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

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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
IDI BILLING SOLUTIONS 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1998

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)
IDI BILLING SOLUTIONS

7615 OMNITECH PL
VICTOR, NY 14564

2b Employer Identification Number (EIN) 16-1494521

2c Plan Sponsor's telephone number 585-924-4110

2d Business code (see instructions) 541519

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.	09/20/2023	LINDA NELSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] 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**	168
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)**	136
a(2) Total number of active participants at the end of the plan year	**6a(2)**	137
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	37
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	174
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	174
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	163
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	4
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2S 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)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(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)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information)
- **(4)** [X] **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 2022 Form M-1 annual report. If the plan was not required to file the 2022 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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
IDI BILLING SOLUTIONS 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
IDI BILLING SOLUTIONS

D Employer Identification Number (EIN)
16-1494521

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).. . . . . [X] Yes [ ] No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

FIDELITY INVESTMENTS

06-1194217

(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)

CANANDAIGUA NATIONAL BANK & TRUST

16-0373410

(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?
21	NONE	1725	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [X] 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
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(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

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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

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
IDI BILLING SOLUTIONS 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
IDI BILLING SOLUTIONS

D Employer Identification Number (EIN)
16-1494521

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	80938
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	18869	16904
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	30138	3029
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	116810	127254
(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)	79476	90659
(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)	34546795	28984141
(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	34792088	29302925
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 through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	34792088	29302925

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	371382	
(B) Participants	2a(1)(B)	1282140	
(C) Others (including rollovers)	2a(1)(C)	8999	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1662521
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1693	
(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)	3561	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5254
(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)	900037	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		900037
(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)		-6756910
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		-4189098
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1298340	
(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)		1298340
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)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	1725	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		1725
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1300065
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-5489163
l Transfers of assets:			
(1) To this plan	2l(1)		
(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) [X] 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) [X] 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: ALLIED CPAS, PC **(2)** EIN: 27-0542316

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:

		Yes	No	Amount
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.)	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?	4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	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.)	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

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
IDI BILLING SOLUTIONS 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
IDI BILLING SOLUTIONS

D Employer Identification Number (EIN)
16-1494521

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 16-1495122

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**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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_____

IDI Billing Solutions 401(k) Plan

Financial Statements
As of December 31, 2022 and 2021
Together With
Independent Auditor's Report

IDI Billing Solutions 401(k) Plan

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator
IDI Billing Solutions 401(k) Plan
Victor, NY

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

We have performed an audit of the accompanying financial statements of IDI Billing Solutions' 401(k) Employee Benefit 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, 2022 and 2021, and the related statement of changes in net assets available for benefits for the years ended December 31, 2022 and 2021, 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 Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from Canandaigua National Bank and Trust Company, a qualified institution, as of December 31, 2022 and 2021, and for the years ended December 31, 2022 and 2021, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by 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

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

Responsibilities of Management for the Financial Statements

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

BUFFALO
501 John James Audubon
Suite 390
Amherst, NY 14228
P: (716) 694-0336

COOPERSTOWN
55-57 Grove Street
Cooperstown, NY 13326
P: (607) 282-4161

ONEONTA
189 Main Street, Suite 302
Oneonta, NY 13820
P: (607) 432-3462

PERRY
199 S. Main Street, PO Box 1
Perry, NY 14530
P: (585) 237-3887

ROCHESTER
150 State Street, Suite 301 A
Rochester, NY 14614
P: (585) 410-6733

VICTOR
6536 Anthony Drive, Suite B
Victor, NY 14564
P: (585) 410-6733

alliedfp.com

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedule of assets held at end of year is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental 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).

Sincerely,

Allied CPAs, P.C.

Victor, New York
September 13, 2023

IDI BILLING SOLUTIONS 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2022 AND 2021

	2022	2021
Investments at fair value:		
Money market funds	$ 208,192	$ 116,810
Mutual funds	28,984,141	34,546,796
Total investments	29,192,333	34,663,606
Receivables:		
Contributions - employer	16,904	18,869
Accrued interest	3,029	30,137
Notes receivable from participants	90,660	79,476
Total receivables	110,593	128,482
Net assets available for benefits	$ 29,302,926	$ 34,792,088

See independent auditor's report and
notes to the financial statements

IDI BILLING SOLUTIONS 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2022 AND 2021

	2022	2021
Additions to net assets attributed to:		
Investment income		
Interest and dividends	$ 901,730	$ 1,108,263
Net appreciation (depreciation) in fair value of investments	(6,756,911)	4,267,807
	(5,855,181)	5,376,070
Interest income on notes receivable from participants	3,561	3,482
Contributions:		
Participants	1,282,140	1,192,139
Employer	371,382	350,922
Rollover	8,999	-
	1,662,521	1,543,061
Total additions	(4,189,099)	6,922,613
Deductions from net assets attributed to:		
Benefits paid to participants	1,298,340	616,521
Administrative expenses	1,723	1,050
Total deductions	1,300,063	617,571
Net (decrease) increase	(5,489,162)	6,305,042
Net assets available for benefits:		
Beginning of year	34,792,088	28,487,046
End of year	$ 29,302,926	$ 34,792,088

See independent auditor's report and
notes to the financial statements

Note 1 – Description of the Plan

The following description of the IDI Billing Solutions 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established to provide retirement benefits for employees of Info Directions, Inc. (d/b/a IDI Billing Solutions) (the Company). The Plan became effective on January 1, 2005 and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan Administration

The Company is the plan administrator. The Canandaigua National Bank and Trust Company (CNB) is the trustee of the Plan's assets and also provides record-keeping and other administrative services to the Plan. CNB contracts with EPIC Advisors, Inc. to perform certain of these services. The Company pays certain administrative expenses of the Plan.

Eligibility

Employees who have attained 21 years of age are eligible to participate in the Plan after the completion of six months of employment with the Company.

Participant Contributions

Participants may make tax-deferred contributions or after-tax (Roth) contributions to the Plan of up to 100% of their compensation, subject to statutory limitations. The Plan includes an automatic enrollment feature whereby all employees are automatically enrolled in the Plan with a deferral rate of 6%, unless they choose not to participate or elect a different deferral percentage. In addition, participants may make rollover contributions to the Plan.

Employer Contributions

The Company may make discretionary matching contributions on behalf of participants that are employed on the last day of the plan year, regardless of hours worked. In 2022 and 1899, the discretionary matching contribution was calculated as 50% of the first 6% of employee deferral contributions, up to a maximum of 3% of the eligible participant's annual compensation. The Company made no additional discretionary contributions to the Plan for the Plan years 2022 and 1899.

Participant Accounts

Participants direct the investment of their accounts into various investment options offered by the Plan. Each participant's account is credited with the participant's contributions, employer contributions, and actual earnings thereon. 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 actual earnings/losses thereon. Employer contributions and actual earnings/losses thereon vest 25% after each year of service and are fully vested after four years. In addition, participant accounts become fully vested upon attainment of normal retirement age of 65, or in the event of death or total disability.

Forfeitures

Forfeitures of non-vested account balances are first utilized to pay Plan expenses, with any remaining forfeitures used to reduce employer contributions in the current year or succeeding plan years. Total forfeitures during the year ended December 31, 2022 were $5,416, and total forfeitures during the year ended December 31, 1899 were $5. There were no amounts used to reduce the employer matching contribution for the years ended December 31, 2022 or 1899.

Note 1 – Description of the Plan, Continued

Notes Receivable from Participants
Participants may borrow up to the lesser of $50,000 or 50% of their vested account balance. Amounts borrowed are secured by the vested balance in the participant's account and bear interest at the prime rate (7.50% at December 31, 2022) plus 1%. Principal and interest are paid through bi-weekly payroll deductions.

Distribution of Benefits
Upon disability, death, retirement, or separation of service from the Company, a participant may elect to receive a lump sum payment or to have their account rolled over to another qualifying investment. The Plan may also make involuntary lump-sum distributions to terminated participants with vested account balances of $5,000 or less. In-service withdrawals from the Plan are permitted from vested accounts by participants that have attained the age of 59 ½ or if the participant qualifies for a hardship withdrawal.

Hardship Withdrawals
Hardship withdrawals from the Plan are permitted under certain circumstances.

Plan Termination
Although it has not expressed any intent to do so, the Company has the right to terminate the Plan at any time, subject to the provisions of ERISA. In the event of plan termination, all participant accounts would become fully vested.

Plan Amendments
There were no significant amendments to the Plan during the year ended December 31, 2022.

Note 2 – Summary of Significant Accounting Policies

Basis of Presentation
The accompanying financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America.

Notes Receivable from Participants
Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Risks and Uncertainties
Investment securities are exposed to various risks such as interest rate, market and credit risk. Due to the level of risk associated with investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and those changes could materially affect the amounts reported in the accompanying financial statements.

Benefit Payments
Benefits are recorded when paid.

Estimates
The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition
The Plan's investments in registered investment companies are reported at fair value as reported by the custodian. Purchases and sales of securities are reflected on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Note 2 – Summary of Significant Accounting Policies, Continued

Subsequent Events
Subsequent events have been evaluated through September 13, 2023, which is the date the financial statements were available to be issued.

Note 3 – Certified Investment Information

The following information included in the accompanying financial statements and schedule was certified as complete and accurate by CNB as of and for the years ended December 31:

	2022	2021
Investments, at fair value	$ 29,192,333	$ 34,663,606
Net appreciation (depreciation) in fair value of investments	$ (6,756,911)	$ 4,267,807
Interest and dividends	$ 901,730	$ 1,108,263
Schedule of Assets (Held at End of Year)	Schedule I	

The following investments represented 5% or more of the Plan's net assets available for benefits at either December 31, 2022 or December 31, 1899, or both.

