deemed to be fully benefit-responsive investment contracts. Because the investment is fully benefit-responsive, the contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. Contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

All investment contracts and fixed income securities purchased for the MIP must satisfy the credit quality standards of Fidelity. The average yield and crediting interest rate was approximately 0.88% for 2021. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than 0%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events, such as the premature termination of the contract by the Plan or the termination of the Plan, would limit the Plan's ability to transact at contract value with Fidelity. The Plan administrator believes the occurrence of such events that would limit the Plan's ability to transact at contract value with Plan participants is not probable.

5. Related-Party Transactions and Party-in-Interest Transactions

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are trusts managed by Fidelity Management Trust Company, which is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for the year ended December 31, 2021. The Plan allows participants to obtain loans from the Plan, which are also considered party-in-interest transactions. These party-in-interest transactions are not prohibited under ERISA. Fees paid by the Plan for administrative services were \$12,088 for the year ended December 31, 2021.

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

6. Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts and the balance of the net assets of the Plan would be allocated among the participants and beneficiaries as prescribed by ERISA.

7. Tax Status

The Plan had adopted a Volume Submitter Defined Contribution plan sponsored by Fidelity Management Trust Company that obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. Effective November 22, 2021, the Plan adopted a Non-Standardized Prototype Plan Document sponsored by Fidelity Management Trust Company that obtained its latest determination letter on June 30, 2020, in which the IRS stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. The determination letter has not been updated for any Plan amendments. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and tax-exempt.

The Plan reviews its tax positions for uncertainty and records a provision for tax positions which may not be sustained based on their technical merits if examined by taxing authorities. At December 31, 2021 and 2020, there were no matters requiring a provision for uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Reconciliation to Form 5500

For purposes of preparing the Plan's Form 5500, the MIP (a common/collective trust which is a fully benefit-responsive investment contract) is recorded at fair value. For financial statement purposes, the MIP is recorded at contract value. See Note 5.

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per the financial statements to Form 5500:

	December 31,	
	2021	2020
Net assets available for plan benefits per the financial statements	\$ 55,844,602	\$ 49,568,169
Adjustment to fair value of common/collective trust	7,749	30,701
Net assets available for benefits per Form 5500	\$ 55,852,351	\$ 49,598,870

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

	Year Ended December 31,	
	2021	2020
Changes in net assets available for benefits per the financial statements	\$ 6,276,433	\$ 8,686,654
Adjustment to fair value of common/collective trust	(22,952)	16,345
Changes in net assets available for benefits per Form 5500	\$ 6,253,481	\$ 8,702,999

9. Delinquent Participant Contributions

The Plan remitted 2021 employee deferrals of \$3,917 late. The 2021 late deferrals and the related lost earnings of \$134 were contributed in January and February 2022.

10. Subsequent Events

Subsequent events were evaluated through October 13, 2022, the date the financial statements were available to be issued. Except as disclosed in Note 1, no other items were noted requiring disclosure or adjustment.

SUPPLEMENTAL SCHEDULES

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Delinquent Participant Contributions

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4a

For the Year Ended December 31, 2021

Year of Delinquent Contributions	Participant Contributions Transferred Late Into Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP in 2021	Contributions Pending Correction in VFCP	
2021	\$ 3,917	\$ 3,917		\$ -	\$ -
Total	\$ 3,917	\$ 3,917	\$ -	\$ -	\$ -

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Assets (Held at End of Year) (Modified Cash Basis)

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4i

As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Cost	Current Value
Mutual funds:				
*	Fidelity	Fidelity Contrafund K6	**	\$ 10,856,272
*	Fidelity	Fidelity Capital Appreciation Fund	**	6,977,735
*	Fidelity	Fidelity Government Income Fund	**	4,986,239
*	Fidelity	Fidelity Freedom 2020 Fund	**	3,967,928
*	Fidelity	Fidelity Diversified International Fund	**	2,784,929
*	Fidelity	Fidelity Freedom 2035 Fund	**	2,751,568
*	Fidelity	Fidelity Freedom 2025 Fund	**	2,600,494
*	Fidelity	Fidelity 500 Index	**	2,460,120
	Artisan	Artisan Mid Cap Fund	**	1,795,976
*	Fidelity	Fidelity Freedom 2030 Fund	**	1,702,105
*	Fidelity	Fidelity Strategic Income Fund	**	1,109,648
	Allspring	Allspring Special Mid Cap Value Fund	**	900,174
	Pimco	Pimco Total Return Admin Fund	**	769,182
*	Fidelity	Fidelity Freedom 2045 Fund	**	647,411
	Northern	Northern Small Cap Core Fund	**	604,181
	American Beacon	American Beacon Small Cap Value Fund	**	577,993
*	Fidelity	Fidelity Freedom 2050 Fund	**	568,602
*	Fidelity	Fidelity Freedom 2040 Fund	**	458,353
*	Fidelity	Fidelity Freedom 2060 Fund	**	208,725
*	Fidelity	Fidelity Freedom Income Fund	**	159,349
*	Fidelity	Fidelity Freedom 2015 Fund	**	134,517
*	Fidelity	Fidelity Freedom 2055 Fund	**	117,459
	Columbia	Columbia Emerging Markets Fund Class A	**	115,271
*	Fidelity	Fidelity Freedom 2010 Fund	**	43,715
*	Fidelity	Fidelity Government Money Market Fund	**	2,679
*	Fidelity	Fidelity Freedom 2005 Fund	**	1,005
*	Fidelity	Fidelity Freedom 2065 Fund	**	923
*	Fidelity	Fidelity International Small Cap Opportunities Fund	**	211
Total mutual funds				<u>47,302,764</u>
Self-directed brokerage account:				
*	Various	Fidelity BrokerageLink®	**	<u>7,552,537</u>
Investment contract at fair value:				
*	Fidelity	Fidelity Managed Income Portfolio	**	<u>878,416</u>
*	Notes receivable from participants			<u>118,634</u>
		Interest rates of 4.25% to 6.50%, maturing through October 2026		
Total investments per Form 5500				<u>\$ 55,852,351</u>

