

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
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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 single-employer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☐ 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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/1984
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) FIRST UROLOGY P.S.C. 101 HOSPITAL BOULEVARD JEFFERSONVILLE, IN 47130
2b	Employer Identification Number (EIN) 35-1488175
2c	Plan Sponsor's telephone number 812-206-8171
2d	Business code (see instructions) 621111

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.	09/27/2023	WILLIAM BONDS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 443
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits..... d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	 6a(1) 299 6a(2) 355 6b 0 6c 134 6d 489 6e 3 6f 492 6g 441 6h 44
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2F 2G 2J 2K 2R 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) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☒ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier AMERICAN UNITED LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0145825	60895	K00064	6	01/01/2022	12/31/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.
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(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
--

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end.....	4	
5	Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount..... Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT**

b	Balance at the end of the previous year	7b	288769
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c	Additions: (1) Contributions deposited during the year	7c(1)	75803	
	(2) Dividends and credits	7c(2)	0	
	(3) Interest credited during the year	7c(3)	3386	
	(4) Transferred from separate account	7c(4)	394909	
	(5) Other (specify below)	7c(5)	0	

▶ **LOAN REPAYMENTS**

(6) Total additions	7c(6)	474098
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	762867
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	341983	
(2) Administration charge made by carrier	7e(2)	514	
(3) Transferred to separate account	7e(3)	30528	
(4) Other (specify below)	7e(4)	0	

▶ **LOAN ISSUED AND ADJUSTMENTS**

(5) Total deductions	7e(5)	373025
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	389842
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve.....	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs.....	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges.....	9c(1)(G)		
(H) Total retention.....		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement.....		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).).....		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	
Specify nature of costs.		

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
BRADLEY J. WALKER	FINANCIAL GROUP OF HILLIARD LYONS 10200 FOREST GREEN BLVD. STE 500 LOUISVILLE, KY 40223

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
M & T BANK	
16-0538020	

(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)

RAYMOND JAMES & ASSOCIATES

101 SOUTH FIFTH STREET SUITE 1900
LOUISVILLE, KY 40202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	80275	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ROBERT W. BAIRD & CO.

202 S. COLLEGE AVENUE
BLOOMINGTON, IN 47404

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	52376	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

4969 US HIGHWAY 42 STE 1200
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	27418	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

SECURITIES AMERICA INC.

6006 BROWNSBORO PARK BLVD SUITE E
LOUISVILLE, KY 40207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	23310	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CUNNINGHAM FINANCIAL GROUP

4801 OLYMPIA PARK PLAZA SUITE 4000
LOUISVILLE, KY 40241

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	21843	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE GLENVIEW TRUST COMPANY

4969 US HIGHWAY 42 SUITE 2000
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	20527	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

CHARLES SCHWAB

2423 E. LINCOLN DRIVE
PHOENIX, AZ 85016

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	14992	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ONEAMERICA RETIREMENT SERVICES

46-5378846

(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?
15 37 38 50 64 59 60 63	NONE	8458	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERITRUST WEALTH MANAGEMENT

702 NORTH SHORE DRIVE SUITE 501
JEFFERSONVILLE, IN 47130

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	7111	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(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?
18 19 21 25 49 50 51 59 60 61 62 63 65	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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

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

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
MATRIX TRUST COMPANY	18 19 21 25 49 50 62	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MATRIX TRUST COMPANY 75-3182674	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MSCS FINANCIAL SERVICES DIVISION OF	50 59 60 61 63 68	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MSCS FINANCIAL SERVICES DIVISION OF 33-1151291	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: FT 9675 TECHNOLOGY		
b Name of sponsor of entity listed in (a): FIRST TRUST		
c EIN-PN 36-3768815-000	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 122490
a Name of MTIA, CCT, PSA, or 103-12 IE: FT 10079 CAP STR OPP PRT-UI		
b Name of sponsor of entity listed in (a): FIRST TRUST		
c EIN-PN 36-3768815-000	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81819
a Name of MTIA, CCT, PSA, or 103-12 IE: FT UT2151AREAST1FCM		
b Name of sponsor of entity listed in (a): FIRST TRUST		
c EIN-PN 36-3768815-000	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16429
a Name of MTIA, CCT, PSA, or 103-12 IE: FT UT8638TECDIV34RM		
b Name of sponsor of entity listed in (a): FIRST TRUST		
c EIN-PN 36-3768815-000	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: FT DIVIDEND INCOME TRUST SERIES 17		
b Name of sponsor of entity listed in (a): FIRST TRUST		
c EIN-PN 36-3768815-000	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FIRST UROLOGY P.S.C.</u>	D Employer Identification Number (EIN) <u>35-1488175</u>	

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	00
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....		1b(1)	18117911748867
(2) Participant contributions.....		1b(2)	1570119169
(3) Other.....		1b(3)	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....		1c(1)	37837112610820
(2) U.S. Government securities		1c(2)	131633587
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred		1c(3)(A)	00
(B) All other		1c(3)(B)	16205862694904
(4) Corporate stocks (other than employer securities):			
(A) Preferred		1c(4)(A)	5042032480
(B) Common.....		1c(4)(B)	1393783512466847
(5) Partnership/joint venture interests		1c(5)	114798113551
(6) Real estate (other than employer real property)		1c(6)	
(7) Loans (other than to participants).....		1c(7)	289867181859
(8) Participant loans.....		1c(8)	
(9) Value of interest in common/collective trusts.....		1c(9)	347010220738
(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)	4217340035165251
(14) Value of funds held in insurance company general account (unallocated contracts).....		1c(14)	12887701592842
(15) Other		1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	65434020	57480915

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	65434020	57480915
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1748867	
(B) Participants	2a(1)(B)	1350034	
(C) Others (including rollovers)	2a(1)(C)	243020	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3341921
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	21764	
(B) U.S. Government securities	2b(1)(B)	345	
(C) Corporate debt instruments	2b(1)(C)	84196	
(D) Loans (other than to participants)	2b(1)(D)	116112	
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		222417
(2) Dividends: (A) Preferred stock	2b(2)(A)	2000	
(B) Common stock	2b(2)(B)	165203	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1634896	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1802099
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	16399536	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	17169319	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-769783
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-2982438	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-2982438

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		-80073
(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)		-7808958
c Other income	2c		15792
d Total income. Add all income amounts in column (b) and enter total	2d		-6259023
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1444616	
(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)		1444616
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)	43225	
(3) Investment advisory and management fees	2i(3)	202966	
(4) Other	2i(4)	3275	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		249466
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1694082
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-7953105
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) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

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

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

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

(1) Name: **MCM CPAS & ADVISORS LLP**

(2) EIN: **27-1235638**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a	X		326905

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.		D Employer Identification Number (EIN) 35-1488175
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 0
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): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....		☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?.....		☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....		☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?.....		☐ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

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 _____

First Urology, P.S.C. 401(k) Profit Sharing Plan

Financial Statements

December 31, 2022 and 2021

First Urology, P.S.C. 401(k) Profit Sharing Plan
Table of Contents
December 31, 2022 and 2021

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Independent Auditor's Report

To the Oversight Committee
First Urology, P.S.C. 401(k) Profit Sharing Plan

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

We have performed audits of the financial statements of the First Urology, P.S.C. 401(k) Profit Sharing 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 statements 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 year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA ("ERISA Section 103(a)(3)(C) audit"). 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 ("qualified institution"), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained a certification from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 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 audits. 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.

Independent Auditor's Report (Continued)

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

Our audits 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 GAAP.

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 GAAP.

Independent Auditor's Report (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022, and Schedule of Delinquent Participant Contributions for the year ended December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the 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 audits of the financial statements and to 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 to other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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



Louisville, Kentucky
September 22, 2023

First Urology, P.S.C. 401(k) Profit Sharing Plan
Statements of Net Assets Available for Benefits
December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
Assets		
Investments, at fair value	\$ 55,323,037	\$ 63,317,757
Investments, at contract value	389,842	288,771
Receivables		
Employer contributions	1,748,867	1,811,791
Participant contributions	<u>19,169</u>	<u>15,701</u>
	<u>1,768,036</u>	<u>1,827,492</u>
Net assets available for benefits	<u><u>\$ 57,480,915</u></u>	<u><u>\$ 65,434,020</u></u>

See accompanying notes.

