

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>ORTHONJ 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>01/01/2020</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>01/01/2020</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>01/01/2020</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>ORTHONJ, LLC</u> <u>2 WORLDS FAIR DRIVE</u> <u>SOMERSET, NJ 08873</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>82-4413259</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>862-217-6900</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>621111</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>82-4413259</u>	2c Plan Sponsor's telephone number <u>862-217-6900</u>	2d Business code (see instructions) <u>621111</u>	
2b Employer Identification Number (EIN) <u>82-4413259</u>					
2c Plan Sponsor's telephone number <u>862-217-6900</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.	10/17/2022	JEANMARIE FALCO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/17/2022	JEANMARIE FALCO
	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	305
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year.....		6a(1)	242
a(2) Total number of active participants at the end of the plan year		6a(2)	634
b Retired or separated participants receiving benefits.....		6b	0
c Other retired or separated participants entitled to future benefits		6c	174
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	808
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	808
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	752
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	31
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 3D			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:			
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)			
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 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 ORTHONJ 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ORTHONJ, LLC	D Employer Identification Number (EIN) 82-4413259	

Part I Service Provider Information (see instructions)

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

CHARLES SCHWAB & CO., INC.

94-1737782

(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)

KB FINANCIAL PARTNERS

52-2220344

(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?
27	INVESTMENT ADVISOR	181547	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

DUNBAR BENDER & ZAPF INC

25-1650062

(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?
64	RECORDKEEPER	23598	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

USI CONSULTING GROUP

06-1053228

(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?
12 15 17 25 34 37 57 60 61 63 64 65	RECORDKEEPER	13125	Yes ☒ No ☐	Yes ☒ No ☐	39042	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)

CHARLES SCHWAB TRUST BANK

42-1558009

(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?
19 21 31	NONE	0	Yes ☒ No ☐	Yes ☐ No ☒	11462	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
USI CONSULTING GROUP	12 15 17 25 34 37 57 60 61 63 64 65	39042
(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.	
CHARLES SCHWAB & CO., INC. 94-1737782	MUTUAL FUND REVENUE RECAPTURE	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB TRUST BANK	19 21 31	11462
(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.	
USI CONSULTING GROUP 06-1053228	CUSTODIAL AND TRUSTEE FEES PAID BY USI CG	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2021 This Form is Open to Public Inspection
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For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021		
A Name of plan ORTHONJ 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 ORTHONJ, LLC	D Employer Identification Number (EIN) 82-4413259	

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	528722	1923903
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	2742261	2578212
(2) Participant contributions.....	1b(2)	383271	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	740547	1621030
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	728684	911703
(9) Value of interest in common/collective trusts.....	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts.....	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	53625529	133638371
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation	1e	
f	Total assets (add all amounts in lines 1a through 1e)	1f	58749014 140673219
Liabilities			
g	Benefit claims payable	1g	
h	Operating payables	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
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	58749014 140673219

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers	2a(1)(A)	2741952
	(B) Participants	2a(1)(B)	4020496
	(C) Others (including rollovers).....	2a(1)(C)	6097723
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	12860171
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities	2b(1)(B)	
	(C) Corporate debt instruments	2b(1)(C)	
	(D) Loans (other than to participants)	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	42963
	(F) Other	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	42963
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	
	(B) Common stock	2b(2)(B)	
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	10669901
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	10669901
(3)	Rents	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	
	(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)	
	(B) Other	2b(5)(B)	
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		8409121
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		31982156
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	6674304	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		6674304
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)	246008	
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		246008
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		6920312
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		25061844
l Transfers of assets:			
(1) To this plan.....	2l(1)		56862361
(2) From this plan.....	2l(2)		

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: CHERRY BEKAERT, LLP

(2) EIN: 56-0574444

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	

	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		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			
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 <u>ORTHONJ 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ORTHONJ, LLC</u>	D Employer Identification Number (EIN) <u>82-4413259</u>

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
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): <u>42-1558009</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ 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
-----------------	-------------------

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

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

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

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

Schedule R (Form 5500) 2021
v. 201209

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation _____

ORTHOALLIANCE NJ 401(k) PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

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

And Report of Independent Auditor

ORTHOALLIANCE NJ 401(k) PLAN
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Report of Independent Auditor

To the Plan Administrator
OrthoAlliance NJ 401(k) Plan
Somerset, New Jersey

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

We have performed an audit of the accompanying financial statements of OrthoAlliance NJ 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 as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating 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 on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section:

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

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. 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 the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

2021 Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule of Delinquent Participant Contributions – Form 5500, Schedule H, Part IV, Line 4a for the year ended December 31, 2021 and Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by 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 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of OrthoAlliance NJ 401(k) Plan. As permitted by 29 CFR 2520.103-8 of 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 a qualified institution. In our report dated October 14, 2021, we 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 audit 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 certified information, were presented in compliance with DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Cherry Bekaert LLP

Charlotte, North Carolina
October 14, 2022

ORTHOALLIANCE NJ 401(k) PLAN
STATEMENTS OF IN NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS		
Non-interest bearing cash	\$ 1,923,903	\$ 528,722
Investments, at fair value	135,259,401	54,366,076
Receivables:		
Employer contributions	2,578,212	2,742,261
Participants contributions	-	383,271
Notes receivable from participants	911,703	728,684
Total Receivables	3,489,915	3,854,216
Net Assets Available for Benefits	\$ 140,673,219	\$ 58,749,014

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

ORTHOALLIANCE NJ 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2021

Additions to net assets attributed to:

Investment Income:

Net appreciation in fair value of investments	\$ 8,409,121
Interest and dividend income	<u>10,669,901</u>
Net Investment Income	<u>19,079,022</u>

Interest income on notes receivable from participants	<u>42,963</u>
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Contributions:

Participants	4,020,496
Employer	2,741,952
Rollovers	<u>6,097,723</u>

Total Contributions	<u>12,860,171</u>
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Total Additions	<u>31,982,156</u>
-----------------	-------------------

Deductions from net assets attributed to:

Benefits paid to participants	6,674,304
Administrative expenses	<u>246,008</u>
Total Deductions	<u>6,920,312</u>

Net increase	25,061,844
--------------	------------

Transfers to Plan	56,862,361
-------------------	------------

Net assets available for benefits, beginning of year	<u>58,749,014</u>
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Net assets available for benefits, end of year	<u><u>\$ 140,673,219</u></u>
--	------------------------------

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

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 1—Description of the Plan

The following description of the OrthoAlliance NJ 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan’s provisions.

General – The Plan was established on January 1, 2020 by Orthopaedics New Jersey, LLC (the “Employer”) and is a multi-employer plan that includes several participating employers: Princeton Orthopaedic Associates II, P.A., Union County Orthopaedic Group, P.A., Linden Surgical Center, LLC, Orthopaedic Institute of Central Jersey, P.A., Ridgewood Orthopedic Group LLC, Andrew A. Brief MDPA, Umer R. Dasti MDPA, Anthony J. Delfico MDPA, Kevin M. Roenbeck MDPA, Mark M. Pizzurro MDPA, Arnold A. Criscitiello MDPA, Shore Orthopaedic University Associates, P.A., and University Orthopaedic Associates, LLC (the “Participating Employers”). The Plan is a defined contribution plan covering all full-time employees of the Participating Employers except those employees covered by a collective bargaining agreement, leased employees, non-resident aliens who do not receive any earned income from the Participating Employers which constitutes as United States (“U.S.”) source income, and as further defined by the Plan document. The employees of the Participating Employers were credited with their previous service with the Participating Employers for the purpose of Plan eligibility. Employees that were hired by the Participating Employers after April 1, 2020 become eligible for the Plan after one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The Board of Trustees is responsible for oversight of the Plan. The Plan’s Investment Committee determines the appropriateness of the Plan’s investment offerings, monitors investment performance, and reports to the Plan’s Board of Trustees.

The Plan was amended effective April 1, 2021, to credit prior service to certain affiliated entities for purposes of plan eligibility, benefit accrual, and vesting under the Plan.

The Plan was amended effective September 24, 2021, to change the Employer from Orthopaedics New Jersey, LLC to Ortho NJ, LLC and any successor which shall maintain the Plan.

Contributions – Participants may elect to defer a percentage of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code (“IRC”) limitations. Contributions are subject to certain limitations. The Participating Employers contribute safe harbor and gateway contributions equal to 3.00% and 4.50%, respectively, of each participant’s compensation for the Plan Year. The gateway contribution is a discretionary nonelective contribution determined separately by each participating employer as defined in the Plan document. The Participating Employers may contribute an additional discretionary nonelective contribution. With the exception of the 4.50% gateway contribution, there were no additional discretionary nonelective contributions made during the year ended December 31, 2021.