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

** The cost of participant-directed investments is not a required disclosure.

This schedule has been prepared based on information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

**Midwest Eye Institute, P.C.
401(k) Plan**

**Financial Statements
and Supplemental Schedules**

**As of December 31, 2021 and 2020 and
for the Year Ended December 31, 2021**

Midwest Eye Institute, P.C. 401(k) Plan

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Independent Auditor's Report

To the Plan Administrator, Trustees, and Plan Participants
Midwest Eye Institute, P.C. 401(k) Plan
Carmel, Indiana

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of **Midwest Eye Institute, P.C. 401(k) Plan** (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). The financial statements comprise the statement of net assets available for benefits (modified cash basis) as of December 31, 2021, and the related statement of changes in net assets available for benefits (modified cash basis) for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (GAAP), permitted by the DOL; and

- The certified investment information in the accompanying 2021 financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report. We are required to be independent of the 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.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than GAAP. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL, 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 within one year after the date that the financial statements are issued or available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 of the 2021 Financial Statements* section of our report, our objectives are to obtain reasonable assurance about whether the 2021 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 GAAS 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 GAAS, 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 2021 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 the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the 2021 financial statements as a whole are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

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.

Other Matter — 2021 Supplemental Schedules Required by ERISA

The 2021 supplemental schedule of delinquent participant contributions for the year ended December 31, 2021, and the schedule of assets (held at end of year) (modified cash basis) are presented for purposes of additional analysis and are not a required part of the 2021 financial statements but are supplementary information required by the DOL'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 2021 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 2021 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 financial statements or to the 2021 financial statements themselves, and other additional procedures in accordance with GAAS. 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 their form and content, are presented in conformity with the DOL'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, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter — Report on the 2020 Financial Statements

We were engaged to audit the statement of net assets available for benefits (modified cash basis) of the Plan as of December 31, 2020. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by the qualified institution. Our audit report, dated September 29, 2021, indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not, express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the information certified by the qualified institution were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BGBC Partners, LLP

October 13, 2022

Midwest Eye Institute, P.C. 401(k) Plan

Statements of Net Assets Available for Benefits (Modified Cash Basis)

December 31, 2021 and 2020

	2021	2020
Assets		
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Total investments	55,725,968	49,458,246
Notes receivable from participants	118,634	109,923
Net assets available for benefits	\$ 55,844,602	\$ 49,568,169

See accompanying notes to financial statements.

Midwest Eye Institute, P.C. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits (Modified Cash Basis)

Year Ended December 31, 2021

Additions:

Investment income:

Net appreciation in fair value of mutual funds	\$ 6,703,964
Net appreciation in fair value of self-directed brokerage accounts	658,850
Interest income from common/collective trust	<u>7,705</u>
Total investment income	<u>7,370,519</u>

Interest income on notes receivable from participants	<u>5,303</u>
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Contributions:

Participant	764,241
Employer, net	<u>748,476</u>
Total contributions	<u>1,512,717</u>

Total additions	<u>8,888,539</u>
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Deductions:

Benefits paid to participants and beneficiaries	(2,600,018)
Administrative expenses	<u>(12,088)</u>

Total deductions	<u>(2,612,106)</u>
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Net increase	6,276,433
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Net assets available for benefits, beginning of year	<u>49,568,169</u>
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Net assets available for benefits, end of year	<u>\$ 55,844,602</u>
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Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

1. Description of Plan

The following description of the Midwest Eye Institute, P.C. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established on July 1, 1983, covering substantially all employees of Midwest Eye Institute, P.C. (the Plan Sponsor) who have 90-days of service and are age 21 or older. Adopting employers are allowed to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective November 22, 2021, the Plan document was restated and amended to comply with new laws and regulations and to implement hardship distribution provisions of the Bipartisan Budget Act of 2018.

Contributions

Participants may contribute up to 100% of their pretax annual compensation as defined by the Plan, up to the maximum allowable under the Internal Revenue Code (IRC). Participants may designate all or a portion of elective deferrals as Roth elective deferrals. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective February 1, 2022, the Plan document was amended to exclude from compensation amounts paid to, or on behalf of, an employee to reduce or offset student loans.