First Urology, P.S.C. 401(k) Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2022

Additions to net assets attributed to

Interest and dividends	\$ 2,024,516
------------------------	--------------

Contributions

Employer	1,748,867
----------	-----------

Participant	1,350,034
-------------	-----------

Rollover	<u>243,020</u>
----------	----------------

	<u>3,341,921</u>
--	------------------

Total additions

	5,366,437
--	-----------

Deductions from net assets attributed to

Net depreciation in fair value of investments	11,625,460
---	------------

Benefits paid to participants	1,444,616
-------------------------------	-----------

Administrative expenses	<u>249,466</u>
-------------------------	----------------

Total deductions

	<u>13,319,542</u>
--	-------------------

Net decrease

	(7,953,105)
--	-------------

Net assets available for benefits

Beginning of year	<u>65,434,020</u>
--------------------------	-------------------

End of year	<u>\$ 57,480,915</u>
--------------------	----------------------

See accompanying notes.

First Urology, P.S.C. 401(k) Profit Sharing Plan
Notes to Financial Statements
December 31, 2022 and 2021

Note A - Description of Plan

The following description of the First Urology, P.S.C. 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General: The Plan is a defined contribution plan covering all eligible employees of First Urology, P.S.C. (the "Company" or "Employer"). Employees become eligible to make elective deferrals when they have attained age 21 and completed three months of service. A participant becomes eligible for Company contributions after completing one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").
2. Contributions: Each year, participants may elect to contribute up to the maximum compensation permissible under the Internal Revenue Code ("IRC") on a pre-tax or Roth after-tax basis. The Plan provides for automatic enrollment of eligible employees at a pre-tax deferral rate of 3% of eligible compensation unless the participant affirmatively elects otherwise. Participants may also contribute amounts representing distributions from other qualified plans.

The Plan agreement provides for a Company non-elective safe harbor contribution equal to 3% of participant eligible compensation. It also allows the Company to make additional discretionary contributions. For the 2022 Plan year, the Company made a discretionary profit-sharing contribution equal to 4.5% of participant eligible compensation. Contributions are subject to certain limitations.

3. Participant Accounts: Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contributions and Company non-elective safe harbor contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with their withdrawals and an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, specific participant transaction costs or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
4. Vesting: Participants are immediately vested in their voluntary contributions and Company non-elective safe harbor contributions plus actual earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. A participant becomes 100% vested after six years of credited service.
5. Investment Options: Upon enrollment in the Plan, participants may direct the investment of their accounts into various investment options offered by the Plan, including self-directed brokerage accounts.
6. Payment of Benefits: Upon termination of service or attaining normal retirement age, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. In-service and hardship withdrawals are also allowed as defined in the Plan agreement.
7. Forfeited Accounts: The non-vested portion of former participant accounts may be used to pay administrative expenses of the Plan or to reduce the amount of future employer contributions. Forfeited accounts approximated \$106,000 and \$30,000 at December 31, 2022 and 2021, respectively. During the Plan year ended December 31, 2022, forfeitures approximating \$31,000 were used to reduce the amount of employer contributions. Forfeitures approximating \$106,000 were used during 2023 to reduce the amount of employer contributions receivable at December 31, 2022.

First Urology, P.S.C. 401(k) Profit Sharing Plan
Notes to Financial Statements (Continued)
December 31, 2022 and 2021

Note B - Summary of Significant Accounting Policies

1. Basis of Accounting: The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). The Accounting Standards Codification ("ASC") as produced by the Financial Accounting Standards Board ("FASB") is the sole source of authoritative GAAP.
2. Use of Estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities. Actual results could differ from those estimates.
3. Investment Valuation and Income Recognition: The Plan's investments are reported at fair value (except for fully benefit-responsive investment contracts which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on 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 Plan year.

4. Payments of Benefits: Benefits are recorded when paid.
5. Administrative Expenses: Administrative expenses of the Plan are paid by the Company or Plan participants, as defined in the Plan agreement.
6. Investment Management Fees and Operating Expenses: Investment management fees and operating expenses charged to the Plan for investments in the various funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation (depreciation) in fair values of investments.
7. Subsequent Events: Subsequent events for the Plan have been considered through the date of the Independent Auditor's Report which represents the date the financial statements were available to be issued.

Note C - Certification of Financial Information

The Plan administrator has elected the method of annual reporting compliance permitted by 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. Accordingly, Matrix Trust Company, a qualified institution, has certified to the completeness and accuracy of all investment information reflected on the accompanying Statements of Net Assets Available for Benefits as of December 31, 2022 and 2021, the Schedule of Assets (Held at End of Year) at December 31, 2022, and the related interest and dividends, and net depreciation in fair value of investments information reflected in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2022.

At the request of the Plan administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements.

First Urology, P.S.C. 401(k) Profit Sharing Plan
Notes to Financial Statements (Continued)
December 31, 2022 and 2021

Note D - Fair Value Measurements

FASB ASC 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2022 and 2021.

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

Self-directed accounts: Accounts primarily consist of certificates of deposit, money market funds, U.S. government securities, corporate bonds, common stocks, preferred stocks, mutual and exchange traded funds, notes receivable, interests in limited liability partnerships, and insurance annuities. Certificates of deposit, money market funds and notes receivable are valued at cost which approximates fair value. U.S. government securities and corporate bonds are valued using pricing models maximizing the use of observable inputs for similar securities. Common stocks, preferred stocks and mutual and exchange traded funds are valued at the closing price reported on the active market on which the individual securities are traded. Interests in limited liability partnerships are valued based on the liquidity of the various partnerships using information provided by the partnerships' capital management company. Insurance annuities are valued at cash surrender value.

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

First Urology, P.S.C. 401(k) Profit Sharing Plan
Notes to Financial Statements (Continued)
December 31, 2022 and 2021

Note D - Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at December 31, 2022:

	Level 1	Level 2	Level 3	Total
Self-directed brokerage accounts	\$ 34,578,178	\$ 1,591,566	\$ 1,384,859	\$ 37,554,603
Mutual funds	17,768,434	-	-	17,768,434
Investments, at fair value	<u>\$ 52,346,612</u>	<u>\$ 1,591,566</u>	<u>\$ 1,384,859</u>	<u>\$ 55,323,037</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis December 31, 2021:

	Level 1	Level 2	Level 3	Total
Self-directed brokerage accounts	\$ 40,842,165	\$ 1,097,670	\$ 1,289,867	\$ 43,229,702
Mutual funds	20,088,055	-	-	20,088,055
Investments, at fair value	<u>\$ 60,930,220</u>	<u>\$ 1,097,670</u>	<u>\$ 1,289,867</u>	<u>\$ 63,317,757</u>

Note E - Related Party and Party in Interest Transactions

Certain administrative services are provided by the Company at no cost to the Plan and certain administrative costs incurred by the Plan are paid by the Company. The Plan has entered into various service agreements with parties in interest.

Note F - Income Tax Status

The Internal Revenue Service ruled on June 30, 2020, that the non-standardized pre-approved plan of CCH Incorporated, DBA ftwilliam.com upon which the Plan is based, as then designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter. However, the Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the IRC and therefore, believes that the Plan is qualified, and the related trust is tax exempt.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022 and 2021, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

First Urology, P.S.C. 401(k) Profit Sharing Plan
Notes to Financial Statements (Continued)
December 31, 2022 and 2021

Note G - Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan, subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Note H - Risks and Uncertainties

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

Note I - Non-Exempt Transactions

During the Plan year December 31, 2022, employee withholdings totaling \$326,905 were not remitted to the trust within the appropriate time period by the Company. These transactions constitute prohibited transactions as defined by ERISA. The Company remitted the withholdings in 2022 and will remit lost earnings to the Plan in 2023.