Participants who have attained age 50 before the end of the Plan year are eligible to make a “catch-up” contribution. If any participant’s contribution deferrals for a year exceed the maximum allowable for that year, the excess amount may be returned to the participant as taxable compensation.

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

Transfers – Effective January 1, 2021, the following plans merged into the Plan: Orthopaedic Institute of Central Jersey, P.A. Retirement Plan, Ridgewood Orthopedic Group LLC 401k Plan, Shore Orthopaedic University Associates, P.A. Profit Sharing Plan, and University Orthopaedic Associates, LLC 401Q Profit Sharing Plan. In connection with these plans merging into the Plan, the Plan recorded \$56,862,361 of transfers to Plan.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 1—Description of the Plan (continued)

Participant Accounts – Each participant's account is credited with the participant's contribution, the safe harbor nonelective contribution, and allocations of (a) the Participating Employer's discretionary nonelective contribution, if any, and (b) Plan earnings (losses), and charged benefits paid to participants and with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting – Participants are immediately vested in their contributions and safe harbor nonelective contributions plus actual earnings thereon. Vesting in the Participating Employer's discretionary nonelective contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of service. Additionally, participants who previously participated in Princeton Orthopaedic Associates I, P.A. Retirement Savings Plan and Princeton Orthopaedic Associates II, P.A. Retirement Savings Plan, prior to April 1, 2020, are 100% vested after three years.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 6.50% as of December 31, 2021, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Generally, the term of the loans cannot exceed five years. However, if the loan is for the purchase of a principal residence, the Plan administrator may permit a longer payment term. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits – On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of years. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. Certain income tax penalties may apply to withdrawals or distributions prior to age 59½.

Forfeited Accounts – At December 31, 2021 and 2020, forfeited nonvested accounts totaled \$57,074 and \$20,419, respectively. These accounts may be used to reduce administrative expenses or future Participating Employer contributions. No forfeitures were used during the year ended December 31, 2021.

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investment Valuation and Income Recognition – Investments in the Plan are reported at fair value. U.S. GAAP defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction value hierarchy which requires an entity to maximize the use of observable inputs when measuring fair value. See Note 4 for description of fair value measurements.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Gains and losses are calculated on a moving average cost basis.

Realized gains and losses on investments are recognized upon sales of the related investments and unrealized appreciation or depreciation is recognized at year-end when the carrying values of the related investments are adjusted to their estimated fair market values. Purchases and sales of securities are recorded on a trade-date basis.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Earnings on investments, with the exception of participant loans, are allocated on a pro rata basis to individual participant accounts based on the type of investment and the ratio of each participant's individual account balance to the aggregate of participant account balances. The portion of interest included in each loan payment made by a participant is recognized as interest income in the participant's individual account.

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Risk and Uncertainties – Investment securities in general, are subject to various risks, such as interest rate, credit, and overall market volatility. Due to the levels of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is reported on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant does not make loan repayments and the Plan administrator considers the participant loan to be in default, the participant loan balance is reduced and the delinquent note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits – Benefit payments to participants are recorded upon distribution.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Participating Employers. Expenses that are paid by the Participating Employers are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Administrative expenses paid by the Sponsor are not reimbursed by the Plan.

Note 3—Information certified by the Plan's Qualified Institution (unaudited)

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Charles Schwab Trust Bank, the "Qualified Institution" of the Plan, has certified to the completeness and accuracy of the following items included in the accompanying financial statements and supplemental schedule as of and for the year ended December 31, 2021:

- Investments, at fair value, non-interest bearing cash, and notes receivable from participants as of December 31, 2021 and 2020.
- Net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year ended December 31, 2021.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2021.

The Plan's independent auditor did not perform any auditing procedures with respect to certified information, except for comparing such information to the related information in the financial statements and supplemental schedule of assets (held at end of year).

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 4—Fair value measurements

The Plan values its investments under the provisions of Financial Accounting Standards Board Accounting Standard Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, which defines fair value under U.S. GAAP, establishes a framework for measuring fair value and enhances disclosures about fair value measurements. This standard defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (and exit price) in the principal or most advantageous market for the asset or liability, in an orderly transaction between market participants on the measurement date. U.S. GAAP establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs when measuring fair value.

The following provides a description of the three levels of inputs that may be used to measure fair value under the standard, the types of Plan investments that fall under each category, and the valuation methodologies used to measure these investments at fair value.

Level 1 – Inputs to the valuation methodology are quoted prices available in active markets for identical investments as of the reporting date;

Level 2 – Inputs to the valuation methodology are other than quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies; and

Level 3 – Inputs to the valuation methodology are unobservable inputs in situations where there is little or no market activity for the asset or liability and the reporting entity makes estimates and assumptions related to the pricing of the asset or liability including assumptions regarding risk.

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 are descriptions of the valuation methodologies used for instruments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy:

Money Market Account – The Plan's money market account is a short-term, U.S. dollar-denominated obligation issued or guaranteed by the U.S. Treasury, valued on a daily basis by the administrator and classified within Level 2 of the valuation hierarchy.

Common Shares of Statutory Trusts – These investments are valued at current value based on published market quotations from the over-the-counter marketplace, OTCQX. Such assets are classified as Level 1 of the valuation hierarchy.

Common Stock – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Unit Investment Trusts – Unit Investment Trusts are public investment vehicles valued using the net asset value ("NAV") provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

Mutual Funds – Mutual funds are public investment vehicles valued using NAV provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

The Plan believes its valuation methods are appropriate and consistent with other market participants; however, the use of different methodologies or assumptions to determine the fair value of certain financial investments could result in different fair value measurement at the reporting date.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 4—Fair value measurements (continued)

The following table sets forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2021 and 2020:

	2021			
	Level 1	Level 2	Level 3	Total
Money market account	\$ -	\$ 1,621,030	\$ -	\$ 1,621,030
Common shares of statutory trusts	17,125	-	-	17,125
Unit investment trusts	5,360,678	-	-	5,360,678
Common stock	3,683,429	-	-	3,683,429
Mutual funds	124,577,139	-	-	124,577,139
Total investments	<u>\$ 133,638,371</u>	<u>\$ 1,621,030</u>	<u>\$ -</u>	<u>\$ 135,259,401</u>

	2020			
	Level 1	Level 2	Level 3	Total
Money market account	\$ -	\$ 740,547	\$ -	\$ 740,547
Common shares of statutory trusts	32,000	-	-	32,000
Unit investment trusts	143,359	-	-	143,359
Mutual funds	53,450,170	-	-	53,450,170
Total investments	<u>\$ 53,625,529</u>	<u>\$ 740,547</u>	<u>\$ -</u>	<u>\$ 54,366,076</u>

Note 5—Plan termination

The Employer has the right under the Plan to discontinue 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.

Note 6—Tax status

The Plan has not yet applied for a determination from the Internal Revenue Service ("IRS") stating the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). However, the Plan administrator believes the Plan is designed and being operated in compliance with the applicable requirements of the IRC and, therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audit by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 7—Party-in-interest transactions

All Plan investments are managed by Charles Schwab Trust Bank, which is the Qualified Institution as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services amounted to \$246,008 for the year ended December 31, 2021. The Participating Employers provide to the Plan certain accounting and administrative services for which no fees are charged as disclosed in Note 2.

Notes receivable from participants also qualify as party-in-interest transactions.

ORTHOALLIANCE NJ 401(k) PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 8—Subsequent events

The Plan has evaluated subsequent events through October 14, 2022, which is the date the financial statements were available to be issued.

Effective January 1, 2022, the name of the Plan was amended to be Ortho NJ 401(k) Plan and all references to the Plan contained in the Plan's legal document shall be deemed to refer to the Ortho NJ 401(k) Plan.