The Plan Sponsor contributes a non-discretionary matching contribution equal to 50% of employee deferrals up to 4% of the participant's annual compensation. To comply with safe harbor provisions, the Plan Sponsor makes a safe harbor profit sharing match equal to 3% (not less than 3% nor more than 25%) of each eligible employee's annual compensation. Additionally, the Plan Sponsor contributes a discretionary contribution equal to a specified percentage of each participant's annual compensation. Participants who have one year of continuous service, worked a minimum of 1,000 hours, and are employed as of the end of the Plan year are deemed eligible and receive the discretionary contribution.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Plan Sponsor's contributions, and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of 28 mutual funds, one managed income portfolio, and one self-directed brokerage account option.

Vesting

Participants are immediately vested in their contributions and the employer's safe harbor nonelective contributions, plus actual earnings/losses thereon which is in compliance with the required provisions to operate a Safe Harbor 401(k) plan. Vesting in the Plan Sponsor's

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

matching and other nonelective contributions are based on years of continuous service as follows:

<u>Years of Service</u>	<u>Percentage</u>
1	10%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participants' accounts and bear interest at the prime interest rate plus 100 basis points as of the beginning of the quarter the loan was originated. The interest rates on the loans varied from 4.25% to 6.50% at December 31, 2021. Repayments of interest are applied to the respective participant accounts. Equal loan repayments are made through payroll deductions over a period not to exceed five years, unless the loans were used to purchase a primary residence, in which case the loan may be repaid over a reasonable period of time (longer than five years).

Payment of Benefits

On termination of service, death, disability, or retirement, a participant or beneficiary has an option to be paid by lump-sum payment, installment payments, or an annuity in the amount equal to the value of the participant's or beneficiary's vested interest in his or her account. If, at termination, the participant's vested balance is \$5,000 or less, the Plan may distribute the entire vested balance out of the Plan, as allowable by the Plan. Participant account balances greater than \$5,000 are allowed to remain in the Plan. Participants are not permitted to withdraw funds from the Plan for financial hardship under the Plan's provisions.

Effective May 12, 2022, the Plan document was amended to allow partial withdrawals from the Plan.

Forfeitures

In the event of termination of employment before full vesting, the nonvested portion of the employer contribution account is forfeited and may be used to reduce future employer contributions or Plan expenses. Forfeited nonvested accounts were \$16,616 and \$10,111 at December 31, 2021 and 2020, respectively. Forfeitures of \$46,425 were used to reduce employer contributions in 2021.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan Sponsor and are excluded from the accompanying financial statements. Fees paid by the Plan and directly deducted from the

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

participant's accounts include loan setup and maintenance fees, self-directed brokerage account fees, and overnight check fees.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (US GAAP). The presentation is permitted by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Cash basis financial statements that adjust securities investments to fair value are considered to be prepared on a modified cash basis of accounting. Under the modified cash basis of accounting, certain revenue and related assets are recognized when received rather than when earned and certain expenses are recognized when paid rather than when the obligation is incurred.

The principal items that would be required to be reflected in the financial statements by US GAAP (the amounts of which are not practicable to determine) are as follows:

- Accrual of all contributions owed at each year-end but not received until the following year.
- Accrual of dividends declared but not paid.
- Accrual of interest income from participant loans earned at each year-end but not received until the following year.
- Accrual of the Plan expenses and management fees incurred at year-end but not paid until the following year.

Notes Receivable from Participants

Participant loans are reported as notes receivable from participants and are measured at the unpaid principal balance. The Plan classifies all participant loans with no payments received for six months as in default. Defaulted loans are deemed distributed and recorded as benefits paid to participants in the statement of changes in net assets available for benefits (modified cash basis) in the year of default. During 2021, the Plan had no deemed distributions.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from those estimates.

Fair Value Measurements

The Plan has determined the fair value of investments using a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value 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). The three levels of the fair value hierarchy are described below:

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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.

Mutual Funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end, quoted in an active markets. As a result, the fair value of the account is classified as Level 1.

Self-Directed Brokerage Accounts: Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock, Fidelity and External unit investments, and interest bearing and non-interest-bearing cash which are classified as Level 1 assets. Level 2 assets may also include and generally consist of limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value. As a result, the fair value of the accounts is classified as Level 1.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with those used by 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.

The following table sets forth the fair value of the Plan's investment assets using the fair value hierarchy:

	Level 1	Total
<u>December 31, 2021</u>		
Mutual funds	\$ 47,302,764	\$ 47,302,764
Self-directed brokerage accounts	7,552,537	7,552,537
Total investments at fair value	\$ 54,855,301	\$ 54,855,301
<u>December 31, 2020</u>		
Mutual funds	\$ 43,255,039	\$ 43,255,039
Self-directed brokerage accounts	5,326,630	5,326,630
Total investments at fair value	\$ 48,581,669	\$ 48,581,669

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

There were no level 2 or 3 assets at December 31, 2021 and 2020.

Risks, Uncertainties, and Concentrations

The Plan provides investment options in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities may occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits (modified cash basis).

The Plan had concentrations in individual investment funds greater than 10% in three funds totaling \$22,820,246 and \$20,002,608 at December 31, 2021 and 2020, respectively.

Payment of Benefits

Benefits are recorded when paid.