Supplemental Schedules

First Urology, P.S.C. 401(k) Profit Sharing Plan
Schedule of Assets (Held at End of Year)
Form 5500, Schedule H, Part IV, Line 4i
EIN: 35-1488175 Plan Number: 001
December 31, 2022

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
MONEY MARKET									
iugx.x	151,892.180	Aim Premier US Gvt Mn-Ins 7D	1.00	151,892.18	1.00	151,892.18	0.3	0.00	0.00
prcx.x	109,778.360	Federated Hermes Prime Cash Oblig SS	1.00	109,778.33	1.00	109,778.36	0.2	0.03	0.00
fdrx.x	735,852.490	Fidelity® Government Cash Reserves	1.00	735,852.49	1.00	735,852.49	1.3	0.00	0.00
fzax.x	86,082.660	Fidelity® Government MMkt Cptl Rsrvs	1.00	86,082.66	1.00	86,082.66	0.2	0.00	0.00
fzbx.x	198,428.050	Fidelity® Government MMkt Dly Mny	1.00	198,428.05	1.00	198,428.05	0.4	0.00	0.00
fnsx.x	51,212.530	Fidelity® Inv MM Fds Money Market Instl	1.00	51,212.53	1.00	51,212.53	0.1	0.00	0.00
foax.x	89,864.310	Goldman Sachs Financial Square Government Fund FST Admin	1.00	89,864.31	1.00	89,864.31	0.2	0.00	0.00
jgmx.x	47,654.490	JPMorgan US Government MMkt Investor	1.00	47,654.49	1.00	47,654.49	0.1	0.00	0.00
bdpx.o	106,307.700	Morgan Stanley Bank Deposit Program	1.00	106,307.70	1.00	106,307.70	0.2	0.00	0.00
nogx.x	132,564.560	Northern US Government Money Market	1.00	132,564.56	1.00	132,564.56	0.2	0.00	0.00
swvx.x	25,167.940	Schwab Value Advantage Money Fund Inv	1.00	25,167.94	1.00	25,167.94	0.0	0.00	0.00
ubmx.o	104,854.600	UBS Money Market Fund	1.00	104,854.60	1.00	104,854.60	0.2	0.00	0.00
				1,839,659.84		1,839,659.87	3.3	0.03	0.00
STOCKS									
txg	10.000	10X Genomics Inc-Class A	156.22	1,562.24	36.44	364.40	0.0	-1,197.84	-76.67
000375204	108.000	Abb Ltd Spons ADR	34.28	3,701.93	30.46	3,289.68	0.0	-412.25	-11.14
abbv	427.000	Abbvie Inc	108.57	46,359.42	161.61	69,007.47	0.1	22,648.05	48.85
000380204	346.000	Abcam Plc-Spon ADR	19.49	6,743.14	15.56	5,383.76	0.0	-1,359.38	-20.16
actg	33,000.000	Acacia Research -Acacia Tec	6.57	216,826.40	4.21	138,930.00	0.2	-77,896.40	-35.93
acn	183.000	Accenture PLC	275.48	50,413.73	266.84	48,831.72	0.1	-1,582.01	-3.14
00687a107	33.000	Adidas Ag-Spon ADR	150.62	4,970.40	67.74	2,235.42	0.0	-2,734.98	-55.03
adbe	369.000	Adobe Inc	198.31	73,177.02	336.53	124,179.57	0.2	51,002.55	69.70
aap	32.000	Advance Auto Parts Inc	169.28	5,416.89	147.03	4,704.96	0.0	-711.93	-13.14
wms	27.000	Advanced Drainage Systems In	87.90	2,373.31	81.97	2,213.19	0.0	-160.12	-6.75
aeis	46.000	Advanced Energy Ind Inc	82.07	3,775.02	85.78	3,945.88	0.0	170.86	4.53
00783v104	805.000	Adyen Nv-Unspon ADR	13.96	11,241.23	13.80	11,109.00	0.0	-132.23	-1.18
afll	117.000	Aflac Inc	63.12	7,385.29	71.94	8,416.98	0.0	1,031.69	13.97
001317205	509.000	Aia Group Ltd Spon ADR	42.56	21,664.23	44.43	22,614.87	0.0	950.64	4.39
009126202	53.000	Air Liquide Adr France ADR	32.20	1,706.79	28.28	1,498.97	0.0	-207.82	-12.18
apd	122.000	Air Products & Chemicals Inc	268.47	32,753.18	308.26	37,607.72	0.1	4,854.54	14.82
abnb	29.000	Airbnb Inc Class A	121.40	3,520.57	85.50	2,479.50	0.0	-1,041.07	-29.57
009279100	200.000	Airbus Group NV	31.32	6,263.15	29.66	5,932.00	0.0	-331.15	-5.29
alc	236.000	Alcon Inc	65.54	15,467.49	68.55	16,177.80	0.0	710.31	4.59
baba	93.000	Alibaba Group Holding-Sp ADR	129.51	12,044.65	88.09	8,192.37	0.0	-3,852.28	-31.98
all	373.000	Allstate Corp	95.42	35,593.31	135.60	50,578.80	0.1	14,985.49	42.10
googl	1,558.000	Alphabet Inc CL A	43.61	67,944.37	88.23	137,462.34	0.2	69,517.97	102.32
goog	6,537.000	Alphabet Inc CL C	55.88	365,290.38	88.73	580,028.01	1.0	214,737.63	58.79
02263t104	108.000	Amadeus IT Holding-Unsp ADR	66.48	7,179.46	51.19	5,528.52	0.0	-1,650.94	-23.00
amzn	2,477.000	Amazon Com Inc	129.10	319,768.62	84.00	208,068.00	0.4	-111,700.62	-34.93
amcx	17.000	AMC Networks Inc A	44.22	751.67	15.67	266.39	0.0	-485.28	-64.56
amcr	197.000	Amcor PLC Ord	11.94	2,352.33	11.91	2,346.27	0.0	-6.06	-0.26
amx	47.000	America Movil Sa De Cv	19.49	915.80	18.20	855.40	0.0	-60.40	-6.59
aep	744.000	American Electric Power Co	84.12	62,581.69	94.95	70,642.80	0.1	8,061.11	12.88
axp	68.000	American Express Co.	172.35	11,719.74	147.75	10,047.00	0.0	-1,672.74	-14.27
amt	348.000	American Tower REIT Inc	164.96	57,405.26	211.86	73,727.28	0.1	16,322.02	28.43
awk	89.000	American Water Works Co Inc	157.51	14,018.12	152.42	13,565.38	0.0	-452.74	-3.23
cold	106.000	Americold Realty Trust Inc	32.27	3,420.53	28.31	3,000.86	0.0	-419.67	-12.27
amp	200.000	Ameriprise Financial Inc	132.70	26,539.82	311.37	62,274.00	0.1	35,734.18	134.64
amgn	24.000	Amgen Inc	235.41	5,649.95	262.64	6,303.36	0.0	653.41	11.56
amkr	223.000	Amkor Technology Inc.	21.02	4,687.80	23.98	5,347.54	0.0	659.74	14.07