SUPPLEMENTAL SCHEDULES

ORTHOALLIANCE NJ 401(k) PLAN**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**

FORM 5500, SCHEDULE H, PART IV, LINE 4a

EIN: 82-4413259, PLAN NUMBER: 001

YEAR ENDED DECEMBER 31, 2021

Participant Contributions Transferred Late to Plan		Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included:					
Period	Amount Transferred Late	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Corrected in VFCP	
2020	\$ 363,847	\$ -	\$ -	\$ -	\$ 363,847
	\$ 363,847	\$ -	\$ -	\$ -	\$ 363,847

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Mutual Funds:		
*	Charles Schwab	AMERICAN BEACON SMALL CAP VALUE R5	\$ 4,032,474
*	Charles Schwab	AMERICAN CENTURY UTILITIES FD INV	783
*	Charles Schwab	AMERICAN FUNDS EUROPACIFIC GROWTH R6	2,065,523
*	Charles Schwab	AMERICAN FD INFLT N LNKD BD FD F1	1,506
*	Charles Schwab	AMERICAN CENTURY GLOBAL SM CAP INV	1,565
*	Charles Schwab	AMANA GROWTH FUND INV	95,875
*	Charles Schwab	AZZAD WISE CAP FD	72,833
*	Charles Schwab	BLACKROCK FDS M/C GR EQ IN A	1,568
*	Charles Schwab	CATALYST MILLBURN HEDGE STRAT FD I	53,096
*	Charles Schwab	CAVANAL HILL WORLD ENERGY FD INV	765
*	Charles Schwab	CLEARBRIDGE SMALL CAP GWTH IS	5,354,806
*	Charles Schwab	DELAWARE VALUE CL INST	9,690,836
*	Charles Schwab	DWS SCIENCE & TECHNOLOGY A	1,040
*	Charles Schwab	FIDELITY SLCT TECHNOLOGY	3,887,370
*	Charles Schwab	FRANKLIN GOLD FUND CLASS A	793
*	Charles Schwab	ISHARES S&P 500 INDEX FD K	15,383,732
*	Charles Schwab	JANUS HENDERSON GLBL RESEARCH FD 1	4,133,517
*	Charles Schwab	JHANCOCK DISCIPLINED VLU MID CAP R6	1,346,613
*	Charles Schwab	JPMORGAN GLOBAL ALLOC R6	1,126,089
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLD 2060 R6	494,899
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2020	1,433,126
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2025	3,342,539
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2030	3,417,259
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2035	10,118,933
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2040	3,324,382
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2045	4,364,521
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND2050R6	1,752,524
*	Charles Schwab	JPMORGAN SMARTRETIREMENTBLEND INCM	3,818,128
*	Charles Schwab	JPMORGAN SMRT RTRMENT BLEND 2055 R6	1,428,051
*	Charles Schwab	LOOMIS SAYLES BOND	16,649
*	Charles Schwab	MATTHEWS CHINA INVESTOR	738
*	Charles Schwab	METROPOLITAN WEST TOTAL RETURN BD PL	2,140,542
*	Charles Schwab	MFS MID CAP GROWTH CL R6	3,255,526
*	Charles Schwab	NEUBERGER BERMAN STRAT INCM R6	1,818,267
*	Charles Schwab	PGIM FLOATING RATE INCM Z	1,005
*	Charles Schwab	PGIM GLOBAL REAL ESTATE FD CL Z	1,049
*	Charles Schwab	PGIM JENNISON EMRGNG MRKTS EQ OPPS Z	8,250
*	Charles Schwab	PARAMETRIC CMDY STRAT INV	1,043
*	Charles Schwab	PRINCIPAL DIVERSIFIED REAL ASSET R6	34,447
*	Charles Schwab	PRINCIPAL LARGE CAP GROWTH FUND I	18,780,067
*	Charles Schwab	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,084,906
*	Charles Schwab	RYDEX RETAILING FUND INV CL	52,578

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
Mutual Funds:			
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	\$ 1,188,864
*	Charles Schwab	Schwab Fundamental US Lrge Co Index	1,006,102
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	2,073
*	Charles Schwab	Schwab Intl Index Fd	2,072
*	Charles Schwab	Schwab Health Care Fund	2,397
*	Charles Schwab	Schwab Fundamental US Small Co Index	2,584
*	Charles Schwab	Schwab S&P 500 Index Fund - Select S	2,586
*	Charles Schwab	Schwab Target 2065 Index Fund	81,804
*	Charles Schwab	Schwab 1000 Index Fund	134,528
*	Charles Schwab	Spectrum ConsrV Allocation I	627,361
*	Charles Schwab	Spectrum Mod Allocation I	3,787,687
*	Charles Schwab	Spectrum Mod Gwth Allocation I	1,892,808
*	Charles Schwab	T Rowe Price New Asia Fund	763
*	Charles Schwab	T Rowe Price Financial Svcs	1,283
*	Charles Schwab	Vanguard Health Care Fd Admiral SHS	788,026
*	Charles Schwab	Vanguard Mid Cap Val	776,736
*	Charles Schwab	Vanguard Short-Term Invest Grade ADM	1,573,868
*	Charles Schwab	Vanguard Total Bond Mkt Index ADM	1,185,273
*	Charles Schwab	Vanguard Total Intl Stock Index ADM	2,579,067
*	Charles Schwab	Virtus AllianzGI Water Fund A	1,044
Total Mutual Funds			124,577,139
Common Shares of Statutory Trusts:			
*	Charles Schwab	Grayscale Bitcoin TR	17,125
Total Common Shares of Statutory Trust			17,125

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Identity of Issue, Borrower, Lessor, or Similar Party		
Common Stock:			
*	Charles Schwab	PUBLICIS GROUPE	\$ 34
*	Charles Schwab	CYBERLUX CORP NEW	192
*	Charles Schwab	TUESDAY MORNING CORP	212
*	Charles Schwab	EQT CORP	2,726
*	Charles Schwab	FACEBOOK INC	6,727
*	Charles Schwab	OATLY GROUP AB	7,204
*	Charles Schwab	CHARGEPOINT HLDGS IN	7,620
*	Charles Schwab	MICROSOFT CORP	10,090
*	Charles Schwab	ALPHABET INC	20,279
*	Charles Schwab	GENERAL MOTORS CO	23,452
*	Charles Schwab	ROYAL CARIBBEAN CRUISES LTD	24,377
*	Charles Schwab	3M COMPANY	24,868
*	Charles Schwab	UNITED CONTL HLDGS INC	25,655
*	Charles Schwab	SOUTH JERSEY INDS INC	26,120
*	Charles Schwab	TRUIST FINL CORP	29,761
*	Charles Schwab	PAYPAL HLDGS INC	32,059
*	Charles Schwab	ENBRIDGE INC	32,241
*	Charles Schwab	A T & T INC	32,639
*	Charles Schwab	ADOBE SYSTEMS INC	34,024
*	Charles Schwab	JOHNSON & JOHNSON	34,214
*	Charles Schwab	VERIZON COMMUNICATN	37,180
*	Charles Schwab	LAM RESH CORP	57,686
*	Charles Schwab	MODERNA INC	63,749
*	Charles Schwab	WALT DISNEY CO	71,714
*	Charles Schwab	NVIDIA CORP	94,115
*	Charles Schwab	JEFFERIES FINANCIAL	165,482
*	Charles Schwab	EAGLE MATERIALS INC	170,622
*	Charles Schwab	FIRST HORIZON NATL	173,588
*	Charles Schwab	MONTH END PRICE	176,338
*	Charles Schwab	NETFLIX INC	177,720
*	Charles Schwab	DANAHER CORPORATION DELAWARE	182,601
*	Charles Schwab	CDW CORP	186,350
*	Charles Schwab	EXLSERVICE HLDGS INC	188,925
*	Charles Schwab	GOLDMAN SACHS GROUP INC	191,275
*	Charles Schwab	CVS HEALTH CORPORATION	198,067
*	Charles Schwab	ADVANCED MICRO DEVICES	207,936
*	Charles Schwab	NASDAQ OMX GROUP INC	215,260
*	Charles Schwab	APPLE INC	579,588
*	Charles Schwab	TRADEWEB MKTS INC	170,739
Total Common Stock			3,683,429

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Unit Investment Trusts:		
*	Charles Schwab	ABERDEEN STND INV BLMBRG STRG ETF	\$ 15,979
*	Charles Schwab	ALTEGRIS WINTON FTR	8,338
*	Charles Schwab	CAMBRIA ETF TR	22,356
*	Charles Schwab	CHARLES SCHWAB US REIT ETF	18,612
*	Charles Schwab	ETFMG ALTERNATIVE HARVEST ETF	8,938
*	Charles Schwab	FIDELITY MSCI ENERGY INDX ETF	20,340
*	Charles Schwab	FIDELITY MSCI ETF	71,202
*	Charles Schwab	FIDELITY MSCI ETF	15,141
*	Charles Schwab	FIDELITY MSCI FINANCIALS INDX ETF	6,740
*	Charles Schwab	FIDELITY MSCI INDUSTRIALS INDX ETF	8,610
*	Charles Schwab	FIDELITY MSCI UTILITIES INDX ETF	12,362
*	Charles Schwab	FIDELITY NASDAQ COMPOSITE INDX ETF	8,022
*	Charles Schwab	FIRST TR EXCH TRADED FD	3,875
*	Charles Schwab	FIRST TRUST TCW OPPORTUNISTIC FI ETF	77,960
*	Charles Schwab	GLOBAL X FINTECH ETF	40,030
*	Charles Schwab	GLOBAL X LITHIUM BATTERY TECH ETF	29,568
*	Charles Schwab	INDEXIQ REAL RETURN ETF	2,617
*	Charles Schwab	INVESCO QQQ TRUST	52,163
*	Charles Schwab	ISHARES CORE DIVIDEND GROWTH ETF	5,254
*	Charles Schwab	ISHARES CORE S&P 500 ETF	1,522,731
*	Charles Schwab	ISHARES CORE S&P MID-CAP ETF	36,800
*	Charles Schwab	ISHARES CORE S&P SMALL-CAP ETF	10,878
*	Charles Schwab	ISHARES CORE US REIT ETF	473
*	Charles Schwab	ISHARES GOLD ETF	9,225
*	Charles Schwab	ISHARES INTERMEDT TERM CORP BOND ETF	46,823
*	Charles Schwab	ISHARES MBS ETF	59,624
*	Charles Schwab	ISHARES MSCI EAFE ETF	83,952
*	Charles Schwab	ISHARES MSCI EAFE SMALL CAP ETF	4,732
*	Charles Schwab	ISHARES MSCI EMERGING MARKETS ETF	2,429
*	Charles Schwab	ISHARES RUSSELL 1000 ETF	26,443
*	Charles Schwab	ISHARES SHORT TERM CORPORAT BD ETF	58,999
*	Charles Schwab	ISHARES TIPS BOND ETF	2,698
*	Charles Schwab	KRANESHARES ETF	6,973
*	Charles Schwab	LISTED FD TR	65,214
*	Charles Schwab	SCHWAB FUNDAMENTAL US BROAD MKT ETF	225,784
*	Charles Schwab	SCHWAB US LARGE CAP VALUE ETF	51,991
*	Charles Schwab	SCHWAB US TIPS ETF	6,646
*	Charles Schwab	SELECT STR FINANCIAL SELECT SPDR ETF	84,909
*	Charles Schwab	SPDR GOLD MINISHARES ETV	30,906
*	Charles Schwab	SPDR GOLD SHARES ETF	3,761
*	Charles Schwab	SPDR PORTFOLIO DVLDP WRLD EX-US ETF	14,387