3. Information Certified by the Trustee

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA as of December 31, 2021 and 2020, and for the year ended December 31, 2021. Accordingly, the following investment information included in the accompanying financial statements and supplemental schedules as of December 31, 2021 and 2020, and for the year ended December 31, 2021, was obtained and derived from information supplied to the Plan administrator and certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company:

	December 31,	
	2021	2020
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Notes receivable from participants	118,634	109,923
	Year Ended	
	December 31,	
	2021	
Net appreciation in fair value of mutual funds	\$ 6,703,964	
Net appreciation in fair value of self-directed brokerage accounts	658,850	
Interest income from common/collective trust	7,705	
Interest income on notes receivable from participants	5,303	

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Common/Collective Trust, at Contract Value

The Plan's participants may invest in the Fidelity Managed Income Portfolio (the MIP), which is a common/collective trust. It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (Fidelity), which is also the trustee of the Plan. This fund seeks to preserve principal investments while earning interest income. This fund will attempt to maintain a net asset value of \$1 per unit. The portfolio invests in investment contracts issued by insurance companies and other financial institutions, and in fixed income securities. A portion of the portfolio is invested in a money market fund to provide daily liquidity. Investment contracts provide for the payment of a specified rate of interest to the portfolio and for the repayment of principal when the contract matures.

Investments in the MIP are deemed to be fully benefit-responsive investment contracts. Because the investment is fully benefit-responsive, the contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. Contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

All investment contracts and fixed income securities purchased for the MIP must satisfy the credit quality standards of Fidelity. The average yield and crediting interest rate was approximately 0.88% for 2021. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than 0%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events, such as the premature termination of the contract by the Plan or the termination of the Plan, would limit the Plan's ability to transact at contract value with Fidelity. The Plan administrator believes the occurrence of such events that would limit the Plan's ability to transact at contract value with Plan participants is not probable.

5. Related-Party Transactions and Party-in-Interest Transactions

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are trusts managed by Fidelity Management Trust Company, which is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for the year ended December 31, 2021. The Plan allows participants to obtain loans from the Plan, which are also considered party-in-interest transactions. These party-in-interest transactions are not prohibited under ERISA. Fees paid by the Plan for administrative services were \$12,088 for the year ended December 31, 2021.

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

6. Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts and the balance of the net assets of the Plan would be allocated among the participants and beneficiaries as prescribed by ERISA.

7. Tax Status

The Plan had adopted a Volume Submitter Defined Contribution plan sponsored by Fidelity Management Trust Company that obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. Effective November 22, 2021, the Plan adopted a Non-Standardized Prototype Plan Document sponsored by Fidelity Management Trust Company that obtained its latest determination letter on June 30, 2020, in which the IRS stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. The determination letter has not been updated for any Plan amendments. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and tax-exempt.

The Plan reviews its tax positions for uncertainty and records a provision for tax positions which may not be sustained based on their technical merits if examined by taxing authorities. At December 31, 2021 and 2020, there were no matters requiring a provision for uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Reconciliation to Form 5500

For purposes of preparing the Plan's Form 5500, the MIP (a common/collective trust which is a fully benefit-responsive investment contract) is recorded at fair value. For financial statement purposes, the MIP is recorded at contract value. See Note 5.

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per the financial statements to Form 5500:

	December 31,	
	2021	2020
Net assets available for plan benefits per the financial statements	\$ 55,844,602	\$ 49,568,169
Adjustment to fair value of common/collective trust	7,749	30,701
Net assets available for benefits per Form 5500	\$ 55,852,351	\$ 49,598,870

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

	Year Ended December 31,	
	2021	2020
Changes in net assets available for benefits per the financial statements	\$ 6,276,433	\$ 8,686,654
Adjustment to fair value of common/collective trust	(22,952)	16,345
Changes in net assets available for benefits per Form 5500	\$ 6,253,481	\$ 8,702,999

9. Delinquent Participant Contributions

The Plan remitted 2021 employee deferrals of \$3,917 late. The 2021 late deferrals and the related lost earnings of \$134 were contributed in January and February 2022.

10. Subsequent Events

Subsequent events were evaluated through October 13, 2022, the date the financial statements were available to be issued. Except as disclosed in Note 1, no other items were noted requiring disclosure or adjustment.

SUPPLEMENTAL SCHEDULES

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Delinquent Participant Contributions

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4a

For the Year Ended December 31, 2021

Year of Delinquent Contributions	Participant Contributions Transferred Late Into Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP in 2021	Contributions Pending Correction in VFCP	
2021	\$ 3,917	\$ 3,917		\$ -	\$ -
Total	\$ 3,917	\$ 3,917	\$ -	\$ -	\$ -

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Assets (Held at End of Year) (Modified Cash Basis)