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Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
adi	167,000	Analog Devices Inc	102.51	17,118.97	164.03	27,393.01	0.0	10,274.04	60.02
03524a108	38,000	Anheuser Busch Inbev	66.17	2,514.36	60.04	2,281.52	0.0	-232.84	-9.26
aon	3,000	Aon PLC	274.70	824.10	300.14	900.42	0.0	76.32	9.26
aapl	4,255,000	Apple Inc	91.84	390,778.12	129.93	552,852.15	1.0	162,074.03	41.47
amat	135,000	Applied Material	63.60	8,585.40	97.38	13,146.30	0.0	4,560.90	53.12
app	107,000	Applovin Corp Class A	56.92	6,090.67	10.53	1,126.71	0.0	-4,963.96	-81.50
atr	108,000	Aptargroup Inc	77.63	8,384.06	109.98	11,877.84	0.0	3,493.78	41.67
aptv	197,000	Aptiv PLC	102.68	20,228.04	93.13	18,346.61	0.0	-1,881.43	-9.30
043400100	79,000	Asahi Kasei Corp-Unspon ADR	19.96	1,576.97	14.27	1,127.30	0.0	-449.67	-28.51
asml	160,000	Asml Holding Nv	618.04	98,886.65	546.40	87,424.00	0.2	-11,462.65	-11.59
azpn	15,000	Aspen Technology Inc New Com	166.30	2,494.50	205.40	3,081.00	0.0	586.50	23.51
045387107	60,000	Assa Abloy Ab - Unsp ADR	14.16	849.85	10.73	644.08	0.0	-205.77	-24.21
azn	83,000	Astrazeneca Plc Sponsored Adr	60.04	4,983.09	67.80	5,627.40	0.0	644.31	12.93
00206r102	264,000	AT&T Inc	19.54	5,157.95	18.41	4,860.24	0.0	-297.71	-5.77
049255706	584,000	Atlas Copco Ab-Spons ADR A	14.33	8,367.62	11.80	6,891.20	0.0	-1,476.42	-17.64
team	94,000	Atlassian Corp Plc CL A	149.94	14,094.54	128.68	12,095.92	0.0	-1,998.62	-14.18
adsk	77,000	Autodesk Inc	211.51	16,286.42	186.87	14,388.99	0.0	-1,897.43	-11.65
azta	96,000	Azenta Inc	53.13	5,100.01	58.22	5,589.12	0.0	489.11	9.59
05590y100	27,000	B&M European Value-Unsp ADR	30.30	818.16	19.78	534.11	0.0	-284.05	-34.72
bkr	57,000	Baker Hughes Co	28.83	1,643.57	29.53	1,683.21	0.0	39.64	2.41
ball	42,000	Ball Corp	74.78	3,140.93	51.14	2,147.88	0.0	-993.05	-31.62
bac	783,000	Bank Of America Corp	35.93	28,129.81	33.12	25,932.96	0.0	-2,196.85	-7.81
69366x100	746,000	Bank Rakyat Indonesia-Un ADR	14.96	11,160.16	15.73	11,734.58	0.0	574.42	5.15
gold	181,000	Barrick Gold Corp	19.23	3,481.21	17.18	3,109.58	0.0	-371.63	-10.68
bvnk.f	500,000	Bavarian Nordic A/S	8.54	4,271.62	30.63	15,313.19	0.0	11,041.57	258.49
bteg.f	5,000,000	Baytex Energy Corp	5.66	28,300.00	4.49	22,455.30	0.0	-5,844.70	-20.65
bce	121,000	Bce Inc Com	57.19	6,920.25	43.95	5,317.95	0.0	-1,602.30	-23.15
bdx	64,000	Becton Dickinson & Co	244.31	15,635.74	254.30	16,275.20	0.0	639.46	4.09
bgne	36,000	Beigene Ltd-ADR	192.86	6,942.85	219.94	7,917.84	0.0	974.99	14.04
084670702	247,000	Berkshire Hathaway Inc Cl B	191.75	47,361.86	308.90	76,298.30	0.1	28,936.44	61.10
bbby	326,000	Best Buy Co	70.88	23,107.97	80.21	26,148.46	0.0	3,040.49	13.16
bhp	14,000	BHP Limited	57.44	804.21	62.05	868.70	0.0	64.49	8.02
tech	56,000	Bio-Techne Corp	58.95	3,301.38	82.88	4,641.28	0.0	1,339.90	40.59
bio	34,000	Bio Rad Labs Inc Cl A	570.77	19,406.08	420.49	14,296.66	0.0	-5,109.42	-26.33
biib	33,000	Biogen Inc	270.61	8,930.25	276.92	9,138.36	0.0	208.11	2.33
bj	1,000,000	BJ's Wholesale Club Holdings	68.74	68,744.00	66.16	66,160.00	0.1	-2,584.00	-3.76
bki	57,000	Black Knight Inc	76.46	4,358.06	61.75	3,519.75	0.0	-838.31	-19.24
blk	88,000	BlackRock 2001 Term Tr Inc	409.03	35,994.46	708.63	62,359.44	0.1	26,364.98	73.25
bx	599,000	Blackstone Inc	100.54	60,221.19	74.19	44,439.81	0.1	-15,781.38	-26.21
sq	41,000	Block Inc A	145.06	5,947.31	62.84	2,576.44	0.0	-3,370.87	-56.68
bnpqy	276,000	Bnp Paribas ADR	34.21	9,442.45	28.47	7,857.72	0.0	-1,584.73	-16.78
bcc	82,000	Boise Cascade Co	71.24	5,841.29	68.67	5,630.94	0.0	-210.35	-3.60
bpt	3,000,000	Bp Prudhoe Bay Try Tr	6.36	19,080.00	11.63	34,890.00	0.1	15,810.00	82.86
105105209	139,000	Brambles Ltd-Sponsored ADR	16.39	2,277.96	16.34	2,271.26	0.0	-6.70	-0.29
bti	267,000	British American Tobacco	43.08	11,502.87	39.98	10,674.66	0.0	-828.21	-7.20
avgo	374,000	Broadcom Ltd	391.26	146,332.00	559.13	209,114.62	0.4	62,782.62	42.90
bepc	141,000	Brookfield Renewable Corp CL A Sub Vtg	31.45	4,434.94	27.54	3,883.14	0.0	-551.80	-12.44
brkr	84,000	Brucker Corp	47.87	4,021.15	68.35	5,741.40	0.0	1,720.25	42.78
bml	65,000	Bumble Inc-A	47.95	3,116.91	21.05	1,368.25	0.0	-1,748.66	-56.10
12082w204	106,000	Burberry Group Plc-Spon ADR	24.91	2,640.58	24.28	2,573.68	0.0	-66.90	-2.53
bur	37,000	Burlington Stores Inc	185.76	6,873.29	202.76	7,502.12	0.0	628.83	9.15
05606l100	81,000	BYD Co Ltd Unsponsored ADR	50.98	4,129.65	49.14	3,980.34	0.0	-149.31	-3.62
cdns	36,000	Cadence Design Systems Inc	129.47	4,661.00	160.64	5,783.04	0.0	1,122.04	24.07
calm	90,000	Cal-Maine Foods Inc	59.16	5,324.07	54.45	4,900.50	0.0	-423.57	-7.96
calx	96,000	Calix Networks Inc	26.54	2,548.08	68.43	6,569.28	0.0	4,021.20	157.81
cm	36,000	Canadian Imperial Bank Of Commerce	58.76	2,115.52	40.45	1,456.20	0.0	-659.32	-31.17