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
*	Charles Schwab	SPDR S&P 500 ETF	\$ 216,107
*	Charles Schwab	SPDR S&P 500 GROWTH ETF	35,979
*	Charles Schwab	SPDR S&P 500 HIGH DIVIDEND ETF	6,916
*	Charles Schwab	SPDR S&P 500 VALUE ETF	8,610
*	Charles Schwab	SPDR S&P REGIONAL BANKING ETF	33,059
*	Charles Schwab	SPDR SMALL CAP ETF	11,528
*	Charles Schwab	STRTG Y SHAR NASDAQ	104,834
*	Charles Schwab	UNITED STATES COMMODITY INDEX ETF	4,217
*	Charles Schwab	VANGRD RUSSELL 2000	2,528
*	Charles Schwab	VANGUARD DIVIDEND APPRECIATION ETF	34,929
*	Charles Schwab	VANGUARD FTSE DEVELOPED MARKETS ETF	116,697
*	Charles Schwab	VANGUARD FTSE EMERGING MARKETS ETF	10,881
*	Charles Schwab	VANGUARD MID CAP ETF	66,138
*	Charles Schwab	VANGUARD S&P 500 ETF	335,063
*	Charles Schwab	VANGUARD SMALL CAP ETF	84,021
*	Charles Schwab	VANGUARD TOTAL STOCK MARKET ETF	1,496,923
*	Charles Schwab	VANGUARD VALUE ETF	2,516
*	Charles Schwab	WISDOMTREE US SMALLCAP DIVIDEND ETF	5,247
Total Unit Investment Trusts			5,360,678
Money Market Account			
*	Charles Schwab	Money Market Account	1,621,030
Total Money Market Account			1,621,030
Non-Interest Bearing Cash:			
*	Charles Schwab	Non-Interest Bearing Cash	1,923,903
Total Non-Interest Bearing Cash			1,923,903
*	Participant loans	Interest rates ranging from 4.25% to 6.50%, with maturities through 2046	911,703
Total Assets (Held at End of Year)			\$ 138,095,007

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.

Column (d), cost of investments, is not applicable as all investments are participant directed.

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Mutual Funds:		
*	Charles Schwab	AMERICAN BEACON SMALL CAP VALUE R5	\$ 4,032,474
*	Charles Schwab	AMERICAN CENTURY UTILITIES FD INV	783
*	Charles Schwab	AMERICAN FUNDS EUROPACIFIC GROWTH R6	2,065,523
*	Charles Schwab	AMERICAN FD INFLTN LNKD BD FD F1	1,506
*	Charles Schwab	AMERICAN CENTURY GLOBAL SM CAP INV	1,565
*	Charles Schwab	AMANA GROWTH FUND INV	95,875
*	Charles Schwab	AZZAD WISE CAP FD	72,833
*	Charles Schwab	BLACKROCK FDS M/C GR EQ IN A	1,568
*	Charles Schwab	CATALYST MILLBURN HEDGE STRAT FD I	53,096
*	Charles Schwab	CAVANAL HILL WORLD ENERGY FD INV	765
*	Charles Schwab	CLEARBRIDGE SMALL CAP GWTH IS	5,354,806
*	Charles Schwab	DELAWARE VALUE CL INST	9,690,836
*	Charles Schwab	DWS SCIENCE & TECHNOLOGY A	1,040
*	Charles Schwab	FIDELITY SLCT TECHNOLOGY	3,887,370
*	Charles Schwab	FRANKLIN GOLD FUND CLASS A	793
*	Charles Schwab	ISHARES S&P 500 INDEX FD K	15,383,732
*	Charles Schwab	JANUS HENDERSON GLBL RESEARCH FD 1	4,133,517
*	Charles Schwab	JHANCOCK DISCIPLINED VLU MID CAP R6	1,346,613
*	Charles Schwab	JPMORGAN GLOBAL ALLOC R6	1,126,089
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLD 2060 R6	494,899
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2020	1,433,126
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2025	3,342,539
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2030	3,417,259
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2035	10,118,933
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2040	3,324,382
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2045	4,364,521
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND2050R6	1,752,524
*	Charles Schwab	JPMORGAN SMARTRETIREMENTBLEND INCM	3,818,128
*	Charles Schwab	JPMORGAN SMRT RTRMENT BLEND 2055 R6	1,428,051
*	Charles Schwab	LOOMIS SAYLES BOND	16,649
*	Charles Schwab	MATTHEWS CHINA INVESTOR	738
*	Charles Schwab	METROPOLITAN WEST TOTAL RETURN BD PL	2,140,542
*	Charles Schwab	MFS MID CAP GROWTH CL R6	3,255,526
*	Charles Schwab	NEUBERGER BERMAN STRAT INCM R6	1,818,267
*	Charles Schwab	PGIM FLOATING RATE INCM Z	1,005
*	Charles Schwab	PGIM GLOBAL REAL ESTATE FD CL Z	1,049
*	Charles Schwab	PGIM JENNISON EMRGNG MRKTS EQ OPPS Z	8,250
*	Charles Schwab	PARAMETRIC CMDY STRAT INV	1,043
*	Charles Schwab	PRINCIPAL DIVERSIFIED REAL ASSET R6	34,447
*	Charles Schwab	PRINCIPAL LARGE CAP GROWTH FUND I	18,780,067
*	Charles Schwab	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,084,906
*	Charles Schwab	RYDEX RETAILING FUND INV CL	52,578

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Mutual Funds:		
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	\$ 1,188,864
*	Charles Schwab	Schwab Fundamental US Lrge Co Index	1,006,102
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	2,073
*	Charles Schwab	Schwab Intl Index Fd	2,072
*	Charles Schwab	Schwab Health Care Fund	2,397
*	Charles Schwab	Schwab Fundamental US Small Co Index	2,584
*	Charles Schwab	Schwab S&P 500 Index Fund - Select S	2,586
*	Charles Schwab	Schwab Target 2065 Index Fund	81,804
*	Charles Schwab	Schwab 1000 Index Fund	134,528
*	Charles Schwab	Spectrum Consrv Allocation I	627,361
*	Charles Schwab	Spectrum Mod Allocation I	3,787,687
*	Charles Schwab	Spectrum Mod Gwth Allocation I	1,892,808
*	Charles Schwab	T Rowe Price New Asia Fund	763
*	Charles Schwab	T Rowe Price Financial Svcs	1,283
*	Charles Schwab	Vanguard Health Care Fd Admiral SHS	788,026
*	Charles Schwab	Vanguard Mid Cap Val	776,736
*	Charles Schwab	Vanguard Short-Term Invest Grade ADM	1,573,868
*	Charles Schwab	Vanguard Total Bond Mkt Index ADM	1,185,273
*	Charles Schwab	Vanguard Total Intl Stock Index ADM	2,579,067
*	Charles Schwab	Virtus AllianzGI Water Fund A	1,044
	Total Mutual Funds		124,577,139
	Common Shares of Statutory Trusts:		
*	Charles Schwab	Grayscale Bitcoin TR	17,125
	Total Common Shares of Statutory Trust		17,125