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4i

As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Cost	Current Value
Mutual funds:				
*	Fidelity	Fidelity Contrafund K6	**	\$ 10,856,272
*	Fidelity	Fidelity Capital Appreciation Fund	**	6,977,735
*	Fidelity	Fidelity Government Income Fund	**	4,986,239
*	Fidelity	Fidelity Freedom 2020 Fund	**	3,967,928
*	Fidelity	Fidelity Diversified International Fund	**	2,784,929
*	Fidelity	Fidelity Freedom 2035 Fund	**	2,751,568
*	Fidelity	Fidelity Freedom 2025 Fund	**	2,600,494
*	Fidelity	Fidelity 500 Index	**	2,460,120
	Artisan	Artisan Mid Cap Fund	**	1,795,976
*	Fidelity	Fidelity Freedom 2030 Fund	**	1,702,105
*	Fidelity	Fidelity Strategic Income Fund	**	1,109,648
	Allspring	Allspring Special Mid Cap Value Fund	**	900,174
	Pimco	Pimco Total Return Admin Fund	**	769,182
*	Fidelity	Fidelity Freedom 2045 Fund	**	647,411
	Northern	Northern Small Cap Core Fund	**	604,181
	American Beacon	American Beacon Small Cap Value Fund	**	577,993
*	Fidelity	Fidelity Freedom 2050 Fund	**	568,602
*	Fidelity	Fidelity Freedom 2040 Fund	**	458,353
*	Fidelity	Fidelity Freedom 2060 Fund	**	208,725
*	Fidelity	Fidelity Freedom Income Fund	**	159,349
*	Fidelity	Fidelity Freedom 2015 Fund	**	134,517
*	Fidelity	Fidelity Freedom 2055 Fund	**	117,459
	Columbia	Columbia Emerging Markets Fund Class A	**	115,271
*	Fidelity	Fidelity Freedom 2010 Fund	**	43,715
*	Fidelity	Fidelity Government Money Market Fund	**	2,679
*	Fidelity	Fidelity Freedom 2005 Fund	**	1,005
*	Fidelity	Fidelity Freedom 2065 Fund	**	923
*	Fidelity	Fidelity International Small Cap Opportunities Fund	**	211
Total mutual funds				<u>47,302,764</u>
Self-directed brokerage account:				
*	Various	Fidelity BrokerageLink®	**	<u>7,552,537</u>
Investment contract at fair value:				
*	Fidelity	Fidelity Managed Income Portfolio	**	<u>878,416</u>
*	Notes receivable from participants			
		Interest rates of 4.25% to 6.50%, maturing through October 2026		<u>118,634</u>
Total investments per Form 5500				<u>\$ 55,852,351</u>

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

** The cost of participant-directed investments is not a required disclosure.

This schedule has been prepared based on information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

**Midwest Eye Institute, P.C.
401(k) Plan**

**Financial Statements
and Supplemental Schedules**

**As of December 31, 2021 and 2020 and
for the Year Ended December 31, 2021**

Midwest Eye Institute, P.C. 401(k) Plan

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Independent Auditor's Report

To the Plan Administrator, Trustees, and Plan Participants
Midwest Eye Institute, P.C. 401(k) Plan
Carmel, Indiana

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2021 Financial Statements

We have performed an audit of the financial statements of **Midwest Eye Institute, P.C. 401(k) Plan** (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). The financial statements comprise the statement of net assets available for benefits (modified cash basis) as of December 31, 2021, and the related statement of changes in net assets available for benefits (modified cash basis) for the year then ended, and the related notes to the financial statements (2021 financial statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion on the 2021 Financial Statements

In our opinion, based on our audit and the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report:

- The amounts and disclosures in the accompanying 2021 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (GAAP), permitted by the DOL; and

- The certified investment information in the accompanying 2021 financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2021 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section of our report. We are required to be independent of the 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.

Emphasis of Matter – Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements are prepared on the modified cash basis of accounting, which is a basis of accounting other than GAAP. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL, 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 within one year after the date that the financial statements are issued or available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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 of the 2021 Financial Statements* section of our report, our objectives are to obtain reasonable assurance about whether the 2021 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 GAAS 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 GAAS, 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 2021 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 the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the 2021 financial statements as a whole are presented fairly, in all material respects, in accordance with the modified cash basis of accounting, which is a comprehensive basis of accounting other than GAAP, permitted by the DOL.

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.

Other Matter — 2021 Supplemental Schedules Required by ERISA

The 2021 supplemental schedule of delinquent participant contributions for the year ended December 31, 2021, and the schedule of assets (held at end of year) (modified cash basis) are presented for purposes of additional analysis and are not a required part of the 2021 financial statements but are supplementary information required by the DOL'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 2021 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 2021 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2021 financial statements or to the 2021 financial statements themselves, and other additional procedures in accordance with GAAS. 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 their form and content, are presented in conformity with the DOL'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, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The certified investment information in the supplemental schedules agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter — Report on the 2020 Financial Statements

We were engaged to audit the statement of net assets available for benefits (modified cash basis) of the Plan as of December 31, 2020. As permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information certified by the qualified institution. Our audit report, dated September 29, 2021, indicated that (a) because of the significance of the information that we did not audit, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an opinion and accordingly, we did not, express an opinion on the 2020 financial statements, and (b) the form and content of the information included in the 2020 financial statements other than that derived from the information certified by the qualified institution were presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

BGBC Partners, LLP

October 13, 2022

Midwest Eye Institute, P.C. 401(k) Plan

Statements of Net Assets Available for Benefits (Modified Cash Basis)

December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	<u>870,667</u>	<u>876,577</u>
Total investments	55,725,968	49,458,246
Notes receivable from participants	<u>118,634</u>	<u>109,923</u>
Net assets available for benefits	<u>\$ 55,844,602</u>	<u>\$ 49,568,169</u>

See accompanying notes to financial statements.