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Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
cp	116.000	Canadian Pacific Railway	71.51	8,295.48	74.59	8,652.44	0.0	356.96	4.30
cah	102.000	Cardinal Health Inc.	55.24	5,634.14	76.87	7,840.74	0.0	2,206.60	39.16
142795202	103.000	Carlsberg As-B-Spon ADR	33.65	3,465.50	26.53	2,732.59	0.0	-732.91	-21.15
kmx	57.000	Carmax Inc	90.11	5,136.45	60.89	3,470.73	0.0	-1,665.72	-32.43
casy	24.000	Caseys General Stores	140.80	3,379.30	224.35	5,384.40	0.0	2,005.10	59.33
cltt	68.000	Catalent Inc	70.53	4,795.70	45.01	3,060.68	0.0	-1,735.02	-36.18
cat	160.000	Caterpillar Inc	134.01	21,441.18	239.56	38,329.60	0.1	16,888.42	78.77
15117x105	136.000	Cellnex Telecom Sau-Unsp ADR	28.79	3,915.15	16.50	2,244.00	0.0	-1,671.15	-42.68
ccs	54.000	Century Communities Inc	53.09	2,866.92	50.01	2,700.54	0.0	-166.38	-5.80
cf	51.000	CF Industries Holdings Inc	104.20	5,314.12	85.20	4,345.20	0.0	-968.92	-18.23
crl	47.000	Charles Riv Labs Intl	287.47	13,510.97	217.90	10,241.30	0.0	-3,269.67	-24.20
schw	301.000	Charles Schwab Corporation	80.91	24,354.40	83.26	25,061.26	0.0	706.86	2.90
chtr	19.000	Charter Communications New Cl A	581.78	11,053.90	339.10	6,442.90	0.0	-4,611.00	-41.71
cvx	115.000	Chevron Corp	93.37	10,737.55	179.49	20,641.35	0.0	9,903.80	92.24
cmg	44.000	Chipotle Mexican Grill - Cl A	1,593.17	70,099.46	1,387.49	61,049.56	0.1	-9,049.90	-12.91
12545m207	369.000	Chr Hansen Holding -Spon ADR	24.14	8,906.81	17.93	6,616.17	0.0	-2,290.64	-25.72
cb	114.000	Chubb Ltd	202.67	23,104.18	220.60	25,148.40	0.0	2,044.22	8.85
chd	193.000	Church & Dwight	46.85	9,042.85	80.61	15,557.73	0.0	6,514.88	72.04
204319107	102.000	CIE Financiere Rich-Unsp ADR	15.07	1,536.63	12.89	1,314.78	0.0	-221.85	-14.44
cien	132.000	Ciena Corp	51.62	6,814.11	50.98	6,729.36	0.0	-84.75	-1.24
csc	1,534.000	Cisco Systems Inc	39.54	60,652.46	47.64	73,079.76	0.1	12,427.30	20.49
c	360.000	Citigroup Inc	73.77	26,555.92	45.23	16,282.80	0.0	-10,273.12	-38.68
clx	23.000	Clorox Co.	146.27	3,364.21	140.33	3,227.59	0.0	-136.62	-4.06
cme	125.000	CME Group Inc	185.49	23,186.60	168.16	21,020.00	0.0	-2,166.60	-9.34
cms	132.000	Cms Energy Corp	65.98	8,710.01	63.33	8,359.56	0.0	-350.45	-4.02
ko	283.000	Coca-Cola Company	54.96	15,553.04	63.61	18,001.63	0.0	2,448.59	15.74
cl	600.000	Colgate-Palmolive	54.89	32,931.00	78.79	47,274.00	0.1	14,343.00	43.55
19624y101	507.000	Coloplast AS- Unspn ADR	11.24	5,700.37	11.65	5,908.58	0.0	208.21	3.65
20030n101	1,821.000	Comcast Corp Cl A	42.33	77,075.96	34.97	63,680.37	0.1	-13,395.59	-17.38
cmc	176.000	Commercial Metals Co	40.44	7,118.04	48.30	8,500.80	0.0	1,382.76	19.43
20449x401	295.000	Compass Group Plc-Spon ADR	21.33	6,292.07	23.27	6,864.65	0.0	572.58	9.10
20557r105	124.000	Computershare Ltd -Spons ADR	16.86	2,091.17	17.76	2,202.24	0.0	111.07	5.31
cag	70.000	Conagra Brands Inc	36.59	2,561.35	38.70	2,709.00	0.0	147.65	5.76
ceix	75.000	Consol Energy Inc	70.01	5,250.49	65.00	4,875.00	0.0	-375.49	-7.15
stz	285.000	Constellation Brands Cl. A	195.77	55,793.37	231.75	66,048.75	0.1	10,255.38	18.38
cns.w.f	8.000	Constellation Software Inc	1,384.05	11,072.40	1,558.07	12,464.56	0.0	1,392.16	12.57
cpst	130.000	Copart Inc	37.53	4,878.47	60.89	7,915.70	0.0	3,037.23	62.26
cort	108.000	Concept Therapeutics Inc	24.48	2,643.78	20.31	2,193.48	0.0	-450.30	-17.03
csgp	97.000	Costar Group Inc	61.41	5,956.66	77.28	7,496.16	0.0	1,539.50	25.84
cost	167.000	Costco Wholesale Corp-New	370.61	61,891.43	456.50	76,235.50	0.1	14,344.07	23.18
ctra	182.000	Coterra EnerCoterra Energy Inc	30.20	5,495.82	24.57	4,471.74	0.0	-1,024.08	-18.63
12626k203	148.000	CRH PLC-Sponsored ADR	45.90	6,792.92	39.79	5,888.92	0.0	-904.00	-13.31
crsp	235.000	Crispr Therapeutics AG	70.97	16,678.83	40.65	9,552.75	0.0	-7,126.08	-42.73
crox	173.000	Crocs Inc	76.07	13,160.75	108.43	18,758.39	0.0	5,597.64	42.53
cron	3,000.000	Cronos Group Inc	8.42	25,273.20	2.54	7,620.00	0.0	-17,653.20	-69.85
crwd	74.000	CrowdStrike Holdings Inc - A	179.72	13,298.98	105.29	7,791.46	0.0	-5,507.52	-41.41
cci	339.000	Crown Castle Inc	168.44	57,099.71	135.64	45,981.96	0.1	-11,117.75	-19.47
ctic	20.000	CTI BioPharma Corp	13.10	262.00	6.01	120.20	0.0	-141.80	-54.12
23381d102	177.000	Daiichi Sankyo Co - Spon ADR	27.17	4,809.86	32.19	5,697.63	0.0	887.77	18.46
23381b106	43.000	Daikin Industries-Unspon ADR	21.64	930.38	15.11	649.73	0.0	-280.65	-30.17
dhr	773.000	Danaher Corp Del	103.46	79,978.17	265.42	205,169.66	0.4	125,191.49	156.53
23636t100	108.000	Danone Spons ADR	12.18	1,315.84	10.52	1,135.62	0.0	-180.22	-13.70
dri	179.000	Darden Restaurants Inc	129.93	23,256.68	138.33	24,761.07	0.0	1,504.39	6.47
237545108	183.000	Dassault Sys S.A.-ADR	37.12	6,793.86	35.75	6,542.25	0.0	-251.61	-3.70
ddog	66.000	Datadog Inc Class A	56.17	3,707.09	73.50	4,851.00	0.0	1,143.91	30.86
23304y100	129.000	Dbx Group Hldgs Ltd. Spon ADR	99.82	12,877.17	101.37	13,076.73	0.0	199.56	1.55
de	315.000	Deere & Co.	365.57	115,153.42	428.76	135,059.40	0.2	19,905.98	17.29
dell	118.000	Dell Technologies CL C	46.78	5,520.07	40.22	4,745.96	0.0	-774.11	-14.02