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Common Stock:		
*	Charles Schwab	PUBLICIS GROUPE	\$ 34
*	Charles Schwab	CYBERLUX CORP NEW	192
*	Charles Schwab	TUESDAY MORNING CORP	212
*	Charles Schwab	EQT CORP	2,726
*	Charles Schwab	FACEBOOK INC	6,727
*	Charles Schwab	OATLY GROUP AB	7,204
*	Charles Schwab	CHARGEPOINT HLDGS IN	7,620
*	Charles Schwab	MICROSOFT CORP	10,090
*	Charles Schwab	ALPHABET INC	20,279
*	Charles Schwab	GENERAL MOTORS CO	23,452
*	Charles Schwab	ROYAL CARIBBEAN CRUISES LTD	24,377
*	Charles Schwab	3M COMPANY	24,868
*	Charles Schwab	UNITED CONTL HLDGS INC	25,655
*	Charles Schwab	SOUTH JERSEY INDS INC	26,120
*	Charles Schwab	TRUIST FINL CORP	29,761
*	Charles Schwab	PAYPAL HLDGS INC	32,059
*	Charles Schwab	ENBRIDGE INC	32,241
*	Charles Schwab	A T & T INC	32,639
*	Charles Schwab	ADOBE SYSTEMS INC	34,024
*	Charles Schwab	JOHNSON & JOHNSON	34,214
*	Charles Schwab	VERIZON COMMUNICATN	37,180
*	Charles Schwab	LAM RESH CORP	57,686
*	Charles Schwab	MODERNA INC	63,749
*	Charles Schwab	WALT DISNEY CO	71,714
*	Charles Schwab	NVIDIA CORP	94,115
*	Charles Schwab	JEFFERIES FINANCIAL	165,482
*	Charles Schwab	EAGLE MATERIALS INC	170,622
*	Charles Schwab	FIRST HORIZON NATL	173,588
*	Charles Schwab	MONTH END PRICE	176,338
*	Charles Schwab	NETFLIX INC	177,720
*	Charles Schwab	DANAHER CORPORATION DELAWARE	182,601
*	Charles Schwab	CDW CORP	186,350
*	Charles Schwab	EXLSERVICE HLDGS INC	188,925
*	Charles Schwab	GOLDMAN SACHS GROUP INC	191,275
*	Charles Schwab	CVS HEALTH CORPORATION	198,067
*	Charles Schwab	ADVANCED MICRO DEVICES	207,936
*	Charles Schwab	NASDAQ OMX GROUP INC	215,260
*	Charles Schwab	APPLE INC	579,588
*	Charles Schwab	TRADEWEB MKTS INC	170,739
	Total Common Stock		3,683,429

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Unit Investment Trusts:		
*	Charles Schwab	ABERDEEN STND INV BLMBRG STRG ETF	\$ 15,979
*	Charles Schwab	ALTEGRIS WINTON FTR	8,338
*	Charles Schwab	CAMBRIA ETF TR	22,356
*	Charles Schwab	CHARLES SCHWAB US REIT ETF	18,612
*	Charles Schwab	ETFMG ALTERNATIVE HARVEST ETF	8,938
*	Charles Schwab	FIDELITY MSCI ENERGY INDX ETF	20,340
*	Charles Schwab	FIDELITY MSCI ETF	71,202
*	Charles Schwab	FIDELITY MSCI ETF	15,141
*	Charles Schwab	FIDELITY MSCI FINANCIALS INDX ETF	6,740
*	Charles Schwab	FIDELITY MSCI INDUSTRIALS INDX ETF	8,610
*	Charles Schwab	FIDELITY MSCI UTILITIES INDX ETF	12,362
*	Charles Schwab	FIDELITY NASDAQ COMPOSITE INDX ETF	8,022
*	Charles Schwab	FIRST TR EXCH TRADED FD	3,875
*	Charles Schwab	FIRST TRUST TCW OPPORTUNISTIC FI ETF	77,960
*	Charles Schwab	GLOBAL X FINTECH ETF	40,030
*	Charles Schwab	GLOBAL X LITHIUM BATTERY TECH ETF	29,568
*	Charles Schwab	INDEXIQ REAL RETURN ETF	2,617
*	Charles Schwab	INVESCO QQQ TRUST	52,163
*	Charles Schwab	ISHARES CORE DIVIDEND GROWTH ETF	5,254
*	Charles Schwab	ISHARES CORE S&P 500 ETF	1,522,731
*	Charles Schwab	ISHARES CORE S&P MID-CAP ETF	36,800
*	Charles Schwab	ISHARES CORE S&P SMALL-CAP ETF	10,878
*	Charles Schwab	ISHARES CORE US REIT ETF	473
*	Charles Schwab	ISHARES GOLD ETF	9,225
*	Charles Schwab	ISHARES INTERMEDT TERM CORP BOND ETF	46,823
*	Charles Schwab	ISHARES MBS ETF	59,624
*	Charles Schwab	ISHARES MSCI EAFE ETF	83,952
*	Charles Schwab	ISHARES MSCI EAFE SMALL CAP ETF	4,732
*	Charles Schwab	ISHARES MSCI EMERGING MARKETS ETF	2,429
*	Charles Schwab	ISHARES RUSSELL 1000 ETF	26,443
*	Charles Schwab	ISHARES SHORT TERM CORPORAT BD ETF	58,999
*	Charles Schwab	ISHARES TIPS BOND ETF	2,698
*	Charles Schwab	KRANESHARES ETF	6,973
*	Charles Schwab	LISTED FD TR	65,214
*	Charles Schwab	SCHWAB FUNDAMENTAL US BROAD MKT ETF	225,784
*	Charles Schwab	SCHWAB US LARGE CAP VALUE ETF	51,991
*	Charles Schwab	SCHWAB US TIPS ETF	6,646
*	Charles Schwab	SELECT STR FINANCIAL SELECT SPDR ETF	84,909
*	Charles Schwab	SPDR GOLD MINISHARES ETV	30,906
*	Charles Schwab	SPDR GOLD SHARES ETF	3,761
*	Charles Schwab	SPDR PORTFOLIO DVLDP WRLD EX-US ETF	14,387

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
*	Charles Schwab	SPDR S&P 500 ETF	\$ 216,107
*	Charles Schwab	SPDR S&P 500 GROWTH ETF	35,979
*	Charles Schwab	SPDR S&P 500 HIGH DIVIDEND ETF	6,916
*	Charles Schwab	SPDR S&P 500 VALUE ETF	8,610
*	Charles Schwab	SPDR S&P REGIONAL BANKING ETF	33,059
*	Charles Schwab	SPDR SMALL CAP ETF	11,528
*	Charles Schwab	STRTG Y SHAR NASDAQ	104,834
*	Charles Schwab	UNITED STATES COMMODITY INDEX ETF	4,217
*	Charles Schwab	VANGRD RUSSELL 2000	2,528
*	Charles Schwab	VANGUARD DIVIDEND APPRECIATION ETF	34,929
*	Charles Schwab	VANGUARD FTSE DEVELOPED MARKETS ETF	116,697
*	Charles Schwab	VANGUARD FTSE EMERGING MARKETS ETF	10,881
*	Charles Schwab	VANGUARD MID CAP ETF	66,138
*	Charles Schwab	VANGUARD S&P 500 ETF	335,063
*	Charles Schwab	VANGUARD SMALL CAP ETF	84,021
*	Charles Schwab	VANGUARD TOTAL STOCK MARKET ETF	1,496,923
*	Charles Schwab	VANGUARD VALUE ETF	2,516
*	Charles Schwab	WISDOMTREE US SMALLCAP DIVIDEND ETF	5,247
Total Unit Investment Trusts			5,360,678
Money Market Account			
*	Charles Schwab	Money Market Account	1,621,030
Total Money Market Account			1,621,030
Non-Interest Bearing Cash:			
*	Charles Schwab	Non-Interest Bearing Cash	1,923,903
Total Non-Interest Bearing Cash			1,923,903
*	Participant loans	Interest rates ranging from 4.25% to 6.50%, with maturities through 2046	911,703
Total Assets (Held at End of Year)			\$ 138,095,007

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.

Column (d), cost of investments, is not applicable as all investments are participant directed.