	2022	2021
Vanguard Target Retirement 2040 Fund	$ 4,206,782	$ -
Vanguard Target Retirement 2030 Fund	3,716,332	-
Vanguard 500 Index Fund Signal	2,858,137	3,352,434
Vanguard Total Stock Market Index Fund Signal	2,617,108	3,161,362
Vanguard Growth Index Signal Funds	1,663,678	2,418,424
Vanguard Total International Stock Index	1,514,357	1,713,883
DFA US Vector Equity Portfolio	-	3,259,799
DFA US Core Equity 2 Portfolio	-	2,421,053
	16,576,394	16,326,955
Other investments, individually less than 5%	12,615,939	18,336,651
Total investments, at fair value	$ 29,192,333	$ 34,663,606

During 2022 and 1899, the Plan's investments (including investments bought, sold and held during the year) (depreciated) appreciated in value as follows:

	2022	2021
Net appreciation (depreciation) in value - mutual funds	$ (6,756,911)	$ 4,267,807

Note 4 – Fair Value of Financial Instruments

The Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) *Fair Value Measurement Topic (Topic 820)* establishes a hierarchy for information and valuation used in measuring fair value that is broken down into three levels based on reliability. Level 1 valuations are based on quoted prices in active markets for identical assets or liabilities. Level 2 valuations are based on inputs, other than quoted market prices included within Level 1 that are observable either directly or indirectly. Level 3 valuations are based on information that is unobservable and significant to the overall fair value measurements.

The Plan's assets fell within the ASC 820 hierarchy as follows at December 31, 2022:

	Level 1	Level 2	Level 3	Total
Money market funds	$ 208,192	$ -	$ -	$ 208,192
Mutual funds:				
Domestic equity - large cap	5,475,245	-	-	5,475,245
Domestic equity - mid cap	4,422,165	-	-	4,422,165
Domestic equity - small cap	2,977,357	-	-	2,977,357
Fixed income	11,127,571	-	-	11,127,571
International equity	2,964,779	-	-	2,964,779
Bond	1,663,678	-	-	1,663,678
Real Estate	353,346	-	-	353,346
Total mutual funds	28,984,141	-	-	28,984,141
	$ 29,192,333	-	-	$ 29,192,333

The Plan's assets fell within the ASC 820 hierarchy as follows at December 31, 1899:

	Level 1	Level 2	Level 3	Total
Money market funds	$ 116,810	$ -	$ -	$ 116,810
Mutual funds:				
Domestic equity - large cap	12,194,648	-	-	12,194,648
Domestic equity - mid cap	7,628,902	-	-	7,628,902
Domestic equity - small cap	3,521,752	-	-	3,521,752
International equity	4,818,503	-	-	4,818,503
Bond	5,284,288	-	-	5,284,288
Real Estate	1,098,703	-	-	1,098,703
Total mutual funds	34,546,796	-	-	34,546,796
	$ 34,663,606	-	-	$ 34,663,606

Note 4 – Fair Value of Financial Instruments, Continued

The following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodology used at December 31, 2022 and 1899.

Money Market Funds: Valued at cost or amortized cost, which approximates fair value.

Mutual Funds: Valued at fair value based on quoted market prices in active markets.

Note 5 – Tax Status

The Plan adopted a prototype plan document sponsored by EPIC Retirement Plan Services (EPIC). EPIC received an opinion letter from the Internal Revenue Service (IRS) dated June 30, 2020, which stated that the prototype plan satisfies the applicable provisions of the Internal Revenue Code. The Plan itself has not received a determination letter from the IRS. However, the Plan's management and tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRS. Therefore, no provision for income taxes has been included in the accompanying financial statements.

Note 6 – Party-In-Interest Transactions

The Company is the Plan sponsor. As such, transactions between the Company and the Plan qualify as party-in-interest transactions. Transactions involving notes receivable from participants also qualify as party-in-interest transactions.

Note 7 – Reconciliation to Form 5500

Certain items have been classified differently between the financial statements and Form 5500. Net Assets available for benefits and changes in net assets available for benefits per the financial statements agreed to Form 5500 as of and for the years ended December 31, 2022 and 1899.

IDI Billing Solutions 401(k) Plan
EIN 16-1607690 / PN 001
FORM 5500 - SCHEDULE H, LINE 4i
Schedule of Assets (Held at End of Year)
AS OF DECEMBER 31, 2022

	(a) Party in Interest	(b) Identiy of Issue	(c) Description of Investment	** (d) Historical Cost	(e) Current Value
		Money Market Funds:			
		Fidelity US Government Reserves	Money Market		$ 208,192
		Mutual Funds:			
		Vanguard Target Retirement 2040 Fund	Mutual Fund		4,206,782
		Vanguard Target Retirement 2030 Fund	Mutual Fund		3,716,332
		Vanguard 500 Index Fund Signal	Mutual Fund		2,858,137
		Vanguard Total Stock Market Index Fund Signal	Mutual Fund		2,617,108
		Vanguard Growth Index Signal Funds	Mutual Fund		1,663,678
		Vanguard Total International Stock Index	Mutual Fund		1,514,357
		Vanguard Target Retirement 2020 Fund	Mutual Fund		1,435,387
		Vanguard Mid-Cap Index Fund Signal Shares	Mutual Fund		1,239,343
		Vanguard Target Retirement 2050 Fund	Mutual Fund		1,232,789
		Fidelity Contra Fund	Mutual Fund		1,177,967
		Vanguard Value Index Signal Funds	Mutual Fund		1,171,117
		Vanguard Small Cap Index Fund Signal Shares	Mutual Fund		1,127,341
		Vanguard Total Bond Market Index Fund Signal	Mutual Fund		1,093,622
		Vanguard Small Cap Value Index	Mutual Fund		812,092
		Dodge & Cox International Stock Fund	Mutual Fund		441,052
		Vanguard Small Cap Growth Index Fund	Mutual Fund		397,691
		American Funds Growth Fund R6	Mutual Fund		386,935
		Vanguard Equity Income	Mutual Fund		353,346
		Vanguard Target Retirement 2060 Fund	Mutual Fund		320,123
		Vanguard Selected Value	Mutual Fund		295,499
		Vanguard Mid-Cap Growth	Mutual Fund		276,986
		Vanguard Target Retirement Income Fund	Mutual Fund		216,158
		Vanguard Inflation Protected Security Fund	Mutual Fund		209,937
		American Funds CAP World R6	Mutual Fund		117,547
		Carillon Eagle Small Cap Gap Growth	Mutual Fund		102,815
					28,984,141
		Total Investments			29,192,333
*		**Notes Receivable From Participants**			
		Interest rates from 4.25 - 6.50% with various maturity dates			90,660
					$ 29,282,993

* Denotes party-in-interest
** Cost omitted as these investments are participant-directed.

IDI Billing Solutions 401(k) Plan
EIN 16-1607690 / PN 001
FORM 5500 - SCHEDULE H, LINE 4i
Schedule of Assets (Held at End of Year)
AS OF DECEMBER 31, 2022

(a) Party in Interest	(b) Identiy of Issue	(c) Description of Investment	** (d) Historical Cost	(e) Current Value
	Money Market Funds:			
	Fidelity US Government Reserves	Money Market		$ 208,192
	Mutual Funds:			
	Vanguard Target Retirement 2040 Fund	Mutual Fund		4,206,782
	Vanguard Target Retirement 2030 Fund	Mutual Fund		3,716,332
	Vanguard 500 Index Fund Signal	Mutual Fund		2,858,137
	Vanguard Total Stock Market Index Fund Signal	Mutual Fund		2,617,108
	Vanguard Growth Index Signal Funds	Mutual Fund		1,663,678
	Vanguard Total International Stock Index	Mutual Fund		1,514,357
	Vanguard Target Retirement 2020 Fund	Mutual Fund		1,435,387
	Vanguard Mid-Cap Index Fund Signal Shares	Mutual Fund		1,239,343
	Vanguard Target Retirement 2050 Fund	Mutual Fund		1,232,789
	Fidelity Contra Fund	Mutual Fund		1,177,967
	Vanguard Value Index Signal Funds	Mutual Fund		1,171,117
	Vanguard Small Cap Index Fund Signal Shares	Mutual Fund		1,127,341
	Vanguard Total Bond Market Index Fund Signal	Mutual Fund		1,093,622
	Vanguard Small Cap Value Index	Mutual Fund		812,092
	Dodge & Cox International Stock Fund	Mutual Fund		441,052
	Vanguard Small Cap Growth Index Fund	Mutual Fund		397,691
	American Funds Growth Fund R6	Mutual Fund		386,935
	Vanguard Equity Income	Mutual Fund		353,346
	Vanguard Target Retirement 2060 Fund	Mutual Fund		320,123
	Vanguard Selected Value	Mutual Fund		295,499
	Vanguard Mid-Cap Growth	Mutual Fund		276,986
	Vanguard Target Retirement Income Fund	Mutual Fund		216,158
	Vanguard Inflation Protected Security Fund	Mutual Fund		209,937
	American Funds CAP World R6	Mutual Fund		117,547
	Carillon Eagle Small Cap Gap Growth	Mutual Fund		102,815
				28,984,141
	Total Investments			29,192,333
*	**Notes Receivable From Participants**			
	Interest rates from 4.25 - 6.50% with various maturity dates			90,660
				$ 29,282,993

* Denotes party-in-interest
** Cost omitted as these investments are participant-directed.