Midwest Eye Institute, P.C. 401(k) Plan

Statement of Changes in Net Assets Available for Benefits (Modified Cash Basis)

Year Ended December 31, 2021

Additions:

Investment income:

Net appreciation in fair value of mutual funds	\$ 6,703,964
Net appreciation in fair value of self-directed brokerage accounts	658,850
Interest income from common/collective trust	<u>7,705</u>
Total investment income	<u>7,370,519</u>

Interest income on notes receivable from participants	<u>5,303</u>
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Contributions:

Participant	764,241
Employer, net	<u>748,476</u>
Total contributions	<u>1,512,717</u>

Total additions	<u>8,888,539</u>
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Deductions:

Benefits paid to participants and beneficiaries	(2,600,018)
Administrative expenses	<u>(12,088)</u>

Total deductions	<u>(2,612,106)</u>
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Net increase	6,276,433
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Net assets available for benefits, beginning of year	<u>49,568,169</u>
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Net assets available for benefits, end of year	<u>\$ 55,844,602</u>
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Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

1. Description of Plan

The following description of the Midwest Eye Institute, P.C. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established on July 1, 1983, covering substantially all employees of Midwest Eye Institute, P.C. (the Plan Sponsor) who have 90-days of service and are age 21 or older. Adopting employers are allowed to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective November 22, 2021, the Plan document was restated and amended to comply with new laws and regulations and to implement hardship distribution provisions of the Bipartisan Budget Act of 2018.

Contributions

Participants may contribute up to 100% of their pretax annual compensation as defined by the Plan, up to the maximum allowable under the Internal Revenue Code (IRC). Participants may designate all or a portion of elective deferrals as Roth elective deferrals. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. Effective February 1, 2022, the Plan document was amended to exclude from compensation amounts paid to, or on behalf of, an employee to reduce or offset student loans.

The Plan Sponsor contributes a non-discretionary matching contribution equal to 50% of employee deferrals up to 4% of the participant's annual compensation. To comply with safe harbor provisions, the Plan Sponsor makes a safe harbor profit sharing match equal to 3% (not less than 3% nor more than 25%) of each eligible employee's annual compensation. Additionally, the Plan Sponsor contributes a discretionary contribution equal to a specified percentage of each participant's annual compensation. Participants who have one year of continuous service, worked a minimum of 1,000 hours, and are employed as of the end of the Plan year are deemed eligible and receive the discretionary contribution.

Participant Accounts

Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Plan Sponsor's contributions, and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of 28 mutual funds, one managed income portfolio, and one self-directed brokerage account option.

Vesting

Participants are immediately vested in their contributions and the employer's safe harbor nonelective contributions, plus actual earnings/losses thereon which is in compliance with the required provisions to operate a Safe Harbor 401(k) plan. Vesting in the Plan Sponsor's

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

matching and other nonelective contributions are based on years of continuous service as follows:

<u>Years of Service</u>	<u>Percentage</u>
1	10%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the balance in the participants' accounts and bear interest at the prime interest rate plus 100 basis points as of the beginning of the quarter the loan was originated. The interest rates on the loans varied from 4.25% to 6.50% at December 31, 2021. Repayments of interest are applied to the respective participant accounts. Equal loan repayments are made through payroll deductions over a period not to exceed five years, unless the loans were used to purchase a primary residence, in which case the loan may be repaid over a reasonable period of time (longer than five years).

Payment of Benefits

On termination of service, death, disability, or retirement, a participant or beneficiary has an option to be paid by lump-sum payment, installment payments, or an annuity in the amount equal to the value of the participant's or beneficiary's vested interest in his or her account. If, at termination, the participant's vested balance is \$5,000 or less, the Plan may distribute the entire vested balance out of the Plan, as allowable by the Plan. Participant account balances greater than \$5,000 are allowed to remain in the Plan. Participants are not permitted to withdraw funds from the Plan for financial hardship under the Plan's provisions.

Effective May 12, 2022, the Plan document was amended to allow partial withdrawals from the Plan.

Forfeitures

In the event of termination of employment before full vesting, the nonvested portion of the employer contribution account is forfeited and may be used to reduce future employer contributions or Plan expenses. Forfeited nonvested accounts were \$16,616 and \$10,111 at December 31, 2021 and 2020, respectively. Forfeitures of \$46,425 were used to reduce employer contributions in 2021.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan Sponsor and are excluded from the accompanying financial statements. Fees paid by the Plan and directly deducted from the

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

participant's accounts include loan setup and maintenance fees, self-directed brokerage account fees, and overnight check fees.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared under the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America (US GAAP). The presentation is permitted by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Cash basis financial statements that adjust securities investments to fair value are considered to be prepared on a modified cash basis of accounting. Under the modified cash basis of accounting, certain revenue and related assets are recognized when received rather than when earned and certain expenses are recognized when paid rather than when the obligation is incurred.

The principal items that would be required to be reflected in the financial statements by US GAAP (the amounts of which are not practicable to determine) are as follows:

- Accrual of all contributions owed at each year-end but not received until the following year.
- Accrual of dividends declared but not paid.
- Accrual of interest income from participant loans earned at each year-end but not received until the following year.
- Accrual of the Plan expenses and management fees incurred at year-end but not paid until the following year.