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251542106	754.000	Deutsche Boerse Ag Unspn ADR	17.43	13,145.17	17.16	12,938.64	0.0	-206.53	-1.57
251566105	372.000	Deutsche Telekom Ag Sponsored ADR	18.75	6,976.16	19.98	7,432.56	0.0	456.40	6.54
dvn	357.000	Devon Energy Corp New	64.57	23,053.14	61.51	21,959.07	0.0	-1,094.07	-4.75
deo	62.000	Diageo Plc Sposored ADR New	157.19	9,746.06	178.19	11,047.78	0.0	1,301.72	13.36
dlr	81.000	Digital Realty Trust Inc	146.06	11,830.94	100.27	8,121.87	0.0	-3,709.07	-31.35
dish	262.000	Dish Network Corp	40.18	10,528.13	14.04	3,678.48	0.0	-6,849.65	-65.06
dis	1,667.000	Disney Walt Co	128.14	213,606.90	86.88	144,828.96	0.3	-68,777.94	-32.20
23341c103	86.000	DNB Bank Asa ADR	24.55	2,111.56	19.74	1,697.56	0.0	-414.00	-19.61
docu	103.000	DocuSign Inc	176.04	18,132.32	55.42	5,708.26	0.0	-12,424.06	-68.52
dlb	26.000	Dolby Laboratories Inc A	67.66	1,759.14	70.54	1,834.04	0.0	74.90	4.26
d	69.000	Dominion Energy Inc	86.22	5,949.28	61.32	4,231.08	0.0	-1,718.20	-28.88
docs	179.000	Doximity Inc-Class A	42.46	7,600.67	33.56	6,007.24	0.0	-1,593.43	-20.96
26251a108	14.000	DSV A/S-Unsponsored ADR	103.05	1,442.67	78.68	1,101.56	0.0	-341.11	-23.64
duk	55.000	Duke Energy Corp	111.93	6,156.16	102.99	5,664.45	0.0	-491.71	-7.99
266043108OLD	2,000.000	Duoyuan Global Water Inc-ADR (delisted 11/23/15)	0.15	300.00	0.00	0.00	0.0	-300.00	-100.00
drxx	500.000	Durect Corp	11.20	5,600.00	3.46	1,730.00	0.0	-3,870.00	-69.11
dt	127.000	Dynatrace Inc	40.01	5,080.99	38.30	4,864.10	0.0	-216.89	-4.27
emn	60.000	Eastman Chemical Co.	97.08	5,824.75	81.44	4,886.40	0.0	-938.35	-16.11
etn	285.000	Eaton Corp PLC	150.18	42,800.23	156.95	44,730.75	0.1	1,930.52	4.51
ecl	23.000	Ecolab Inc	203.71	4,685.41	145.56	3,347.88	0.0	-1,337.53	-28.55
eix	100.000	Edison Intl	58.48	5,848.32	63.62	6,362.00	0.0	513.68	8.78
ew	351.000	Edwards Lifesciences	77.37	27,157.95	74.61	26,188.11	0.0	-969.84	-3.57
elan	888.000	Elanco Animal Health Inc	23.27	20,663.23	12.22	10,851.36	0.0	-9,811.87	-47.48
estc	25.000	Elastic Nv	108.36	2,708.95	51.50	1,287.50	0.0	-1,421.45	-52.47
268353109	166.000	Electric De Portugal	51.46	8,543.09	49.79	8,265.14	0.0	-277.95	-3.25
ea	458.000	Electronic Arts	82.13	37,614.89	122.18	55,958.44	0.1	18,343.55	48.77
lly	466.000	Eli Lilly & Company	215.85	100,585.51	365.84	170,481.44	0.3	69,895.93	69.49
emr	70.000	Emerson Electric Co	93.47	6,543.06	96.06	6,724.20	0.0	181.14	2.77
enb	150.000	Enbridge Inc	46.64	6,996.32	39.10	5,865.00	0.0	-1,131.32	-16.17
292562105	52.000	Encore Wire Corp	127.67	6,638.61	137.56	7,153.12	0.0	514.51	7.75
29265w207	211.000	Enel Spa ADR	7.64	1,611.66	5.34	1,126.74	0.0	-484.92	-30.09
29286d105	100.000	Engie ADR	15.37	1,537.39	14.28	1,428.00	0.0	-109.39	-7.12
enva	79.000	Enova International Inc	35.95	2,839.97	38.37	3,031.23	0.0	191.26	6.73
enph	12.000	Enphase Energy Inc	193.68	2,324.20	264.96	3,179.52	0.0	855.32	36.80
entg	47.000	Entegris Inc	71.62	3,366.15	65.59	3,082.73	0.0	-283.42	-8.42
eog	95.000	Eog Resources Inc	108.92	10,347.11	129.52	12,304.40	0.0	1,957.29	18.92
294291105	72.000	Epiroc Ab-Unsp ADR	23.94	1,723.82	18.24	1,313.28	0.0	-410.54	-23.82
eqt	88.000	EQT Corp	45.99	4,046.77	33.83	2,977.04	0.0	-1,069.73	-26.43
eqix	9.000	Equinix Inc	599.37	5,394.30	655.03	5,895.27	0.0	500.97	9.29
296036304	535.000	Erste Bk Der Oester Spar ADR	12.12	6,481.63	15.95	8,530.58	0.0	2,048.95	31.61
297284200	102.000	Essilor Intl - ADR	97.19	9,913.58	90.58	9,239.16	0.0	-674.42	-6.80
el	140.000	Estee Lauder Cos Cl A	223.15	31,241.08	248.11	34,735.40	0.1	3,494.32	11.19
etsy	75.000	Etsy Inc	184.29	13,821.41	119.78	8,983.50	0.0	-4,837.91	-35.00
re	21.000	Everest Re Group Ltd	246.45	5,175.50	331.27	6,956.67	0.0	1,781.17	34.42
exc	213.000	Exelon Corp	48.14	10,253.54	43.23	9,207.99	0.0	-1,045.55	-10.20
expe	42.000	Expedia Group Inc	122.26	5,134.76	87.60	3,679.20	0.0	-1,455.56	-28.35
expd	64.000	Expeditors Intl Wash	95.82	6,132.58	103.92	6,650.88	0.0	518.30	8.45
30215c101	141.000	Experian Group LTD - Spon ADR	35.83	5,052.17	33.71	4,753.11	0.0	-299.06	-5.92
exr	49.000	Extra Space Storage Inc	198.56	9,729.56	147.18	7,211.82	0.0	-2,517.74	-25.88
xom	400.000	Exxon-Mobil Corporation	87.53	35,011.94	110.30	44,120.00	0.1	9,108.06	26.01
frfh.f	20.000	Fairfax Financial Hldgs	503.85	10,077.00	594.12	11,882.40	0.0	1,805.40	17.92
307305102	372.000	Fanuc Ltd Unsp ADR	13.37	4,973.64	14.87	5,531.64	0.0	558.00	11.22
fast	350.000	Fastenal Co	48.16	16,854.35	47.32	16,562.00	0.0	-292.35	-1.73
fdx	102.000	Fedex Corp	197.28	20,122.79	173.20	17,666.40	0.0	-2,456.39	-12.21
fgpr	100.000	Ferrellgas Partners-LP	448.52	44,852.20	7.10	710.00	0.0	-44,142.20	-98.42
frf	28.000	First Republic Bank/San Fran	110.66	3,098.57	121.89	3,412.92	0.0	314.35	10.15
fisv	221.000	Fiserv Inc	98.27	21,718.35	101.07	22,336.47	0.0	618.12	2.85
five	41.000	Five Below	170.19	6,977.96	176.87	7,251.67	0.0	273.71	3.92
fivn	540.000	Five9 Inc	147.41	79,601.00	67.86	36,644.40	0.1	-42,956.60	-53.96
flex	505.000	Flextronics Ltd	15.24	7,695.33	21.46	10,837.30	0.0	3,141.97	40.83
flux	41,867.000	Flux Power Holdings Inc	6.32	264,795.49	3.97	166,211.99	0.3	-98,583.50	-37.23
f	1,968.000	Ford Motor Co New	20.32	39,984.45	11.63	22,887.84	0.0	-17,096.61	-42.76
ftnt	500.000	Fortinet Inc	34.48	17,239.68	48.89	24,445.00	0.0	7,205.32	41.80
ftv	467.000	Fortive Corp	55.67	25,998.69	64.25	30,004.75	0.1	4,006.06	15.41