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

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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
IDI Billing Solutions 401(k) Plan

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 07/01/1998

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)
IDI Billing Solutions

7615 Omnitech PL

Victor NY 14564

2b Employer Identification Number (EIN) 16-1494521

2c Plan Sponsor's telephone number (585) 924-4110

2d Business code (see instructions) 541519

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	[signature]	9-18-2023	Linda Nelson
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponso
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 (2
v. 22

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
DFA US Core Equity 2 Port						
5.484 Units Bought On 04/06/2022	30.97009400		169.84	169.84		0.00%
4.961 Units Bought On 04/20/2022	31.36867500		155.62	155.62		0.00%
4.862 Units Bought On 05/27/2022	29.66886000		144.25	144.25		0.00%
180.064 Units Bought On 06/21/2022	26.67995800		4,804.10	4,804.10		0.01%
31.96 Units Bought On 06/21/2022	26.67991200		852.69	852.69		0.00%
4.435 Units Bought On 02/11/2022	30.99887200		137.48	137.48		0.00%
5.524 Units Bought On 04/14/2022	30.74221500		169.82	169.82		0.00%
3.795 Units Bought On 06/16/2022	26.07114600		98.94	98.94		0.00%
130.027 Units Bought On 06/21/2022	26.67992000		3,469.11	3,469.11		0.01%
4.669 Units Bought On 01/03/2022	33.15699200		154.81	154.81		0.00%
6.475 Units Bought On 01/14/2022	32.52972900		210.63	210.63		0.00%
4.52 Units Bought On 01/26/2022	30.32300800		137.06	137.06		0.00%
191.773 Units Bought On 01/31/2022	31.29006600		6,000.59	6,000.59		0.02%
1.276 Units Bought On 02/22/2022	30.32915300		38.70	38.70		0.00%
200.976 Units Bought On 02/28/2022	30.87995500		6,206.13	6,206.13		0.02%
4.335 Units Bought On 03/09/2022	30.20069200		130.92	130.92		0.00%
57.622 Units Bought On 03/14/2022	29.59997900		1,705.61	1,705.61		0.00%
190.512 Units Bought On 06/21/2022	26.68005100		5,082.87	5,082.87		0.01%
6.347 Units Bought On 06/30/2022	26.74176700		169.73	169.73		0.00%
188.605 Units Bought On 04/28/2022	30.11001800		5,678.90	5,678.90		0.02%
6.08 Units Bought On 05/12/2022	27.92927600		169.81	169.81		0.00%
2.725 Units Bought On 05/18/2022	27.97064200		76.22	76.22		0.00%
3.297 Units Bought On 06/03/2022	29.39035400		96.90	96.90		0.00%
4.407 Units Bought On 04/08/2022	31.06194600		136.89	136.89		0.00%
5.649 Units Bought On 02/14/2022	30.87803100		174.43	174.43		0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
5.641 Units Bought On 05/09/2022	28.30171900		159.65	159.65		0.00%
205.824 Units Bought On 06/21/2022	26.67997900		5,491.38	5,491.38		0.02%
39.667 Units Bought On 06/21/2022	26.68011100		1,058.32	1,058.32		0.00%
229.91 Units Bought On 06/30/2022	26.74002800		6,147.80	6,147.80		0.02%
186.208 Units Bought On 03/14/2022	29.59996300		5,511.75	5,511.75		0.02%
205.141 Units Bought On 05/12/2022	27.92996000		5,729.58	5,729.58		0.02%
212.673 Units Bought On 06/14/2022	26.80993800		5,701.75	5,701.75		0.02%
49.872 Units Bought On 06/21/2022	26.68010100		1,330.59	1,330.59		0.00%
296.322 Units Bought On 06/30/2022	26.95007400		7,985.90	7,985.90		0.02%
194.093 Units Bought On 01/14/2022	32.52997200		6,313.84	6,313.84		0.02%
4.399 Units Bought On 02/24/2022	30.19095200		132.81	132.81		0.00%
0.163 Unit Bought On 04/14/2022	30.67484600		5.00	5.00		0.00%
5.022 Units Bought On 05/18/2022	27.97092700		140.47	140.47		0.00%
5.38 Units Bought On 06/14/2022	26.81226700		144.25	144.25		0.00%
9.033 Units Bought On 06/21/2022	26.67884400		240.99	240.99		0.00%
183.553 Units Bought On 02/14/2022	30.88001800		5,668.12	5,668.12		0.02%
4.264 Units Bought On 03/23/2022	31.28048700		133.38	133.38		0.00%
5.478 Units Bought On 03/25/2022	31.83278500		174.38	174.38		0.00%
187.264 Units Bought On 03/25/2022	31.82998300		5,960.61	5,960.61		0.02%
220.587 Units Bought On 03/31/2022	31.96978900		7,052.12	7,052.12		0.02%
5.64 Units Bought On 04/28/2022	30.11170200		169.83	169.83		0.00%
198.961 Units Bought On 05/27/2022	29.66998500		5,903.17	5,903.17		0.02%
163.175 Units Bought On 06/21/2022	26.68000600		4,353.51	4,353.51		0.01%
6.731 Units Bought On 01/31/2022	31.29104100		210.62	210.62		0.00%
5.648 Units Bought On 02/28/2022	30.87818600		174.40	174.40		0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
179.358 Units Bought On 04/06/2022	30.97007100		5,554.73	5,554.73		0.02%
177.641 Units Bought On 04/14/2022	30.73991900		5,460.67	5,460.67		0.02%
5.892 Units Bought On 03/14/2022	29.60115400		174.41	174.41		0.00%
0.013 Unit Sold On 05/02/2022	29.23076900		0.25	0.38	0.13	0.00%
72.538 Units Sold On 05/19/2022	27.83010200		1,404.50	2,018.74	614.24	0.01%
830.314 Units Sold On 07/06/2022	27.00999800		16,244.10	22,426.78	6,182.68	0.06%
0.889 Unit Sold On 05/19/2022	27.81777200		17.21	24.73	7.52	0.00%
11.598 Units Sold On 07/01/2022	27.00982900		226.90	313.26	86.36	0.00%
9,567.02 Units Sold On 07/06/2022	27.00999900		187,167.31	258,405.21	71,237.90	0.74%
113.853 Units Sold On 07/06/2022	27.01000400		2,227.40	3,075.17	847.77	0.01%
80.959 Units Sold On 02/16/2022	31.48013100		1,546.44	2,548.60	1,002.16	0.01%
2.387 Units Sold On 05/16/2022	28.49183000		46.22	68.01	21.79	0.00%
194.823 Units Sold On 03/31/2022	31.49007000		3,742.11	6,134.99	2,392.88	0.02%
4.757 Units Sold On 02/16/2022	31.47992400		90.87	149.75	58.88	0.00%
0.086 Unit Sold On 02/22/2022	30.23255800		1.64	2.60	0.96	0.00%
7,613.673 Units Sold On 07/06/2022	27.01000000		148,952.41	205,645.31	56,692.90	0.59%
11.534 Units Sold On 06/02/2022	29.75984000		223.66	343.25	119.59	0.00%
3.902 Units Sold On 05/02/2022	29.33111200		75.45	114.45	39.00	0.00%
17.926 Units Sold On 04/25/2022	30.16010200		346.10	540.65	194.55	0.00%
0.016 Unit Sold On 02/16/2022	31.25000000		0.31	0.50	0.19	0.00%
0.363 Unit Sold On 02/16/2022	31.48760300		6.93	11.43	4.50	0.00%
0.175 Unit Sold On 05/02/2022	29.31428500		3.38	5.13	1.75	0.00%
1,321.936 Units Sold On 02/18/2022	30.69000300		25,251.06	40,570.22	15,319.16	0.12%
8.706 Units Sold On 04/25/2022	30.15966000		168.09	262.57	94.48	0.00%
144.094 Units Sold On 02/28/2022	30.87998100		2,752.68	4,449.62	1,696.94	0.01%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
3,478.613 Units Sold On 07/06/2022	27.01000000		68,054.90	93,957.34	25,902.44	0.27%
5.207 Units Sold On 04/04/2022	31.70923700		100.22	165.11	64.89	0.00%
0.102 Unit Sold On 04/04/2022	31.66666600		1.96	3.23	1.27	0.00%
22,486.192 Units Sold On 07/06/2022	27.01000000		439,915.45	607,352.05	167,436.60	1.75%
0.481 Unit Sold On 04/25/2022	30.16632000		9.29	14.51	5.22	0.00%
12.618 Units Sold On 05/16/2022	28.49025200		244.30	359.49	115.19	0.00%
720.387 Units Sold On 02/03/2022	31.11000000		13,738.01	22,411.24	8,673.23	0.06%
11.339 Units Sold On 02/02/2022	31.74971300		216.24	360.01	143.77	0.00%
30,808.703 Units Sold On 07/06/2022	27.01000000		602,735.43	832,143.07	229,407.64	2.40%
0.041 Unit Sold On 06/02/2022	29.75609700		0.80	1.22	0.42	0.00%