Notes Receivable from Participants

Participant loans are reported as notes receivable from participants and are measured at the unpaid principal balance. The Plan classifies all participant loans with no payments received for six months as in default. Defaulted loans are deemed distributed and recorded as benefits paid to participants in the statement of changes in net assets available for benefits (modified cash basis) in the year of default. During 2021, the Plan had no deemed distributions.

Use of Estimates

The preparation of financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from those estimates.

Fair Value Measurements

The Plan has determined the fair value of investments using a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value 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). The three levels of the fair value hierarchy are described below:

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

Level 2 Inputs to the valuation methodology include quoted prices for similar assets and liabilities in active markets, and inputs that are observable for the asset or liability, either directly or indirectly, for substantially the full term of the financial instrument.

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

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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.

Mutual Funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end, quoted in an active markets. As a result, the fair value of the account is classified as Level 1.

Self-Directed Brokerage Accounts: Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock, Fidelity and External unit investments, and interest bearing and non-interest-bearing cash which are classified as Level 1 assets. Level 2 assets may also include and generally consist of limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value. As a result, the fair value of the accounts is classified as Level 1.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with those used by 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.

The following table sets forth the fair value of the Plan's investment assets using the fair value hierarchy:

	Level 1	Total
<u>December 31, 2021</u>		
Mutual funds	\$ 47,302,764	\$ 47,302,764
Self-directed brokerage accounts	7,552,537	7,552,537
Total investments at fair value	\$ 54,855,301	\$ 54,855,301
<u>December 31, 2020</u>		
Mutual funds	\$ 43,255,039	\$ 43,255,039
Self-directed brokerage accounts	5,326,630	5,326,630
Total investments at fair value	\$ 48,581,669	\$ 48,581,669

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

There were no level 2 or 3 assets at December 31, 2021 and 2020.

Risks, Uncertainties, and Concentrations

The Plan provides investment options in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities may occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits (modified cash basis).

The Plan had concentrations in individual investment funds greater than 10% in three funds totaling \$22,820,246 and \$20,002,608 at December 31, 2021 and 2020, respectively.

Payment of Benefits

Benefits are recorded when paid.

3. Information Certified by the Trustee

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA as of December 31, 2021 and 2020, and for the year ended December 31, 2021. Accordingly, the following investment information included in the accompanying financial statements and supplemental schedules as of December 31, 2021 and 2020, and for the year ended December 31, 2021, was obtained and derived from information supplied to the Plan administrator and certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company:

	December 31,	
	2021	2020
Investments, at fair value	\$ 54,855,301	\$ 48,581,669
Investment, at contract value - common/collective trust	870,667	876,577
Notes receivable from participants	118,634	109,923
	Year Ended	
	December 31,	
	2021	
Net appreciation in fair value of mutual funds	\$ 6,703,964	
Net appreciation in fair value of self-directed brokerage accounts	658,850	
Interest income from common/collective trust	7,705	
Interest income on notes receivable from participants	5,303	

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

4. Common/Collective Trust, at Contract Value

The Plan's participants may invest in the Fidelity Managed Income Portfolio (the MIP), which is a common/collective trust. It is a commingled pool of the Fidelity Group Trust for Employee Benefit Plans and is managed by Fidelity Management Trust Company (Fidelity), which is also the trustee of the Plan. This fund seeks to preserve principal investments while earning interest income. This fund will attempt to maintain a net asset value of \$1 per unit. The portfolio invests in investment contracts issued by insurance companies and other financial institutions, and in fixed income securities. A portion of the portfolio is invested in a money market fund to provide daily liquidity. Investment contracts provide for the payment of a specified rate of interest to the portfolio and for the repayment of principal when the contract matures.

Investments in the MIP are deemed to be fully benefit-responsive investment contracts. Because the investment is fully benefit-responsive, the contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the investment contract. Contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

All investment contracts and fixed income securities purchased for the MIP must satisfy the credit quality standards of Fidelity. The average yield and crediting interest rate was approximately 0.88% for 2021. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than 0%. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events, such as the premature termination of the contract by the Plan or the termination of the Plan, would limit the Plan's ability to transact at contract value with Fidelity. The Plan administrator believes the occurrence of such events that would limit the Plan's ability to transact at contract value with Plan participants is not probable.

5. Related-Party Transactions and Party-in-Interest Transactions

The Plan allows for transactions with certain parties who may perform services or have fiduciary responsibilities to the Plan. Certain Plan investments are trusts managed by Fidelity Management Trust Company, which is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions for the year ended December 31, 2021. The Plan allows participants to obtain loans from the Plan, which are also considered party-in-interest transactions. These party-in-interest transactions are not prohibited under ERISA. Fees paid by the Plan for administrative services were \$12,088 for the year ended December 31, 2021.

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

6. Plan Termination

Although it has not expressed any intention to do so, the Plan Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts and the balance of the net assets of the Plan would be allocated among the participants and beneficiaries as prescribed by ERISA.

7. Tax Status

The Plan had adopted a Volume Submitter Defined Contribution plan sponsored by Fidelity Management Trust Company that obtained its latest determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. Effective November 22, 2021, the Plan adopted a Non-Standardized Prototype Plan Document sponsored by Fidelity Management Trust Company that obtained its latest determination letter on June 30, 2020, in which the IRS stated that the Prototype Plan Document, as then designed, was in compliance with the applicable requirements of the IRC. The determination letter has not been updated for any Plan amendments. However, the Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and tax-exempt.