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Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
fcx	110,000	Freeport-Mcmoran Inc	22.25	2,447.48	38.00	4,180.00	0.0	1,732.52	70.79
359590304	50,000	Fujitsu Ltd Adr 5 Com New	29.75	1,487.70	26.63	1,331.50	0.0	-156.20	-10.50
gd	34,000	General Dynamics Corp	141.66	4,816.45	248.11	8,435.74	0.0	3,619.29	75.14
ge	208,000	General Electric Co	116.08	24,144.46	83.79	17,428.32	0.0	-6,716.14	-27.82
372303206	358,000	Genmab A/S -Sp ADR	38.65	13,836.16	42.38	15,172.04	0.0	1,335.88	9.65
gpc	160,000	Genuine Parts Co.	95.93	15,348.04	173.51	27,761.60	0.0	12,413.56	80.88
gnw	8,437,000	Genworth Financial Inc Cl A	3.68	31,041.41	5.29	44,631.73	0.1	13,590.32	43.78
gild	430,000	Gilead Sciences Inc	71.39	30,697.17	85.85	36,915.50	0.1	6,218.33	20.26
37636p108	85,000	Givaudan Unspn ADR	72.71	6,180.45	61.31	5,211.35	0.0	-969.10	-15.68
glob	7,000	Globant SA	177.72	1,244.07	168.16	1,177.12	0.0	-66.95	-5.38
gs	127,000	Goldman Sachs Group Inc	289.21	36,730.26	343.38	43,609.26	0.1	6,879.00	18.73
gbdc	240,000	Golub Capital Bdc Inc	18.40	4,414.80	13.16	3,158.40	0.0	-1,256.40	-28.46
gww	61,000	Grainger W W	240.68	14,681.32	556.25	33,931.25	0.1	19,249.93	131.12
gh	56,000	Guardant Health Inc	101.20	5,667.28	27.20	1,523.20	0.0	-4,144.08	-73.12
gxo	53,000	GXO Logistics Inc	46.93	2,487.18	42.69	2,262.57	0.0	-224.61	-9.03
405552100	1,309,000	Haleon Plc Spon Ads	7.18	9,396.68	8.00	10,472.00	0.0	1,075.32	11.44
hal	648,000	Halliburton Company	35.73	23,149.87	39.35	25,498.80	0.0	2,348.93	10.15
40415f101	359,000	HDFC Bank Ltd ADR	62.51	22,442.12	68.41	24,559.19	0.0	2,117.07	9.43
jkhy	133,000	Henry Jack & Assoc Inc	90.53	12,040.92	175.56	23,349.48	0.0	11,308.56	93.92
htgc	300,000	Hercules Capital Inc	14.53	4,357.80	13.22	3,966.00	0.0	-391.80	-8.99
42751q105	16,000	Hermes Intl-Unsponsored ADR	155.06	2,480.93	154.80	2,476.72	0.0	-4.21	-0.17
hxl	104,000	Hexcel Corp New	46.16	4,800.63	58.85	6,120.40	0.0	1,319.77	27.49
hibb	45,000	Hibbett Inc	53.93	2,426.91	68.22	3,069.90	0.0	642.99	26.49
hd	594,000	Home Depot Incorporated	143.05	84,971.49	315.86	187,620.84	0.3	102,649.35	120.80
hon	369,000	Honeywell International	169.16	62,419.85	214.30	79,076.70	0.1	16,656.85	26.69
43858f109	221,000	Hong Kon Exchanges & Clearing ADR	34.07	7,530.51	42.90	9,480.90	0.0	1,950.39	25.90
hocpy	46,000	Hoya Corp-Sponsored ADR	95.70	4,402.39	95.40	4,388.40	0.0	-13.99	-0.32
hubs	45,000	Hubspot Inc	473.24	21,295.69	289.13	13,010.85	0.0	-8,284.84	-38.90
hban	290,000	Huntington Bancshares	14.30	4,145.97	14.10	4,089.00	0.0	-56.97	-1.37
hun	186,000	Huntsman Corp	30.47	5,667.99	27.48	5,111.28	0.0	-556.71	-9.82
450737101	143,000	Iberdrola SA Sponsored ADR	46.78	6,689.90	46.76	6,686.68	0.0	-3.22	-0.05
iclr	56,000	Icon Plc	191.38	10,717.39	194.25	10,878.00	0.0	160.61	1.50
idx	37,000	Idex Corp	162.41	6,009.11	228.33	8,448.21	0.0	2,439.10	40.59
idxx	30,000	Idexx Laboratories Inc	374.68	11,240.42	407.96	12,238.80	0.0	998.38	8.88
itw	84,000	Illinois Tool Works Inc.	196.14	16,475.87	220.30	18,505.20	0.0	2,029.33	12.32
455793109	550,000	Inditex-Unspon ADR	14.49	7,971.75	13.34	7,334.25	0.0	-637.50	-8.00
45662n103	204,000	Infineon Technologies	31.66	6,458.35	30.15	6,150.60	0.0	-307.75	-4.77
infy	552,000	Infosys Tech Ltd Spd ADR	18.18	10,035.08	18.01	9,941.52	0.0	-93.56	-0.93
ing	63,000	ING Groep N V	14.96	942.39	12.17	766.71	0.0	-175.68	-18.64
ir	110,000	Ingersoll Rand Inc	49.90	5,488.78	52.25	5,747.50	0.0	258.72	4.71
inva	284,000	Innoviva Inc	15.91	4,519.18	13.25	3,763.00	0.0	-756.18	-16.73
45790h101	53,000	Inpex Corp Unspn ADR	11.31	599.67	10.68	566.04	0.0	-33.63	-5.61
ibp	24,000	Installed Building Products	90.47	2,171.30	85.60	2,054.40	0.0	-116.90	-5.38
podd	33,000	Insulet Corp	263.01	8,679.29	294.39	9,714.87	0.0	1,035.58	11.93
intc	241,000	Intel Corporation	51.91	12,510.45	26.43	6,369.63	0.0	-6,140.82	-49.09
ice	723,000	Intercontinental Exchange Inc	73.15	52,888.16	102.59	74,172.57	0.1	21,284.41	40.24
ipg	297,000	Interpublic Group Co	25.88	7,685.11	33.31	9,893.07	0.0	2,207.96	28.73
46115h107	356,000	Intesa Sanpaolo - Spon ADR	17.19	6,118.39	13.36	4,756.16	0.0	-1,362.23	-22.26
intu	36,000	Intuit	387.60	13,953.77	389.22	14,011.92	0.0	58.15	0.42
isrg	19,000	Intuitive Surgical	328.83	6,247.81	265.35	5,041.65	0.0	-1,206.16	-19.31
ions	85,000	Ionis Pharmaceuticals Inc	37.98	3,227.93	37.77	3,210.45	0.0	-17.48	-0.54
iqv	155,000	IQVIA Holdings Inc	187.20	29,015.46	204.89	31,757.95	0.1	2,742.49	9.45
471115402	16,000	Jardine Matheson	58.43	934.83	50.73	811.68	0.0	-123.15	-13.17
jef	226,000	Jefferies Financial Group Inc	29.72	6,717.26	34.28	7,747.28	0.0	1,030.02	15.33
jnj	335,000	Johnson & Johnson	169.78	56,875.93	176.65	59,177.75	0.1	2,301.82	4.05
jci	99,000	Johnson Controls International PLC	48.31	4,782.50	64.00	6,336.00	0.0	1,553.50	32.48
jpm	737,000	JPMorgan Chase & Co	111.90	82,469.40	134.10	98,831.70	0.2	16,362.30	19.84
kppl	8,365,000	Katapult Holdings Inc	5.05	42,218.16	0.96	8,002.80	0.0	-34,215.36	-81.04
492089107	162,000	Kering SA Unsponsored ADR	56.03	9,077.19	50.66	8,206.92	0.0	-870.27	-9.59
kdp	175,000	Keurig Dr Pepper Inc	36.22	6,337.86	35.66	6,240.50	0.0	-97.36	-1.54
key	539,000	Keycorp	17.32	9,335.77	17.42	9,389.38	0.0	53.61	0.57
kycc.f	9,000	Keyence Corp	550.80	4,957.20	391.71	3,525.41	0.0	-1,431.79	-28.88
keys	216,000	Keysight Technologies Inc	147.89	31,943.99	171.07	36,951.12	0.1	5,007.13	15.67
kmb	30,000	Kimberly Clark	131.99	3,959.81	135.75	4,072.50	0.0	112.69	2.85