0.093 Unit Sold On 06/16/2022	26.02150500		1.81	2.42	0.61	0.00%
17.188 Units Sold On 02/28/2022	30.88026500		328.35	530.77	202.42	0.00%
				2,227,667.89	**588,570.03**	**6.41%**
DFA US Vector Equity Port						
339.499 Units Bought On 03/25/2022	24.57998400		8,344.88	8,344.88		0.02%
8.087 Units Bought On 04/08/2022	23.70100100		191.67	191.67		0.00%
10.286 Units Bought On 02/14/2022	23.74003400		244.19	244.19		0.00%
9.535 Units Bought On 06/14/2022	21.18091200		201.96	201.96		0.00%
89.516 Units Bought On 06/21/2022	20.81002200		1,862.83	1,862.83		0.01%
8.242 Units Bought On 01/26/2022	23.28075700		191.88	191.88		0.00%
8.057 Units Bought On 02/11/2022	23.89102600		192.49	192.49		0.00%
2.314 Units Bought On 02/22/2022	23.41400100		54.18	54.18		0.00%
4.848 Units Bought On 05/18/2022	22.01113800		106.71	106.71		0.00%
10.274 Units Bought On 04/28/2022	23.14093800		237.75	237.75		0.00%
7.81 Units Bought On 03/09/2022	23.46991000		183.30	183.30		0.00%
321.761 Units Bought On 04/14/2022	23.76002600		7,645.05	7,645.05		0.02%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
334.048 Units Bought On 03/14/2022	23.10000300		7,716.51	7,716.51		0.02%
353.87 Units Bought On 01/31/2022	23.74001700		8,400.88	8,400.88		0.02%
57.366 Units Bought On 06/21/2022	20.80988700		1,193.78	1,193.78		0.00%
10.571 Units Bought On 03/14/2022	23.09904400		244.18	244.18		0.00%
7.737 Units Bought On 03/23/2022	24.13984700		186.77	186.77		0.00%
10.006 Units Bought On 04/14/2022	23.76074300		237.75	237.75		0.00%
343.583 Units Bought On 04/28/2022	23.14002700		7,950.52	7,950.52		0.02%
7.991 Units Bought On 02/24/2022	23.26992800		185.95	185.95		0.00%
6.791 Units Bought On 06/16/2022	20.39905700		138.53	138.53		0.00%
10.16 Units Bought On 05/09/2022	22.00098400		223.53	223.53		0.00%
10.926 Units Bought On 05/12/2022	21.76002100		237.75	237.75		0.00%
353.786 Units Bought On 05/27/2022	23.36002500		8,264.45	8,264.45		0.02%
353.298 Units Bought On 01/14/2022	25.02001100		8,839.52	8,839.52		0.03%
334.262 Units Bought On 02/14/2022	23.74000000		7,935.38	7,935.38		0.02%
363.388 Units Bought On 02/28/2022	23.91000800		8,688.61	8,688.61		0.03%
0.294 Unit Bought On 04/14/2022	23.77551000		6.99	6.99		0.00%
10.061 Units Bought On 04/06/2022	23.63085100		237.75	237.75		0.00%
292.883 Units Bought On 06/21/2022	20.80998200		6,094.89	6,094.89		0.02%
341.952 Units Bought On 06/21/2022	20.80999600		7,116.02	7,116.02		0.02%
71.197 Units Bought On 06/21/2022	20.81000600		1,481.61	1,481.61		0.00%
8.657 Units Bought On 01/03/2022	25.00866300		216.50	216.50		0.00%
11.784 Units Bought On 01/14/2022	25.01951700		294.83	294.83		0.00%
349.297 Units Bought On 03/31/2022	24.49004700		8,554.30	8,554.30		0.02%
8.951 Units Bought On 04/20/2022	24.33917900		217.86	217.86		0.00%
10.211 Units Bought On 02/28/2022	23.91048800		244.15	244.15		0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
414.793 Units Bought On 06/30/2022	20.74998800		8,606.95	8,606.95		0.02%
329.101 Units Bought On 04/06/2022	23.63001000		7,776.66	7,776.66		0.02%
8.935 Units Bought On 05/18/2022	22.00895300		196.65	196.65		0.00%
8.646 Units Bought On 05/27/2022	23.35877800		201.96	201.96		0.00%
5.842 Units Bought On 06/03/2022	23.21807600		135.64	135.64		0.00%
376.886 Units Bought On 06/14/2022	21.17998500		7,982.44	7,982.44		0.02%
369.438 Units Bought On 06/21/2022	20.80998700		7,688.00	7,688.00		0.02%
233.389 Units Bought On 06/21/2022	20.81002100		4,856.83	4,856.83		0.01%
16.206 Units Bought On 06/21/2022	20.80957600		337.24	337.24		0.00%
323.198 Units Bought On 06/21/2022	20.80996700		6,725.74	6,725.74		0.02%
11.452 Units Bought On 06/30/2022	20.75008700		237.63	237.63		0.00%
368.631 Units Bought On 05/12/2022	21.76002500		8,021.42	8,021.42		0.02%
9.934 Units Bought On 03/25/2022	24.58022900		244.18	244.18		0.00%
103.372 Units Bought On 03/14/2022	23.10006500		2,387.90	2,387.90		0.01%
12.422 Units Bought On 01/31/2022	23.73933300		294.89	294.89		0.00%
553.631 Units Bought On 06/30/2022	20.90997400		11,576.41	11,576.41		0.03%
0.656 Unit Sold On 02/16/2022	24.28353600		11.18	15.93	4.75	0.00%
355.802 Units Sold On 03/31/2022	24.13999900		6,086.29	8,589.06	2,502.77	0.02%
31.977 Units Sold On 04/25/2022	23.27985700		548.74	744.42	195.68	0.00%
0.857 Unit Sold On 04/25/2022	23.27887900		14.71	19.95	5.24	0.00%
17,098.665 Units Sold On 07/06/2022	20.75000000		295,718.09	354,797.30	59,079.21	1.02%
55,248.29 Units Sold On 07/06/2022	20.75000000		955,508.46	1,146,402.02	190,893.56	3.30%
203.627 Units Sold On 07/06/2022	20.74999800		3,521.69	4,225.26	703.57	0.01%
40,127.117 Units Sold On 07/06/2022	20.75000000		693,990.70	832,637.68	138,646.98	2.40%
0.073 Unit Sold On 06/02/2022	23.42465700		1.26	1.71	0.45	0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
4.254 Units Sold On 05/16/2022	22.23084100		73.13	94.57	21.44	0.00%
10.086 Units Sold On 04/04/2022	24.21971000		172.73	244.28	71.55	0.00%
146.162 Units Sold On 02/16/2022	24.29003400		2,491.09	3,550.28	1,059.19	0.01%
0.028 Unit Sold On 02/16/2022	24.28571400		0.48	0.68	0.20	0.00%
2,469.612 Units Sold On 02/18/2022	23.70999900		42,090.40	58,554.50	16,464.10	0.17%
0.023 Unit Sold On 05/02/2022	22.60869500		0.40	0.52	0.12	0.00%
0.002 Unit Sold On 04/14/2022	20.00000000		0.03	0.04	0.01	0.00%
0.197 Unit Sold On 04/04/2022	24.21319700		3.37	4.77	1.40	0.00%
0.323 Unit Sold On 05/02/2022	22.69349800		5.55	7.33	1.78	0.00%
1,277.574 Units Sold On 02/03/2022	23.69999700		21,751.01	30,278.50	8,527.49	0.09%
8.721 Units Sold On 02/16/2022	24.28964500		148.63	211.83	63.20	0.00%
32.267 Units Sold On 02/28/2022	23.90987600		549.95	771.50	221.55	0.00%
1,473.375 Units Sold On 07/06/2022	20.74999900		25,481.73	30,572.53	5,090.80	0.09%
6,299.838 Units Sold On 07/06/2022	20.75000000		108,954.48	130,721.64	21,767.16	0.38%
20.569 Units Sold On 06/02/2022	23.42991800		353.95	481.93	127.98	0.00%
276.639 Units Sold On 02/28/2022	23.91000500		4,714.99	6,614.44	1,899.45	0.02%
22.457 Units Sold On 07/01/2022	20.96985300		388.39	470.92	82.53	0.00%
7.145 Units Sold On 05/02/2022	22.68999300		122.73	162.12	39.39	0.00%
130.773 Units Sold On 05/19/2022	21.93992600		2,248.12	2,869.15	621.03	0.01%
0.162 Unit Sold On 06/16/2022	20.37037000		2.79	3.30	0.51	0.00%
0.155 Unit Sold On 02/22/2022	23.48387000		2.64	3.64	1.00	0.00%
20.557 Units Sold On 02/02/2022	24.05993000		349.99	494.60	144.61	0.00%
13,553.403 Units Sold On 07/06/2022	20.74999900		234,403.47	281,233.11	46,829.64	0.81%
15.535 Units Sold On 04/25/2022	23.27969100		266.59	361.65	95.06	0.00%
22.475 Units Sold On 05/16/2022	22.23003300		386.36	499.62	113.26	0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
1.609 Units Sold On 05/19/2022	21.94530700		27.66	35.31	7.65	0.00%
				3,067,312.53	**495,284.31**	**8.82%**
Vanguard Target Ret. 2030 Fund						
5.666 Units Bought On 12/02/2022	33.42040200		189.36	189.36		0.00%
346.671 Units Bought On 11/15/2022	32.65003400		11,318.82	11,318.82		0.03%
331.053 Units Bought On 07/28/2022	33.51004200		11,093.60	11,093.60		0.03%