ORTHOALLIANCE NJ 401(k) PLAN

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES

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

And Report of Independent Auditor

ORTHOALLIANCE NJ 401(k) PLAN
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Report of Independent Auditor

To the Plan Administrator
OrthoAlliance NJ 401(k) Plan
Somerset, New Jersey

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

We have performed an audit of the accompanying financial statements of OrthoAlliance NJ 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 as of December 31, 2021, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2021, stating 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 on the procedures performed as described in the *Auditor's Responsibilities for the Audit of the 2021 Financial Statements* section:

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

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. 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 the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2021 Financial Statements

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

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

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

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

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

2021 Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule of Delinquent Participant Contributions – Form 5500, Schedule H, Part IV, Line 4a for the year ended December 31, 2021 and Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by 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 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditor's Report on the 2020 Financial Statements

We were engaged to audit the 2020 financial statements of OrthoAlliance NJ 401(k) Plan. As permitted by 29 CFR 2520.103-8 of 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 a qualified institution. In our report dated October 14, 2021, we 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 audit 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 certified information, were presented in compliance with DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Cherry Bekaert LLP

Charlotte, North Carolina
October 14, 2022

ORTHOALLIANCE NJ 401(k) PLAN
STATEMENTS OF IN NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2021 AND 2020

	2021	2020
ASSETS		
Non-interest bearing cash	\$ 1,923,903	\$ 528,722
Investments, at fair value	135,259,401	54,366,076
Receivables:		
Employer contributions	2,578,212	2,742,261
Participants contributions	-	383,271
Notes receivable from participants	911,703	728,684
Total Receivables	3,489,915	3,854,216
Net Assets Available for Benefits	\$ 140,673,219	\$ 58,749,014

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

ORTHOALLIANCE NJ 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2021

Additions to net assets attributed to:

Investment Income:

Net appreciation in fair value of investments	\$ 8,409,121
Interest and dividend income	<u>10,669,901</u>
Net Investment Income	<u>19,079,022</u>

Interest income on notes receivable from participants	<u>42,963</u>
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Contributions:

Participants	4,020,496
Employer	2,741,952
Rollovers	<u>6,097,723</u>

Total Contributions	<u>12,860,171</u>
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Total Additions	<u>31,982,156</u>
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Deductions from net assets attributed to:

Benefits paid to participants	6,674,304
Administrative expenses	<u>246,008</u>
Total Deductions	<u>6,920,312</u>

Net increase	25,061,844
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Transfers to Plan	56,862,361
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Net assets available for benefits, beginning of year	<u>58,749,014</u>
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Net assets available for benefits, end of year	<u><u>\$ 140,673,219</u></u>
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The accompanying notes to the financial statements are an integral part of these statements.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 1—Description of the Plan

The following description of the OrthoAlliance NJ 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan’s provisions.

General – The Plan was established on January 1, 2020 by Orthopaedics New Jersey, LLC (the “Employer”) and is a multi-employer plan that includes several participating employers: Princeton Orthopaedic Associates II, P.A., Union County Orthopaedic Group, P.A., Linden Surgical Center, LLC, Orthopaedic Institute of Central Jersey, P.A., Ridgewood Orthopedic Group LLC, Andrew A. Brief MDPA, Umer R. Dasti MDPA, Anthony J. Delfico MDPA, Kevin M. Roenbeck MDPA, Mark M. Pizzurro MDPA, Arnold A. Criscitiello MDPA, Shore Orthopaedic University Associates, P.A., and University Orthopaedic Associates, LLC (the “Participating Employers”). The Plan is a defined contribution plan covering all full-time employees of the Participating Employers except those employees covered by a collective bargaining agreement, leased employees, non-resident aliens who do not receive any earned income from the Participating Employers which constitutes as United States (“U.S.”) source income, and as further defined by the Plan document. The employees of the Participating Employers were credited with their previous service with the Participating Employers for the purpose of Plan eligibility. Employees that were hired by the Participating Employers after April 1, 2020 become eligible for the Plan after one year of service and are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The Board of Trustees is responsible for oversight of the Plan. The Plan’s Investment Committee determines the appropriateness of the Plan’s investment offerings, monitors investment performance, and reports to the Plan’s Board of Trustees.

The Plan was amended effective April 1, 2021, to credit prior service to certain affiliated entities for purposes of plan eligibility, benefit accrual, and vesting under the Plan.

The Plan was amended effective September 24, 2021, to change the Employer from Orthopaedics New Jersey, LLC to Ortho NJ, LLC and any successor which shall maintain the Plan.

Contributions – Participants may elect to defer a percentage of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code (“IRC”) limitations. Contributions are subject to certain limitations. The Participating Employers contribute safe harbor and gateway contributions equal to 3.00% and 4.50%, respectively, of each participant’s compensation for the Plan Year. The gateway contribution is a discretionary nonelective contribution determined separately by each participating employer as defined in the Plan document. The Participating Employers may contribute an additional discretionary nonelective contribution. With the exception of the 4.50% gateway contribution, there were no additional discretionary nonelective contributions made during the year ended December 31, 2021.

Participants who have attained age 50 before the end of the Plan year are eligible to make a “catch-up” contribution. If any participant’s contribution deferrals for a year exceed the maximum allowable for that year, the excess amount may be returned to the participant as taxable compensation.

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

Transfers – Effective January 1, 2021, the following plans merged into the Plan: Orthopaedic Institute of Central Jersey, P.A. Retirement Plan, Ridgewood Orthopedic Group LLC 401k Plan, Shore Orthopaedic University Associates, P.A. Profit Sharing Plan, and University Orthopaedic Associates, LLC 401Q Profit Sharing Plan. In connection with these plans merging into the Plan, the Plan recorded \$56,862,361 of transfers to Plan.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 1—Description of the Plan (continued)

Participant Accounts – Each participant's account is credited with the participant's contribution, the safe harbor nonelective contribution, and allocations of (a) the Participating Employer's discretionary nonelective contribution, if any, and (b) Plan earnings (losses), and charged benefits paid to participants and with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting – Participants are immediately vested in their contributions and safe harbor nonelective contributions plus actual earnings thereon. Vesting in the Participating Employer's discretionary nonelective contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of service. Additionally, participants who previously participated in Princeton Orthopaedic Associates I, P.A. Retirement Savings Plan and Princeton Orthopaedic Associates II, P.A. Retirement Savings Plan, prior to April 1, 2020, are 100% vested after three years.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 6.50% as of December 31, 2021, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Generally, the term of the loans cannot exceed five years. However, if the loan is for the purchase of a principal residence, the Plan administrator may permit a longer payment term. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits – On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of years. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. Certain income tax penalties may apply to withdrawals or distributions prior to age 59½.

Forfeited Accounts – At December 31, 2021 and 2020, forfeited nonvested accounts totaled \$57,074 and \$20,419, respectively. These accounts may be used to reduce administrative expenses or future Participating Employer contributions. No forfeitures were used during the year ended December 31, 2021.

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investment Valuation and Income Recognition – Investments in the Plan are reported at fair value. U.S. GAAP defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction value hierarchy which requires an entity to maximize the use of observable inputs when measuring fair value. See Note 4 for description of fair value measurements.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Gains and losses are calculated on a moving average cost basis.

Realized gains and losses on investments are recognized upon sales of the related investments and unrealized appreciation or depreciation is recognized at year-end when the carrying values of the related investments are adjusted to their estimated fair market values. Purchases and sales of securities are recorded on a trade-date basis.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 2—Summary of significant accounting policies (continued)

Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Earnings on investments, with the exception of participant loans, are allocated on a pro rata basis to individual participant accounts based on the type of investment and the ratio of each participant's individual account balance to the aggregate of participant account balances. The portion of interest included in each loan payment made by a participant is recognized as interest income in the participant's individual account.

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Risk and Uncertainties – Investment securities in general, are subject to various risks, such as interest rate, credit, and overall market volatility. Due to the levels of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is reported on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. No allowance for credit losses has been recorded as of December 31, 2021 or 2020. If a participant does not make loan repayments and the Plan administrator considers the participant loan to be in default, the participant loan balance is reduced and the delinquent note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits – Benefit payments to participants are recorded upon distribution.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Participating Employers. Expenses that are paid by the Participating Employers are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Administrative expenses paid by the Sponsor are not reimbursed by the Plan.

Note 3—Information certified by the Plan's Qualified Institution (unaudited)

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Charles Schwab Trust Bank, the "Qualified Institution" of the Plan, has certified to the completeness and accuracy of the following items included in the accompanying financial statements and supplemental schedule as of and for the year ended December 31, 2021:

- Investments, at fair value, non-interest bearing cash, and notes receivable from participants as of December 31, 2021 and 2020.
- Net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year ended December 31, 2021.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2021.

The Plan's independent auditor did not perform any auditing procedures with respect to certified information, except for comparing such information to the related information in the financial statements and supplemental schedule of assets (held at end of year).

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 4—Fair value measurements

The Plan values its investments under the provisions of Financial Accounting Standards Board Accounting Standard Codification ("ASC") 820, *Fair Value Measurements and Disclosures*, which defines fair value under U.S. GAAP, establishes a framework for measuring fair value and enhances disclosures about fair value measurements. This standard defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (and exit price) in the principal or most advantageous market for the asset or liability, in an orderly transaction between market participants on the measurement date. U.S. GAAP establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs when measuring fair value.