The Plan reviews its tax positions for uncertainty and records a provision for tax positions which may not be sustained based on their technical merits if examined by taxing authorities. At December 31, 2021 and 2020, there were no matters requiring a provision for uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Reconciliation to Form 5500

For purposes of preparing the Plan's Form 5500, the MIP (a common/collective trust which is a fully benefit-responsive investment contract) is recorded at fair value. For financial statement purposes, the MIP is recorded at contract value. See Note 5.

The following is a reconciliation of net assets available for benefits and changes in net assets available for benefits per the financial statements to Form 5500:

	December 31,	
	2021	2020
Net assets available for plan benefits per the financial statements	\$ 55,844,602	\$ 49,568,169
Adjustment to fair value of common/collective trust	7,749	30,701
Net assets available for benefits per Form 5500	\$ 55,852,351	\$ 49,598,870

Midwest Eye Institute, P.C. 401(k) Plan

Notes to Financial Statements

	Year Ended December 31,	
	2021	2020
Changes in net assets available for benefits per the financial statements	\$ 6,276,433	\$ 8,686,654
Adjustment to fair value of common/collective trust	(22,952)	16,345
Changes in net assets available for benefits per Form 5500	\$ 6,253,481	\$ 8,702,999

9. Delinquent Participant Contributions

The Plan remitted 2021 employee deferrals of \$3,917 late. The 2021 late deferrals and the related lost earnings of \$134 were contributed in January and February 2022.

10. Subsequent Events

Subsequent events were evaluated through October 13, 2022, the date the financial statements were available to be issued. Except as disclosed in Note 1, no other items were noted requiring disclosure or adjustment.

SUPPLEMENTAL SCHEDULES

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Delinquent Participant Contributions

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4a

For the Year Ended December 31, 2021

Year of Delinquent Contributions	Participant Contributions Transferred Late Into Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP in 2021	Contributions Pending Correction in VFCP	
2021	\$ 3,917	\$ 3,917		\$ -	\$ -
Total	\$ 3,917	\$ 3,917	\$ -	\$ -	\$ -

Midwest Eye Institute, P.C. 401(k) Plan

Schedule of Assets (Held at End of Year) (Modified Cash Basis)

Employer Identification Number 35-1538522
Plan Number: 001—Form 5500, Schedule H, Line 4i

As of December 31, 2021

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer	Description of Investment	Cost	Current Value
Mutual funds:				
*	Fidelity	Fidelity Contrafund K6	**	\$ 10,856,272
*	Fidelity	Fidelity Capital Appreciation Fund	**	6,977,735
*	Fidelity	Fidelity Government Income Fund	**	4,986,239
*	Fidelity	Fidelity Freedom 2020 Fund	**	3,967,928
*	Fidelity	Fidelity Diversified International Fund	**	2,784,929
*	Fidelity	Fidelity Freedom 2035 Fund	**	2,751,568
*	Fidelity	Fidelity Freedom 2025 Fund	**	2,600,494
*	Fidelity	Fidelity 500 Index	**	2,460,120
	Artisan	Artisan Mid Cap Fund	**	1,795,976
*	Fidelity	Fidelity Freedom 2030 Fund	**	1,702,105
*	Fidelity	Fidelity Strategic Income Fund	**	1,109,648
	Allspring	Allspring Special Mid Cap Value Fund	**	900,174
	Pimco	Pimco Total Return Admin Fund	**	769,182
*	Fidelity	Fidelity Freedom 2045 Fund	**	647,411
	Northern	Northern Small Cap Core Fund	**	604,181
	American Beacon	American Beacon Small Cap Value Fund	**	577,993
*	Fidelity	Fidelity Freedom 2050 Fund	**	568,602
*	Fidelity	Fidelity Freedom 2040 Fund	**	458,353
*	Fidelity	Fidelity Freedom 2060 Fund	**	208,725
*	Fidelity	Fidelity Freedom Income Fund	**	159,349
*	Fidelity	Fidelity Freedom 2015 Fund	**	134,517
*	Fidelity	Fidelity Freedom 2055 Fund	**	117,459
	Columbia	Columbia Emerging Markets Fund Class A	**	115,271
*	Fidelity	Fidelity Freedom 2010 Fund	**	43,715
*	Fidelity	Fidelity Government Money Market Fund	**	2,679
*	Fidelity	Fidelity Freedom 2005 Fund	**	1,005
*	Fidelity	Fidelity Freedom 2065 Fund	**	923
*	Fidelity	Fidelity International Small Cap Opportunities Fund	**	211
Total mutual funds				<u>47,302,764</u>
Self-directed brokerage account:				
*	Various	Fidelity BrokerageLink®	**	<u>7,552,537</u>
Investment contract at fair value:				
*	Fidelity	Fidelity Managed Income Portfolio	**	<u>878,416</u>
*	Notes receivable from participants			<u>118,634</u>
		Interest rates of 4.25% to 6.50%, maturing through October 2026		
Total investments per Form 5500				<u>\$ 55,852,351</u>

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

** The cost of participant-directed investments is not a required disclosure.

This schedule has been prepared based on information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.