25,930.79 Units Bought On 07/06/2022	32.11000000		832,637.68	832,637.68		2.40%
329.701 Units Bought On 08/15/2022	34.45998000		11,361.49	11,361.49		0.03%
5.188 Units Bought On 08/30/2022	32.72744700		169.79	169.79		0.00%
6.063 Units Bought On 09/08/2022	32.50865900		197.10	197.10		0.00%
5.527 Units Bought On 09/28/2022	30.72010100		169.79	169.79		0.00%
9.004 Units Bought On 10/03/2022	30.65859600		276.05	276.05		0.00%
5.345 Units Bought On 07/14/2022	31.81290900		170.04	170.04		0.00%
5.278 Units Bought On 07/15/2022	32.16938200		169.79	169.79		0.00%
5.067 Units Bought On 07/28/2022	33.50897900		169.79	169.79		0.00%
4.927 Units Bought On 08/15/2022	34.46113200		169.79	169.79		0.00%
2,658.959 Units Bought On 07/06/2022	32.10999400		85,379.16	85,379.16		0.25%
10,411.093 Units Bought On 07/06/2022	32.11000100		334,300.21	334,300.21		0.96%
10,008.901 Units Bought On 07/06/2022	32.10999900		321,385.81	321,385.81		0.93%
10,998.364 Units Bought On 07/06/2022	32.11000100		353,157.48	353,157.48		1.02%
6.017 Units Bought On 08/24/2022	33.39870300		200.96	200.96		0.00%
5.289 Units Bought On 09/15/2022	32.10247600		169.79	169.79		0.00%
5.596 Units Bought On 10/13/2022	30.34131500		169.79	169.79		0.00%
344.835 Units Bought On 10/28/2022	31.40997800		10,831.26	10,831.26		0.03%
5.406 Units Bought On 10/28/2022	31.40769500		169.79	169.79		0.00%
6,381.95 Units Bought On 07/06/2022	32.11000200		204,924.43	204,924.43		0.59%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
371.391 Units Bought On 09/28/2022	30.71996800		11,409.12	11,409.12		0.03%
1.346 Units Bought On 10/03/2022	30.66121800		41.27	41.27		0.00%
5.159 Units Bought On 11/25/2022	32.91141600		169.79	169.79		0.00%
344.369 Units Bought On 11/25/2022	32.91001800		11,333.19	11,333.19		0.03%
15.076 Units Bought On 12/29/2022	31.14022200		469.47	469.47		0.00%
351.455 Units Bought On 08/30/2022	32.72999300		11,503.12	11,503.12		0.03%
353.629 Units Bought On 09/15/2022	32.09999700		11,351.49	11,351.49		0.03%
10,306.54 Units Bought On 07/06/2022	32.11000100		330,943.01	330,943.01		0.95%
374.468 Units Bought On 12/15/2022	32.63002400		12,218.90	12,218.90		0.04%
2,385.226 Units Bought On 12/29/2022	31.14008000		74,276.13	74,276.13		0.21%
5.889 Units Bought On 12/29/2022	31.49940500		185.50	185.50		0.00%
6.322 Units Bought On 11/02/2022	30.86997700		195.16	195.16		0.00%
6.435 Units Bought On 11/17/2022	32.43045800		208.69	208.69		0.00%
3,382.234 Units Bought On 07/06/2022	32.11000100		108,603.54	108,603.54		0.31%
3,110.948 Units Bought On 07/06/2022	32.10999600		99,892.53	99,892.53		0.29%
18,914.732 Units Bought On 07/06/2022	32.11000000		607,352.05	607,352.05		1.75%
9,427.254 Units Bought On 07/06/2022	32.10999900		302,709.12	302,709.12		0.87%
5.203 Units Bought On 12/15/2022	32.63309600		169.79	169.79		0.00%
6.261 Units Bought On 09/22/2022	31.17073900		195.16	195.16		0.00%
341.424 Units Bought On 07/15/2022	32.16997000		10,983.60	10,983.60		0.03%
379.913 Units Bought On 10/13/2022	30.33997200		11,526.55	11,526.55		0.03%
7.067 Units Bought On 10/19/2022	30.35092600		214.49	214.49		0.00%
5.119 Units Bought On 07/27/2022	33.21742500		170.04	170.04		0.00%
5.662 Units Bought On 08/10/2022	34.12751600		193.23	193.23		0.00%
6.567 Units Bought On 10/05/2022	31.18927900		204.82	204.82		0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
5.2 Units Bought On 11/15/2022	32.65192300		169.79	169.79		0.00%
546.546 Units Bought On 12/29/2022	31.13997700		17,019.43	17,019.43		0.05%
16.064 Units Sold On 11/16/2022	32.51992000		515.84	522.40	6.56	0.00%
1.138 Units Sold On 08/01/2022	33.78734600		36.55	38.45	1.90	0.00%
3.212 Units Sold On 11/16/2022	32.51867900		103.14	104.45	1.31	0.00%
				3,803,156.05	**9.77**	**10.94%**
Vanguard Target Ret. 2040 Fund						
8,240.945 Units Bought On 07/06/2022	34.51999800		284,477.41	284,477.41		0.82%
308.137 Units Bought On 09/28/2022	32.99996400		10,168.51	10,168.51		0.03%
22.47 Units Bought On 09/28/2022	33.00000000		741.51	741.51		0.00%
21.816 Units Bought On 10/28/2022	33.98927300		741.51	741.51		0.00%
20.718 Units Bought On 11/25/2022	35.79061600		741.51	741.51		0.00%
2,554 Units Bought On 12/29/2022	33.67993300		86,018.55	86,018.55		0.25%
616.285 Units Bought On 12/29/2022	33.68000100		20,756.48	20,756.48		0.06%
20.958 Units Bought On 08/30/2022	35.38076100		741.51	741.51		0.00%
282.704 Units Bought On 07/15/2022	34.56997400		9,773.07	9,773.07		0.03%
262.552 Units Bought On 11/25/2022	35.79005300		9,396.75	9,396.75		0.03%
281.888 Units Bought On 08/30/2022	35.37993800		9,973.18	9,973.18		0.03%
9,006.721 Units Bought On 07/06/2022	34.52000100		310,912.02	310,912.02		0.89%
22.732 Units Bought On 10/13/2022	32.61965500		741.51	741.51		0.00%
3,995.375 Units Bought On 07/06/2022	34.51999800		137,920.34	137,920.34		0.40%
8,129.405 Units Bought On 07/06/2022	34.51999800		280,627.05	280,627.05		0.81%
8,484.464 Units Bought On 07/06/2022	34.52000100		292,883.71	292,883.71		0.84%
20.876 Units Bought On 11/15/2022	35.51973500		741.51	741.51		0.00%
9.832 Units Bought On 12/02/2022	36.34967400		357.39	357.39		0.00%
7.925 Units Bought On 12/02/2022	36.35078800		288.08	288.08		0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
3,449.074 Units Bought On 07/06/2022	34.51999500		119,062.02	119,062.02		0.34%
21.45 Units Bought On 07/15/2022	34.56923000		741.51	741.51		0.00%
276.208 Units Bought On 07/28/2022	36.21003000		10,001.50	10,001.50		0.03%
24,106.114 Units Bought On 07/06/2022	34.52000000		832,143.07	832,143.07		2.40%
12,051.406 Units Bought On 07/06/2022	34.51999800		416,014.52	416,014.52		1.20%
8,573.543 Units Bought On 07/06/2022	34.52000100		295,958.72	295,958.72		0.85%
254.69 Units Bought On 08/15/2022	37.48992800		9,548.31	9,548.31		0.03%
21.006 Units Bought On 12/15/2022	35.29991400		741.51	741.51		0.00%
387.416 Units Bought On 12/15/2022	35.30001300		13,675.79	13,675.79		0.04%
310.074 Units Bought On 10/13/2022	32.61995500		10,114.60	10,114.60		0.03%
19.779 Units Bought On 08/15/2022	37.48976100		741.51	741.51		0.00%
273.571 Units Bought On 09/15/2022	34.69004300		9,490.19	9,490.19		0.03%
315.728 Units Bought On 10/28/2022	33.98998500		10,731.59	10,731.59		0.03%
287.398 Units Bought On 11/15/2022	35.51997500		10,208.37	10,208.37		0.03%
7.936 Units Bought On 12/02/2022	36.34954600		288.47	288.47		0.00%
20.478 Units Bought On 07/28/2022	36.21007900		741.51	741.51		0.00%
21.375 Units Bought On 09/15/2022	34.69052600		741.51	741.51		0.00%
33,209.792 Units Bought On 07/06/2022	34.52000000		1,146,402.02	1,146,402.02		3.30%
4,374.058 Units Bought On 07/06/2022	34.52000100		150,992.49	150,992.49		0.43%
3,606.148 Units Sold On 07/11/2022	34.55999800		124,484.23	124,628.47	144.24	0.36%
15.599 Units Sold On 10/03/2022	32.90018500		538.62	513.21	-25.41	0.00%
1,892.944 Units Sold On 12/12/2022	35.78000100		65,360.61	67,729.54	2,368.93	0.19%
15.097 Units Sold On 09/16/2022	34.45982600		521.35	520.24	-1.11	0.00%
10.347 Units Sold On 11/16/2022	35.30008600		357.23	365.25	8.02	0.00%
3.775 Units Sold On 09/16/2022	34.46092700		130.36	130.09	-0.27	0.00%