The following provides a description of the three levels of inputs that may be used to measure fair value under the standard, the types of Plan investments that fall under each category, and the valuation methodologies used to measure these investments at fair value.

Level 1 – Inputs to the valuation methodology are quoted prices available in active markets for identical investments as of the reporting date;

Level 2 – Inputs to the valuation methodology are other than quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies; and

Level 3 – Inputs to the valuation methodology are unobservable inputs in situations where there is little or no market activity for the asset or liability and the reporting entity makes estimates and assumptions related to the pricing of the asset or liability including assumptions regarding risk.

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 are descriptions of the valuation methodologies used for instruments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy:

Money Market Account – The Plan's money market account is a short-term, U.S. dollar-denominated obligation issued or guaranteed by the U.S. Treasury, valued on a daily basis by the administrator and classified within Level 2 of the valuation hierarchy.

Common Shares of Statutory Trusts – These investments are valued at current value based on published market quotations from the over-the-counter marketplace, OTCQX. Such assets are classified as Level 1 of the valuation hierarchy.

Common Stock – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Unit Investment Trusts – Unit Investment Trusts are public investment vehicles valued using the net asset value ("NAV") provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

Mutual Funds – Mutual funds are public investment vehicles valued using NAV provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

The Plan believes its valuation methods are appropriate and consistent with other market participants; however, the use of different methodologies or assumptions to determine the fair value of certain financial investments could result in different fair value measurement at the reporting date.

ORTHOALLIANCE NJ 401(k) PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 4—Fair value measurements (continued)

The following table sets forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2021 and 2020:

	2021			
	Level 1	Level 2	Level 3	Total
Money market account	\$ -	\$ 1,621,030	\$ -	\$ 1,621,030
Common shares of statutory trusts	17,125	-	-	17,125
Unit investment trusts	5,360,678	-	-	5,360,678
Common stock	3,683,429	-	-	3,683,429
Mutual funds	124,577,139	-	-	124,577,139
Total investments	<u>\$ 133,638,371</u>	<u>\$ 1,621,030</u>	<u>\$ -</u>	<u>\$ 135,259,401</u>

	2020			
	Level 1	Level 2	Level 3	Total
Money market account	\$ -	\$ 740,547	\$ -	\$ 740,547
Common shares of statutory trusts	32,000	-	-	32,000
Unit investment trusts	143,359	-	-	143,359
Mutual funds	53,450,170	-	-	53,450,170
Total investments	<u>\$ 53,625,529</u>	<u>\$ 740,547</u>	<u>\$ -</u>	<u>\$ 54,366,076</u>

Note 5—Plan termination

The Employer has the right under the Plan to discontinue 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.

Note 6—Tax status

The Plan has not yet applied for a determination from the Internal Revenue Service ("IRS") stating the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). However, the Plan administrator believes the Plan is designed and being operated in compliance with the applicable requirements of the IRC and, therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2021 and 2020, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audit by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 7—Party-in-interest transactions

All Plan investments are managed by Charles Schwab Trust Bank, which is the Qualified Institution as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services amounted to \$246,008 for the year ended December 31, 2021. The Participating Employers provide to the Plan certain accounting and administrative services for which no fees are charged as disclosed in Note 2.

Notes receivable from participants also qualify as party-in-interest transactions.

ORTHOALLIANCE NJ 401(k) PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2021 AND 2020

Note 8—Subsequent events

The Plan has evaluated subsequent events through October 14, 2022, which is the date the financial statements were available to be issued.

Effective January 1, 2022, the name of the Plan was amended to be Ortho NJ 401(k) Plan and all references to the Plan contained in the Plan's legal document shall be deemed to refer to the Ortho NJ 401(k) Plan.

SUPPLEMENTAL SCHEDULES

ORTHOALLIANCE NJ 401(k) PLAN**SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**

FORM 5500, SCHEDULE H, PART IV, LINE 4a

EIN: 82-4413259, PLAN NUMBER: 001

YEAR ENDED DECEMBER 31, 2021

Participant Contributions Transferred Late to Plan		Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included:					
Period	Amount Transferred Late	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Corrected in VFCP	
2020	\$ 363,847	\$ -	\$ -	\$ -	\$ 363,847
	\$ 363,847	\$ -	\$ -	\$ -	\$ 363,847

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Mutual Funds:		
*	Charles Schwab	AMERICAN BEACON SMALL CAP VALUE R5	\$ 4,032,474
*	Charles Schwab	AMERICAN CENTURY UTILITIES FD INV	783
*	Charles Schwab	AMERICAN FUNDS EUROPACIFIC GROWTH R6	2,065,523
*	Charles Schwab	AMERICAN FD INFLT N LNKD BD FD F1	1,506
*	Charles Schwab	AMERICAN CENTURY GLOBAL SM CAP INV	1,565
*	Charles Schwab	AMANA GROWTH FUND INV	95,875
*	Charles Schwab	AZZAD WISE CAP FD	72,833
*	Charles Schwab	BLACKROCK FDS M/C GR EQ IN A	1,568
*	Charles Schwab	CATALYST MILLBURN HEDGE STRAT FD I	53,096
*	Charles Schwab	CAVANAL HILL WORLD ENERGY FD INV	765
*	Charles Schwab	CLEARBRIDGE SMALL CAP GWTH IS	5,354,806
*	Charles Schwab	DELAWARE VALUE CL INST	9,690,836
*	Charles Schwab	DWS SCIENCE & TECHNOLOGY A	1,040
*	Charles Schwab	FIDELITY SLCT TECHNOLOGY	3,887,370
*	Charles Schwab	FRANKLIN GOLD FUND CLASS A	793
*	Charles Schwab	ISHARES S&P 500 INDEX FD K	15,383,732
*	Charles Schwab	JANUS HENDERSON GLBL RESEARCH FD 1	4,133,517
*	Charles Schwab	JHANCOCK DISCIPLINED VLU MID CAP R6	1,346,613
*	Charles Schwab	JPMORGAN GLOBAL ALLOC R6	1,126,089
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLD 2060 R6	494,899
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2020	1,433,126
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2025	3,342,539
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2030	3,417,259
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2035	10,118,933
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2040	3,324,382
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND 2045	4,364,521
*	Charles Schwab	JPMORGAN SMARTRETIREMENT BLEND2050R6	1,752,524
*	Charles Schwab	JPMORGAN SMARTRETIREMENTBLEND INCM	3,818,128
*	Charles Schwab	JPMORGAN SMRT RTRMENT BLEND 2055 R6	1,428,051
*	Charles Schwab	LOOMIS SAYLES BOND	16,649
*	Charles Schwab	MATTHEWS CHINA INVESTOR	738
*	Charles Schwab	METROPOLITAN WEST TOTAL RETURN BD PL	2,140,542
*	Charles Schwab	MFS MID CAP GROWTH CL R6	3,255,526
*	Charles Schwab	NEUBERGER BERMAN STRAT INCM R6	1,818,267
*	Charles Schwab	PGIM FLOATING RATE INCM Z	1,005
*	Charles Schwab	PGIM GLOBAL REAL ESTATE FD CL Z	1,049
*	Charles Schwab	PGIM JENNISON EMRGNG MRKTS EQ OPPS Z	8,250
*	Charles Schwab	PARAMETRIC CMDY STRAT INV	1,043
*	Charles Schwab	PRINCIPAL DIVERSIFIED REAL ASSET R6	34,447
*	Charles Schwab	PRINCIPAL LARGE CAP GROWTH FUND I	18,780,067
*	Charles Schwab	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,084,906
*	Charles Schwab	RYDEX RETAILING FUND INV CL	52,578

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Identity of Issue, Borrower, Lessor, or Similar Party		
Mutual Funds:			
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	\$ 1,188,864
*	Charles Schwab	Schwab Fundamental US Lrge Co Index	1,006,102
*	Charles Schwab	Schwab Fndmentl Intl Lge Co Index	2,073
*	Charles Schwab	Schwab Intl Index Fd	2,072
*	Charles Schwab	Schwab Health Care Fund	2,397
*	Charles Schwab	Schwab Fundamental US Small Co Index	2,584
*	Charles Schwab	Schwab S&P 500 Index Fund - Select S	2,586
*	Charles Schwab	Schwab Target 2065 Index Fund	81,804
*	Charles Schwab	Schwab 1000 Index Fund	134,528
*	Charles Schwab	Spectrum Consvr Allocation I	627,361
*	Charles Schwab	Spectrum Mod Allocation I	3,787,687
*	Charles Schwab	Spectrum Mod Gwth Allocation I	1,892,808
*	Charles Schwab	T Rowe Price New Asia Fund	763
*	Charles Schwab	T Rowe Price Financial Svcs	1,283
*	Charles Schwab	Vanguard Health Care Fd Admiral SHS	788,026
*	Charles Schwab	Vanguard Mid Cap Val	776,736
*	Charles Schwab	Vanguard Short-Term Invest Grade ADM	1,573,868
*	Charles Schwab	Vanguard Total Bond Mkt Index ADM	1,185,273
*	Charles Schwab	Vanguard Total Intl Stock Index ADM	2,579,067
*	Charles Schwab	Virtus AllianzGI Water Fund A	1,044
Total Mutual Funds			124,577,139
Common Shares of Statutory Trusts:			
*	Charles Schwab	Grayscale Bitcoin TR	17,125
Total Common Shares of Statutory Trust			17,125