Schedule of Reportable 5% Transactions

Reported By Issue

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
1,018.121 Units Sold On 07/08/2022	34.93000300		35,145.54	35,562.97	417.43	0.10%
				4,725,790.58	**2,911.83**	**13.60%**

NOTE : TURNOVER % BASED ON THE 01/01/2022 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 34,744,242.11

(5 % = 1,737,212.11)

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
*** No Broker Specified ***						
DFA US Core Equity 2 Port						
194.093 Units Bought On 01/14/2022	32.52997200		6,313.84	6,313.84		0.02%
6.731 Units Bought On 01/31/2022	31.29104100		210.62	210.62		0.00%
187.264 Units Bought On 03/25/2022	31.82998300		5,960.61	5,960.61		0.02%
3.795 Units Bought On 06/16/2022	26.07114600		98.94	98.94		0.00%
163.175 Units Bought On 06/21/2022	26.68000600		4,353.51	4,353.51		0.01%
296.322 Units Bought On 06/30/2022	26.95007400		7,985.90	7,985.90		0.02%
5.649 Units Bought On 02/14/2022	30.87803100		174.43	174.43		0.00%
1.276 Units Bought On 02/22/2022	30.32915300		38.70	38.70		0.00%
4.862 Units Bought On 05/27/2022	29.66886000		144.25	144.25		0.00%
198.961 Units Bought On 05/27/2022	29.66998500		5,903.17	5,903.17		0.02%
180.064 Units Bought On 06/21/2022	26.67995800		4,804.10	4,804.10		0.01%
9.033 Units Bought On 06/21/2022	26.67884400		240.99	240.99		0.00%
39.667 Units Bought On 06/21/2022	26.68011100		1,058.32	1,058.32		0.00%
5.484 Units Bought On 04/06/2022	30.97009400		169.84	169.84		0.00%
5.524 Units Bought On 04/14/2022	30.74221500		169.82	169.82		0.00%
5.64 Units Bought On 04/28/2022	30.11170200		169.83	169.83		0.00%
6.475 Units Bought On 01/14/2022	32.52972900		210.63	210.63		0.00%
4.435 Units Bought On 02/11/2022	30.99887200		137.48	137.48		0.00%
4.399 Units Bought On 02/24/2022	30.19095200		132.81	132.81		0.00%
5.892 Units Bought On 03/14/2022	29.60115400		174.41	174.41		0.00%
5.022 Units Bought On 05/18/2022	27.97092700		140.47	140.47		0.00%
190.512 Units Bought On 06/21/2022	26.68005100		5,082.87	5,082.87		0.01%
49.872 Units Bought On 06/21/2022	26.68010100		1,330.59	1,330.59		0.00%
229.91 Units Bought On 06/30/2022	26.74002800		6,147.80	6,147.80		0.02%
4.264 Units Bought On 03/23/2022	31.28048700		133.38	133.38		0.00%
179.358 Units Bought On 04/06/2022	30.97007100		5,554.73	5,554.73		0.02%
5.38 Units Bought On 06/14/2022	26.81226700		144.25	144.25		0.00%
57.622 Units Bought On 03/14/2022	29.59997900		1,705.61	1,705.61		0.00%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
177.641 Units Bought On 04/14/2022	30.73991900		5,460.67	5,460.67		0.02%
4.961 Units Bought On 04/20/2022	31.36867500		155.62	155.62		0.00%
5.641 Units Bought On 05/09/2022	28.30171900		159.65	159.65		0.00%
212.673 Units Bought On 06/14/2022	26.80993800		5,701.75	5,701.75		0.02%
4.669 Units Bought On 01/03/2022	33.15699200		154.81	154.81		0.00%
4.52 Units Bought On 01/26/2022	30.32300800		137.06	137.06		0.00%
5.648 Units Bought On 02/28/2022	30.87818600		174.40	174.40		0.00%
4.407 Units Bought On 04/08/2022	31.06194600		136.89	136.89		0.00%
188.605 Units Bought On 04/28/2022	30.11001800		5,678.90	5,678.90		0.02%
205.141 Units Bought On 05/12/2022	27.92996000		5,729.58	5,729.58		0.02%
2.725 Units Bought On 05/18/2022	27.97064200		76.22	76.22		0.00%
205.824 Units Bought On 06/21/2022	26.67997900		5,491.38	5,491.38		0.02%
191.773 Units Bought On 01/31/2022	31.29006600		6,000.59	6,000.59		0.02%
183.553 Units Bought On 02/14/2022	30.88001800		5,668.12	5,668.12		0.02%
3.297 Units Bought On 06/03/2022	29.39035400		96.90	96.90		0.00%
200.976 Units Bought On 02/28/2022	30.87995500		6,206.13	6,206.13		0.02%
5.478 Units Bought On 03/25/2022	31.83278500		174.38	174.38		0.00%
220.587 Units Bought On 03/31/2022	31.96978900		7,052.12	7,052.12		0.02%
4.335 Units Bought On 03/09/2022	30.20069200		130.92	130.92		0.00%
186.208 Units Bought On 03/14/2022	29.59996300		5,511.75	5,511.75		0.02%
0.163 Unit Bought On 04/14/2022	30.67484600		5.00	5.00		0.00%
6.08 Units Bought On 05/12/2022	27.92927600		169.81	169.81		0.00%
130.027 Units Bought On 06/21/2022	26.67992000		3,469.11	3,469.11		0.01%
31.96 Units Bought On 06/21/2022	26.67991200		852.69	852.69		0.00%
6.347 Units Bought On 06/30/2022	26.74176700		169.73	169.73		0.00%
0.041 Unit Sold On 06/02/2022	29.75609700		0.80	1.22	0.42	0.00%
0.363 Unit Sold On 02/16/2022	31.48760300		6.93	11.43	4.50	0.00%
144.094 Units Sold On 02/28/2022	30.87998100		2,752.68	4,449.62	1,696.94	0.01%
0.013 Unit Sold On 05/02/2022	29.23076900		0.25	0.38	0.13	0.00%
8.706 Units Sold On 04/25/2022	30.15966000		168.09	262.57	94.48	0.00%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
0.093 Unit Sold On 06/16/2022	26.02150500		1.81	2.42	0.61	0.00%
11.598 Units Sold On 07/01/2022	27.00982900		226.90	313.26	86.36	0.00%
9,567.02 Units Sold On 07/06/2022	27.00999900		187,167.31	258,405.21	71,237.90	0.74%
7,613.673 Units Sold On 07/06/2022	27.01000000		148,952.41	205,645.31	56,692.90	0.59%
30,808.703 Units Sold On 07/06/2022	27.01000000		602,735.43	832,143.07	229,407.64	2.40%
0.016 Unit Sold On 02/16/2022	31.25000000		0.31	0.50	0.19	0.00%
11.339 Units Sold On 02/02/2022	31.74971300		216.24	360.01	143.77	0.00%
11.534 Units Sold On 06/02/2022	29.75984000		223.66	343.25	119.59	0.00%
0.175 Unit Sold On 05/02/2022	29.31428500		3.38	5.13	1.75	0.00%
5.207 Units Sold On 04/04/2022	31.70923700		100.22	165.11	64.89	0.00%
0.102 Unit Sold On 04/04/2022	31.66666600		1.96	3.23	1.27	0.00%
80.959 Units Sold On 02/16/2022	31.48013100		1,546.44	2,548.60	1,002.16	0.01%
17.188 Units Sold On 02/28/2022	30.88026500		328.35	530.77	202.42	0.00%
0.481 Unit Sold On 04/25/2022	30.16632000		9.29	14.51	5.22	0.00%
830.314 Units Sold On 07/06/2022	27.00999800		16,244.10	22,426.78	6,182.68	0.06%
3,478.613 Units Sold On 07/06/2022	27.01000000		68,054.90	93,957.34	25,902.44	0.27%
3.902 Units Sold On 05/02/2022	29.33111200		75.45	114.45	39.00	0.00%
12.618 Units Sold On 05/16/2022	28.49025200		244.30	359.49	115.19	0.00%
1,321.936 Units Sold On 02/18/2022	30.69000300		25,251.06	40,570.22	15,319.16	0.12%
0.889 Unit Sold On 05/19/2022	27.81777200		17.21	24.73	7.52	0.00%
4.757 Units Sold On 02/16/2022	31.47992400		90.87	149.75	58.88	0.00%
194.823 Units Sold On 03/31/2022	31.49007000		3,742.11	6,134.99	2,392.88	0.02%
0.086 Unit Sold On 02/22/2022	30.23255800		1.64	2.60	0.96	0.00%
22,486.192 Units Sold On 07/06/2022	27.01000000		439,915.45	607,352.05	167,436.60	1.75%
113.853 Units Sold On 07/06/2022	27.01000400		2,227.40	3,075.17	847.77	0.01%
17.926 Units Sold On 04/25/2022	30.16010200		346.10	540.65	194.55	0.00%
2.387 Units Sold On 05/16/2022	28.49183000		46.22	68.01	21.79	0.00%
72.538 Units Sold On 05/19/2022	27.83010200		1,404.50	2,018.74	614.24	0.01%
720.387 Units Sold On 02/03/2022	31.11000000		13,738.01	22,411.24	8,673.23	0.06%
				2,227,667.89	**588,570.03**	**6.41%**