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Common Stock:		
*	Charles Schwab	PUBLICIS GROUPE	\$ 34
*	Charles Schwab	CYBERLUX CORP NEW	192
*	Charles Schwab	TUESDAY MORNING CORP	212
*	Charles Schwab	EQT CORP	2,726
*	Charles Schwab	FACEBOOK INC	6,727
*	Charles Schwab	OATLY GROUP AB	7,204
*	Charles Schwab	CHARGEPOINT HLDGS IN	7,620
*	Charles Schwab	MICROSOFT CORP	10,090
*	Charles Schwab	ALPHABET INC	20,279
*	Charles Schwab	GENERAL MOTORS CO	23,452
*	Charles Schwab	ROYAL CARIBBEAN CRUISES LTD	24,377
*	Charles Schwab	3M COMPANY	24,868
*	Charles Schwab	UNITED CONTL HLDGS INC	25,655
*	Charles Schwab	SOUTH JERSEY INDS INC	26,120
*	Charles Schwab	TRUIST FINL CORP	29,761
*	Charles Schwab	PAYPAL HLDGS INC	32,059
*	Charles Schwab	ENBRIDGE INC	32,241
*	Charles Schwab	A T & T INC	32,639
*	Charles Schwab	ADOBE SYSTEMS INC	34,024
*	Charles Schwab	JOHNSON & JOHNSON	34,214
*	Charles Schwab	VERIZON COMMUNICATN	37,180
*	Charles Schwab	LAM RESH CORP	57,686
*	Charles Schwab	MODERNA INC	63,749
*	Charles Schwab	WALT DISNEY CO	71,714
*	Charles Schwab	NVIDIA CORP	94,115
*	Charles Schwab	JEFFERIES FINANCIAL	165,482
*	Charles Schwab	EAGLE MATERIALS INC	170,622
*	Charles Schwab	FIRST HORIZON NATL	173,588
*	Charles Schwab	MONTH END PRICE	176,338
*	Charles Schwab	NETFLIX INC	177,720
*	Charles Schwab	DANAHER CORPORATION DELAWARE	182,601
*	Charles Schwab	CDW CORP	186,350
*	Charles Schwab	EXLSERVICE HLDGS INC	188,925
*	Charles Schwab	GOLDMAN SACHS GROUP INC	191,275
*	Charles Schwab	CVS HEALTH CORPORATION	198,067
*	Charles Schwab	ADVANCED MICRO DEVICES	207,936
*	Charles Schwab	NASDAQ OMX GROUP INC	215,260
*	Charles Schwab	APPLE INC	579,588
*	Charles Schwab	TRADEWEB MKTS INC	170,739
	Total Common Stock		3,683,429

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
	Unit Investment Trusts:		
*	Charles Schwab	ABERDEEN STND INV BLMBRG STRG ETF	\$ 15,979
*	Charles Schwab	ALTEGRIS WINTON FTR	8,338
*	Charles Schwab	CAMBRIA ETF TR	22,356
*	Charles Schwab	CHARLES SCHWAB US REIT ETF	18,612
*	Charles Schwab	ETFMG ALTERNATIVE HARVEST ETF	8,938
*	Charles Schwab	FIDELITY MSCI ENERGY INDX ETF	20,340
*	Charles Schwab	FIDELITY MSCI ETF	71,202
*	Charles Schwab	FIDELITY MSCI ETF	15,141
*	Charles Schwab	FIDELITY MSCI FINANCIALS INDX ETF	6,740
*	Charles Schwab	FIDELITY MSCI INDUSTRIALS INDX ETF	8,610
*	Charles Schwab	FIDELITY MSCI UTILITIES INDX ETF	12,362
*	Charles Schwab	FIDELITY NASDAQ COMPOSITE INDX ETF	8,022
*	Charles Schwab	FIRST TR EXCH TRADED FD	3,875
*	Charles Schwab	FIRST TRUST TCW OPPORTUNISTIC FI ETF	77,960
*	Charles Schwab	GLOBAL X FINTECH ETF	40,030
*	Charles Schwab	GLOBAL X LITHIUM BATTERY TECH ETF	29,568
*	Charles Schwab	INDEXIQ REAL RETURN ETF	2,617
*	Charles Schwab	INVESCO QQQ TRUST	52,163
*	Charles Schwab	ISHARES CORE DIVIDEND GROWTH ETF	5,254
*	Charles Schwab	ISHARES CORE S&P 500 ETF	1,522,731
*	Charles Schwab	ISHARES CORE S&P MID-CAP ETF	36,800
*	Charles Schwab	ISHARES CORE S&P SMALL-CAP ETF	10,878
*	Charles Schwab	ISHARES CORE US REIT ETF	473
*	Charles Schwab	ISHARES GOLD ETF	9,225
*	Charles Schwab	ISHARES INTERMEDT TERM CORP BOND ETF	46,823
*	Charles Schwab	ISHARES MBS ETF	59,624
*	Charles Schwab	ISHARES MSCI EAFE ETF	83,952
*	Charles Schwab	ISHARES MSCI EAFE SMALL CAP ETF	4,732
*	Charles Schwab	ISHARES MSCI EMERGING MARKETS ETF	2,429
*	Charles Schwab	ISHARES RUSSELL 1000 ETF	26,443
*	Charles Schwab	ISHARES SHORT TERM CORPORAT BD ETF	58,999
*	Charles Schwab	ISHARES TIPS BOND ETF	2,698
*	Charles Schwab	KRANESHARES ETF	6,973
*	Charles Schwab	LISTED FD TR	65,214
*	Charles Schwab	SCHWAB FUNDAMENTAL US BROAD MKT ETF	225,784
*	Charles Schwab	SCHWAB US LARGE CAP VALUE ETF	51,991
*	Charles Schwab	SCHWAB US TIPS ETF	6,646
*	Charles Schwab	SELECT STR FINANCIAL SELECT SPDR ETF	84,909
*	Charles Schwab	SPDR GOLD MINISHARES ETV	30,906
*	Charles Schwab	SPDR GOLD SHARES ETF	3,761
*	Charles Schwab	SPDR PORTFOLIO DVLDP WRLD EX-US ETF	14,387

ORTHOALLIANCE NJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2021

(a)	(b)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	Current Value
*	Charles Schwab	SPDR S&P 500 ETF	\$ 216,107
*	Charles Schwab	SPDR S&P 500 GROWTH ETF	35,979
*	Charles Schwab	SPDR S&P 500 HIGH DIVIDEND ETF	6,916
*	Charles Schwab	SPDR S&P 500 VALUE ETF	8,610
*	Charles Schwab	SPDR S&P REGIONAL BANKING ETF	33,059
*	Charles Schwab	SPDR SMALL CAP ETF	11,528
*	Charles Schwab	STRTG Y SHAR NASDAQ	104,834
*	Charles Schwab	UNITED STATES COMMODITY INDEX ETF	4,217
*	Charles Schwab	VANGRD RUSSELL 2000	2,528
*	Charles Schwab	VANGUARD DIVIDEND APPRECIATION ETF	34,929
*	Charles Schwab	VANGUARD FTSE DEVELOPED MARKETS ETF	116,697
*	Charles Schwab	VANGUARD FTSE EMERGING MARKETS ETF	10,881
*	Charles Schwab	VANGUARD MID CAP ETF	66,138
*	Charles Schwab	VANGUARD S&P 500 ETF	335,063
*	Charles Schwab	VANGUARD SMALL CAP ETF	84,021
*	Charles Schwab	VANGUARD TOTAL STOCK MARKET ETF	1,496,923
*	Charles Schwab	VANGUARD VALUE ETF	2,516
*	Charles Schwab	WISDOMTREE US SMALLCAP DIVIDEND ETF	5,247
Total Unit Investment Trusts			5,360,678
Money Market Account			
*	Charles Schwab	Money Market Account	1,621,030
Total Money Market Account			1,621,030
Non-Interest Bearing Cash:			
*	Charles Schwab	Non-Interest Bearing Cash	1,923,903
Total Non-Interest Bearing Cash			1,923,903
*	Participant loans	Interest rates ranging from 4.25% to 6.50%, with maturities through 2046	911,703
Total Assets (Held at End of Year)			\$ 138,095,007

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.

Column (d), cost of investments, is not applicable as all investments are participant directed.