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
DFA US Vector Equity Port						
329.101 Units Bought On 04/06/2022	23.63001000		7,776.66	7,776.66		0.02%
8.951 Units Bought On 04/20/2022	24.33917900		217.86	217.86		0.00%
8.242 Units Bought On 01/26/2022	23.28075700		191.88	191.88		0.00%
10.286 Units Bought On 02/14/2022	23.74003400		244.19	244.19		0.00%
9.535 Units Bought On 06/14/2022	21.18091200		201.96	201.96		0.00%
71.197 Units Bought On 06/21/2022	20.81000600		1,481.61	1,481.61		0.00%
369.438 Units Bought On 06/21/2022	20.80998700		7,688.00	7,688.00		0.02%
292.883 Units Bought On 06/21/2022	20.80998200		6,094.89	6,094.89		0.02%
341.952 Units Bought On 06/21/2022	20.80999600		7,116.02	7,116.02		0.02%
339.499 Units Bought On 03/25/2022	24.57998400		8,344.88	8,344.88		0.02%
12.422 Units Bought On 01/31/2022	23.73933300		294.89	294.89		0.00%
334.262 Units Bought On 02/14/2022	23.74000000		7,935.38	7,935.38		0.02%
10.16 Units Bought On 05/09/2022	22.00098400		223.53	223.53		0.00%
353.786 Units Bought On 05/27/2022	23.36002500		8,264.45	8,264.45		0.02%
6.791 Units Bought On 06/16/2022	20.39905700		138.53	138.53		0.00%
323.198 Units Bought On 06/21/2022	20.80996700		6,725.74	6,725.74		0.02%
89.516 Units Bought On 06/21/2022	20.81002200		1,862.83	1,862.83		0.01%
353.87 Units Bought On 01/31/2022	23.74001700		8,400.88	8,400.88		0.02%
10.211 Units Bought On 02/28/2022	23.91048800		244.15	244.15		0.00%
363.388 Units Bought On 02/28/2022	23.91000800		8,688.61	8,688.61		0.03%
334.048 Units Bought On 03/14/2022	23.10000300		7,716.51	7,716.51		0.02%
10.006 Units Bought On 04/14/2022	23.76074300		237.75	237.75		0.00%
0.294 Unit Bought On 04/14/2022	23.77551000		6.99	6.99		0.00%
10.926 Units Bought On 05/12/2022	21.76002100		237.75	237.75		0.00%
7.991 Units Bought On 02/24/2022	23.26992800		185.95	185.95		0.00%
103.372 Units Bought On 03/14/2022	23.10006500		2,387.90	2,387.90		0.01%
10.274 Units Bought On 04/28/2022	23.14093800		237.75	237.75		0.00%
8.935 Units Bought On 05/18/2022	22.00895300		196.65	196.65		0.00%
376.886 Units Bought On 06/14/2022	21.17998500		7,982.44	7,982.44		0.02%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
57.366 Units Bought On 06/21/2022	20.80988700		1,193.78	1,193.78		0.00%
553.631 Units Bought On 06/30/2022	20.90997400		11,576.41	11,576.41		0.03%
8.657 Units Bought On 01/03/2022	25.00866300		216.50	216.50		0.00%
8.057 Units Bought On 02/11/2022	23.89102600		192.49	192.49		0.00%
7.737 Units Bought On 03/23/2022	24.13984700		186.77	186.77		0.00%
2.314 Units Bought On 02/22/2022	23.41400100		54.18	54.18		0.00%
349.297 Units Bought On 03/31/2022	24.49004700		8,554.30	8,554.30		0.02%
10.061 Units Bought On 04/06/2022	23.63085100		237.75	237.75		0.00%
11.784 Units Bought On 01/14/2022	25.01951700		294.83	294.83		0.00%
368.631 Units Bought On 05/12/2022	21.76002500		8,021.42	8,021.42		0.02%
16.206 Units Bought On 06/21/2022	20.80957600		337.24	337.24		0.00%
11.452 Units Bought On 06/30/2022	20.75008700		237.63	237.63		0.00%
5.842 Units Bought On 06/03/2022	23.21807600		135.64	135.64		0.00%
353.298 Units Bought On 01/14/2022	25.02001100		8,839.52	8,839.52		0.03%
10.571 Units Bought On 03/14/2022	23.09904400		244.18	244.18		0.00%
8.087 Units Bought On 04/08/2022	23.70100100		191.67	191.67		0.00%
321.761 Units Bought On 04/14/2022	23.76002600		7,645.05	7,645.05		0.02%
343.583 Units Bought On 04/28/2022	23.14002700		7,950.52	7,950.52		0.02%
4.848 Units Bought On 05/18/2022	22.01113800		106.71	106.71		0.00%
7.81 Units Bought On 03/09/2022	23.46991000		183.30	183.30		0.00%
9.934 Units Bought On 03/25/2022	24.58022900		244.18	244.18		0.00%
8.646 Units Bought On 05/27/2022	23.35877800		201.96	201.96		0.00%
233.389 Units Bought On 06/21/2022	20.81002100		4,856.83	4,856.83		0.01%
414.793 Units Bought On 06/30/2022	20.74998800		8,606.95	8,606.95		0.02%
203.627 Units Sold On 07/06/2022	20.74999800		3,521.69	4,225.26	703.57	0.01%
0.162 Unit Sold On 06/16/2022	20.37037000		2.79	3.30	0.51	0.00%
0.023 Unit Sold On 05/02/2022	22.60869500		0.40	0.52	0.12	0.00%
31.977 Units Sold On 04/25/2022	23.27985700		548.74	744.42	195.68	0.00%
1,473.375 Units Sold On 07/06/2022	20.74999900		25,481.73	30,572.53	5,090.80	0.09%
6,299.838 Units Sold On 07/06/2022	20.75000000		108,954.48	130,721.64	21,767.16	0.38%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
22.475 Units Sold On 05/16/2022	22.23003300		386.36	499.62	113.26	0.00%
55,248.29 Units Sold On 07/06/2022	20.75000000		955,508.46	1,146,402.02	190,893.56	3.30%
8.721 Units Sold On 02/16/2022	24.28964500		148.63	211.83	63.20	0.00%
0.323 Unit Sold On 05/02/2022	22.69349800		5.55	7.33	1.78	0.00%
7.145 Units Sold On 05/02/2022	22.68999300		122.73	162.12	39.39	0.00%
20.569 Units Sold On 06/02/2022	23.42991800		353.95	481.93	127.98	0.00%
0.073 Unit Sold On 06/02/2022	23.42465700		1.26	1.71	0.45	0.00%
32.267 Units Sold On 02/28/2022	23.90987600		549.95	771.50	221.55	0.00%
20.557 Units Sold On 02/02/2022	24.05993000		349.99	494.60	144.61	0.00%
1,277.574 Units Sold On 02/03/2022	23.69999700		21,751.01	30,278.50	8,527.49	0.09%
0.656 Unit Sold On 02/16/2022	24.28353600		11.18	15.93	4.75	0.00%
1.609 Units Sold On 05/19/2022	21.94530700		27.66	35.31	7.65	0.00%
0.857 Unit Sold On 04/25/2022	23.27887900		14.71	19.95	5.24	0.00%
13,553.403 Units Sold On 07/06/2022	20.74999900		234,403.47	281,233.11	46,829.64	0.81%
0.002 Unit Sold On 04/14/2022	20.00000000		0.03	0.04	0.01	0.00%
22.457 Units Sold On 07/01/2022	20.96985300		388.39	470.92	82.53	0.00%
17,098.665 Units Sold On 07/06/2022	20.75000000		295,718.09	354,797.30	59,079.21	1.02%
40,127.117 Units Sold On 07/06/2022	20.75000000		693,990.70	832,637.68	138,646.98	2.40%
130.773 Units Sold On 05/19/2022	21.93992600		2,248.12	2,869.15	621.03	0.01%
146.162 Units Sold On 02/16/2022	24.29003400		2,491.09	3,550.28	1,059.19	0.01%
0.155 Unit Sold On 02/22/2022	23.48387000		2.64	3.64	1.00	0.00%
0.197 Unit Sold On 04/04/2022	24.21319700		3.37	4.77	1.40	0.00%
15.535 Units Sold On 04/25/2022	23.27969100		266.59	361.65	95.06	0.00%
0.028 Unit Sold On 02/16/2022	24.28571400		0.48	0.68	0.20	0.00%
2,469.612 Units Sold On 02/18/2022	23.70999900		42,090.40	58,554.50	16,464.10	0.17%
276.639 Units Sold On 02/28/2022	23.91000500		4,714.99	6,614.44	1,899.45	0.02%
355.802 Units Sold On 03/31/2022	24.13999900		6,086.29	8,589.06	2,502.77	0.02%
10.086 Units Sold On 04/04/2022	24.21971000		172.73	244.28	71.55	0.00%
4.254 Units Sold On 05/16/2022	22.23084100		73.13	94.57	21.44	0.00%
				3,067,312.53	**495,284.31**	**8.82%**

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
Vanguard Target Ret. 2030 Fund						
5.067 Units Bought On 07/28/2022	33.50897900		169.79	169.79		0.00%
5.188 Units Bought On 08/30/2022	32.72744700		169.79	169.79		0.00%
371.391 Units Bought On 09/28/2022	30.71996800		11,409.12	11,409.12		0.03%
5.596 Units Bought On 10/13/2022	30.34131500		169.79	169.79		0.00%
5.2 Units Bought On 11/15/2022	32.65192300		169.79	169.79		0.00%
5.666 Units Bought On 12/02/2022	33.42040200		189.36	189.36		0.00%
331.053 Units Bought On 07/28/2022	33.51004200		11,093.60	11,093.60		0.03%
351.455 Units Bought On 08/30/2022	32.72999300		11,503.12	11,503.12		0.03%
6.567 Units Bought On 10/05/2022	31.18927900		204.82	204.82		0.00%
5.203 Units Bought On 12/15/2022	32.63309600		169.79	169.79		0.00%
15.076 Units Bought On 12/29/2022	31.14022200		469.47	469.47		0.00%
353.629 Units Bought On 09/15/2022	32.09999700		11,351.49	11,351.49		0.03%
1.346 Units Bought On 10/03/2022	30.66121800		41.27	41.27		0.00%
5.406 Units Bought On 10/28/2022	31.40769500		169.79	169.79		0.00%
10,306.54 Units Bought On 07/06/2022	32.11000100		330,943.01	330,943.01		0.95%
5.119 Units Bought On 07/27/2022	33.21742500		170.04	170.04		0.00%
5.289 Units Bought On 09/15/2022	32.10247600		169.79	169.79		0.00%
6.261 Units Bought On 09/22/2022	31.17073900		195.16	195.16		0.00%
346.671 Units Bought On 11/15/2022	32.65003400		11,318.82	11,318.82		0.03%
546.546 Units Bought On 12/29/2022	31.13997700		17,019.43	17,019.43		0.05%
3,382.234 Units Bought On 07/06/2022	32.11000100		108,603.54	108,603.54		0.31%
2,658.959 Units Bought On 07/06/2022	32.10999400		85,379.16	85,379.16		0.25%
5.345 Units Bought On 07/14/2022	31.81290900		170.04	170.04		0.00%
341.424 Units Bought On 07/15/2022	32.16997000		10,983.60	10,983.60		0.03%
379.913 Units Bought On 10/13/2022	30.33997200		11,526.55	11,526.55		0.03%
7.067 Units Bought On 10/19/2022	30.35092600		214.49	214.49		0.00%
18,914.732 Units Bought On 07/06/2022	32.11000000		607,352.05	607,352.05		1.75%
4.927 Units Bought On 08/15/2022	34.46113200		169.79	169.79		0.00%
329.701 Units Bought On 08/15/2022	34.45998000		11,361.49	11,361.49		0.03%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
6.322 Units Bought On 11/02/2022	30.86997700		195.16	195.16		0.00%
6.435 Units Bought On 11/17/2022	32.43045800		208.69	208.69		0.00%
2,385.226 Units Bought On 12/29/2022	31.14008000		74,276.13	74,276.13		0.21%
5.889 Units Bought On 12/29/2022	31.49940500		185.50	185.50		0.00%
3,110.948 Units Bought On 07/06/2022	32.10999600		99,892.53	99,892.53		0.29%
10,411.093 Units Bought On 07/06/2022	32.11000100		334,300.21	334,300.21		0.96%
10,998.364 Units Bought On 07/06/2022	32.11000100		353,157.48	353,157.48		1.02%
5.278 Units Bought On 07/15/2022	32.16938200		169.79	169.79		0.00%
5.662 Units Bought On 08/10/2022	34.12751600		193.23	193.23		0.00%
9.004 Units Bought On 10/03/2022	30.65859600		276.05	276.05		0.00%
344.835 Units Bought On 10/28/2022	31.40997800		10,831.26	10,831.26		0.03%
25,930.79 Units Bought On 07/06/2022	32.11000000		832,637.68	832,637.68		2.40%
9,427.254 Units Bought On 07/06/2022	32.10999900		302,709.12	302,709.12		0.87%
6,381.95 Units Bought On 07/06/2022	32.11000200		204,924.43	204,924.43		0.59%
10,008.901 Units Bought On 07/06/2022	32.10999900		321,385.81	321,385.81		0.93%
6.017 Units Bought On 08/24/2022	33.39870300		200.96	200.96		0.00%
6.063 Units Bought On 09/08/2022	32.50865900		197.10	197.10		0.00%
5.527 Units Bought On 09/28/2022	30.72010100		169.79	169.79		0.00%
5.159 Units Bought On 11/25/2022	32.91141600		169.79	169.79		0.00%
344.369 Units Bought On 11/25/2022	32.91001800		11,333.19	11,333.19		0.03%
374.468 Units Bought On 12/15/2022	32.63002400		12,218.90	12,218.90		0.04%
3.212 Units Sold On 11/16/2022	32.51867900		103.14	104.45	1.31	0.00%
1.138 Units Sold On 08/01/2022	33.78734600		36.55	38.45	1.90	0.00%
16.064 Units Sold On 11/16/2022	32.51992000		515.84	522.40	6.56	0.00%
				3,803,156.05	**9.77**	**10.94%**
Vanguard Target Ret. 2040 Fund						
21.45 Units Bought On 07/15/2022	34.56923000		741.51	741.51		0.00%
308.137 Units Bought On 09/28/2022	32.99996400		10,168.51	10,168.51		0.03%
20.876 Units Bought On 11/15/2022	35.51973500		741.51	741.51		0.00%
2,554 Units Bought On 12/29/2022	33.67993300		86,018.55	86,018.55		0.25%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
12,051.406 Units Bought On 07/06/2022	34.51999800		416,014.52	416,014.52		1.20%
8,129.405 Units Bought On 07/06/2022	34.51999800		280,627.05	280,627.05		0.81%
8,240.945 Units Bought On 07/06/2022	34.51999800		284,477.41	284,477.41		0.82%
20.958 Units Bought On 08/30/2022	35.38076100		741.51	741.51		0.00%
21.816 Units Bought On 10/28/2022	33.98927300		741.51	741.51		0.00%
21.006 Units Bought On 12/15/2022	35.29991400		741.51	741.51		0.00%
20.478 Units Bought On 07/28/2022	36.21007900		741.51	741.51		0.00%
310.074 Units Bought On 10/13/2022	32.61995500		10,114.60	10,114.60		0.03%
20.718 Units Bought On 11/25/2022	35.79061600		741.51	741.51		0.00%
616.285 Units Bought On 12/29/2022	33.68000100		20,756.48	20,756.48		0.06%
4,374.058 Units Bought On 07/06/2022	34.52000100		150,992.49	150,992.49		0.43%
3,449.074 Units Bought On 07/06/2022	34.51999500		119,062.02	119,062.02		0.34%
273.571 Units Bought On 09/15/2022	34.69004300		9,490.19	9,490.19		0.03%
22.732 Units Bought On 10/13/2022	32.61965500		741.51	741.51		0.00%
8,484.464 Units Bought On 07/06/2022	34.52000100		292,883.71	292,883.71		0.84%
19.779 Units Bought On 08/15/2022	37.48976100		741.51	741.51		0.00%
21.375 Units Bought On 09/15/2022	34.69052600		741.51	741.51		0.00%
7.925 Units Bought On 12/02/2022	36.35078800		288.08	288.08		0.00%
7.936 Units Bought On 12/02/2022	36.34954600		288.47	288.47		0.00%
3,995.375 Units Bought On 07/06/2022	34.51999800		137,920.34	137,920.34		0.40%
8,573.543 Units Bought On 07/06/2022	34.52000100		295,958.72	295,958.72		0.85%
9,006.721 Units Bought On 07/06/2022	34.52000100		310,912.02	310,912.02		0.89%
387.416 Units Bought On 12/15/2022	35.30001300		13,675.79	13,675.79		0.04%
9.832 Units Bought On 12/02/2022	36.34967400		357.39	357.39		0.00%
33,209.792 Units Bought On 07/06/2022	34.52000000		1,146,402.02	1,146,402.02		3.30%
281.888 Units Bought On 08/30/2022	35.37993800		9,973.18	9,973.18		0.03%
287.398 Units Bought On 11/15/2022	35.51997500		10,208.37	10,208.37		0.03%
22.47 Units Bought On 09/28/2022	33.00000000		741.51	741.51		0.00%
315.728 Units Bought On 10/28/2022	33.98998500		10,731.59	10,731.59		0.03%
262.552 Units Bought On 11/25/2022	35.79005300		9,396.75	9,396.75		0.03%

Schedule of Reportable 5% Transactions

Reported By Broker

Asset Description	Buy or Sell Price	Trade Expense	Cost of Asset	Current Value	Net Gain or Loss	% Turnover
282.704 Units Bought On 07/15/2022	34.56997400		9,773.07	9,773.07		0.03%
276.208 Units Bought On 07/28/2022	36.21003000		10,001.50	10,001.50		0.03%
254.69 Units Bought On 08/15/2022	37.48992800		9,548.31	9,548.31		0.03%
24,106.114 Units Bought On 07/06/2022	34.52000000		832,143.07	832,143.07		2.40%
15.097 Units Sold On 09/16/2022	34.45982600		521.35	520.24	-1.11	0.00%
15.599 Units Sold On 10/03/2022	32.90018500		538.62	513.21	-25.41	0.00%
10.347 Units Sold On 11/16/2022	35.30008600		357.23	365.25	8.02	0.00%
3.775 Units Sold On 09/16/2022	34.46092700		130.36	130.09	-0.27	0.00%
1,892.944 Units Sold On 12/12/2022	35.78000100		65,360.61	67,729.54	2,368.93	0.19%
3,606.148 Units Sold On 07/11/2022	34.55999800		124,484.23	124,628.47	144.24	0.36%
1,018.121 Units Sold On 07/08/2022	34.93000300		35,145.54	35,562.97	417.43	0.10%
				4,725,790.58	**2,911.83**	**13.60%**
				13,823,927.05	**1,086,775.94**	**39.77%**

NOTE : TURNOVER % BASED ON THE 01/01/2022 MARKET VALUE (EXCLUDING ACCRUALS AND PENDING TRANSACTIONS) OF 34,744,242.11

(5 % = 1,737,212.11)

END OF REPORT