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knx	373.000	Knight-Swift Transportation Holdings Inc	25.06	9,348.96	52.41	19,548.93	0.0	10,199.97	109.10
klic	105.000	Kulicke & Soffa Industries	50.02	5,251.71	44.26	4,647.30	0.0	-604.41	-11.51
502117203	100.000	L Oreal Co Adr	65.65	6,565.31	71.25	7,124.50	0.0	559.19	8.52
lhx	126.000	L3Harris Technologies Inc	214.84	27,070.19	208.21	26,234.46	0.0	-835.73	-3.09
lh	25.000	Laboratory Corp Of America Holdings	255.87	6,396.64	235.48	5,887.00	0.0	-509.64	-7.97
lamr	55.000	Lamar Advertising Co A	100.30	5,516.39	94.40	5,192.00	0.0	-324.39	-5.88
524671104	338.000	Legrand Sa-Unsp ADR	16.49	5,572.34	15.97	5,397.86	0.0	-174.48	-3.13
lbrdk	14.000	Liberty Broadband - C	114.34	1,600.83	76.27	1,067.78	0.0	-533.05	-33.30
fwona	7.000	Liberty Media Group Liberty Formula One A	37.10	259.67	53.43	374.01	0.0	114.35	44.04
fwonk	7.000	Liberty Media Group Liberty Formula One C	49.24	344.69	59.78	418.46	0.0	73.77	21.40
lsxmk	37.000	Liberty Sirius Group - C	38.02	1,406.88	39.13	1,447.81	0.0	40.93	2.91
lsxma	17.000	Liberty SiriusXM Group	34.78	591.30	39.31	668.27	0.0	76.97	13.02
lgnd	45.000	Ligand Pharmaceuticals CL B	62.98	2,834.15	66.80	3,006.00	0.0	171.85	6.06
lin	461.000	Linde PLC	170.03	78,381.96	326.18	150,368.98	0.3	71,987.02	91.84
lac	2,200.000	Lithium Americas Corp	16.06	35,323.60	18.95	41,690.00	0.1	6,366.40	18.02
lyv	84.000	Live Nation Entertainment Inc	56.84	4,774.89	69.74	5,858.16	0.0	1,083.27	22.69
lkq	112.000	Lkq Corp	47.92	5,367.26	53.41	5,981.92	0.0	614.66	11.45
lmt	73.000	Lockheed Martin Corp	358.93	26,201.91	486.49	35,513.77	0.1	9,311.86	35.54
54211n101	762.000	London Stock Exchg-Unsp ADR	26.18	19,948.82	21.43	16,326.61	0.0	-3,622.20	-18.16
lpx	151.000	Louisiana Pacific	60.64	9,156.62	59.20	8,939.20	0.0	-217.42	-2.37
low	105.000	Lowes Co Inc	120.51	12,653.40	199.24	20,920.20	0.0	8,266.80	65.33
lite	119.000	Lumentum Holdings Inc	85.16	10,134.35	52.17	6,208.23	0.0	-3,926.12	-38.74
502441306	80.000	Lvmh Moet Hennessy ADR	110.81	8,864.70	144.87	11,589.60	0.0	2,724.90	30.74
lyft	173.000	Lyft Inc A	49.44	8,553.78	11.02	1,906.46	0.0	-6,647.32	-77.71
lyb	97.000	Lyondellbasell Indus A	90.25	8,754.53	83.03	8,053.91	0.0	-700.62	-8.00
mbvxq	2.000	MabVax Therapeutics Holdings Inc	264.04	528.08	0.00	0.00	0.0	-528.08	-100.00
mpc	223.000	Marathon Petroleum Corp	103.47	23,072.90	116.39	25,954.97	0.0	2,882.07	12.49
mktw	11,095.000	MarketWise Inc	9.16	101,665.10	1.68	18,639.60	0.0	-83,025.50	-81.67
mmc	65.000	Marsh & McLennan Inc.	158.71	10,316.31	165.48	10,756.20	0.0	439.89	4.26
mlm	32.000	Martin Marietta Materials	291.29	9,321.29	337.97	10,815.04	0.0	1,493.75	16.03
mrvi	402.000	Marvell Technology Group Ltd	40.06	16,102.28	37.04	14,890.08	0.0	-1,212.20	-7.53
mtz	300.000	Mastec Inc	67.46	20,236.75	85.33	25,599.00	0.0	5,362.25	26.50
ma	247.000	Mastercard Inc A	257.29	63,550.47	347.73	85,889.31	0.2	22,338.84	35.15
mtch	67.000	Match Group Inc	117.96	7,903.62	41.49	2,779.83	0.0	-5,123.79	-64.83
matx	49.000	Matson Inc	95.28	4,668.69	62.51	3,062.99	0.0	-1,605.70	-34.39
mcd	108.000	McDonalds Corp	166.44	17,975.52	263.53	28,461.24	0.1	10,485.72	58.33
mux	6,500.000	McEwen Mining Inc	11.26	73,216.80	5.86	38,090.00	0.1	-35,126.80	-47.98
mdt	702.000	Medtronic PLC	84.61	59,393.22	77.72	54,559.44	0.1	-4,833.78	-8.14
meli	10.000	Mercadolibre Inc	950.86	9,508.61	846.24	8,462.40	0.0	-1,046.21	-11.00
mrk	792.000	Merck & Company Inc	75.38	59,704.58	110.95	87,872.40	0.2	28,167.82	47.18
meta	489.000	Meta Platforms Inc	180.93	88,474.09	120.34	58,846.26	0.1	-29,627.83	-33.49
mtl	9.000	Mettler Toledo Intl	771.49	6,943.39	1,445.45	13,009.05	0.0	6,065.66	87.36
mu	51.000	Micron Tech. Inc.	65.67	3,349.28	49.98	2,548.98	0.0	-800.30	-23.89
msft	2,293.000	Microsoft Corporation	152.67	350,063.45	239.82	549,907.26	1.0	199,843.81	57.09
mksi	27.000	Mks Instrument Inc	108.44	2,927.84	84.73	2,287.71	0.0	-640.13	-21.86
mdb	7.000	MongodB Inc	303.47	2,124.27	196.84	1,377.88	0.0	-746.39	-35.14
mpwr	60.000	Monolithic Power Sys Inc	332.88	19,972.72	353.61	21,216.60	0.0	1,243.88	6.23
61022v107	84.000	Monotaro Co Ltd - Unsp ADR	19.41	1,630.08	13.86	1,164.24	0.0	-465.84	-28.58
mnst	75.000	Monster Beverage Corp	77.71	5,828.33	101.53	7,614.75	0.0	1,786.42	30.65
msi	135.000	Motorola Solutions Inc	231.00	31,185.06	257.71	34,790.85	0.1	3,605.79	11.56
msci	31.000	MSCI Inc	427.00	13,237.03	465.17	14,420.27	0.0	1,183.24	8.94
62473g102	11.000	MTU Aero Engin Unspn ADR	99.99	1,099.87	107.99	1,187.89	0.0	88.02	8.00
musa	44.000	Murphy USA Inc	238.51	10,494.44	279.54	12,299.76	0.0	1,805.32	17.20
nnom.f	35,000.000	Nano One Materials Corp	3.76	131,495.80	1.82	63,700.00	0.1	-67,795.80	-51.56
ngg	64.000	National Grid Transco Plc	76.78	4,914.06	60.32	3,860.48	0.0	-1,053.58	-21.44
641069406	637.000	Nestle SA Sponsored ADR Registered (NSRGY)	90.96	57,940.41	115.34	73,471.58	0.1	15,531.17	26.81
ntes	8.000	NetEase Inc	102.31	818.47	72.63	581.04	0.0	-237.43	-29.01
nflx	39.000	Netflix Inc	374.61	14,609.64	294.88	11,500.32	0.0	-3,109.32	-21.28
nee	805.000	Nextera Energy Inc	78.75	63,395.98	83.60	67,298.00	0.1	3,902.02	6.15
653656108	17.000	NICE Systems Ltd-Spons ADR	300.14	5,102.45	192.30	3,269.10	0.0	-1,833.35	-35.93

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Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
654090109	55.000	Nidec Corp Sponsored ADR	25.94	1,426.69	12.96	712.70	0.0	-713.99	-50.05
nke	323.000	Nike Inc.	111.01	35,854.78	117.01	37,794.23	0.1	1,939.45	5.41
654624105	76.000	Nippon Teleg & Tel Corp ADR	29.70	2,257.48	28.25	2,147.00	0.0	-110.48	-4.89
654791108	95.000	Nitori Hldgs Co Ltd-Unsp ADR	14.42	1,369.46	12.81	1,216.95	0.0	-152.51	-11.14
nok	175.000	Nokia Corp ADR	5.75	1,006.44	4.64	812.00	0.0	-194.44	-19.32
nsc	120.000	Norfolk Southern Co.	206.95	24,834.29	246.42	29,570.40	0.1	4,736.11	19.07
nvs	700.000	Novartis Ag Sponsored ADR	71.85	50,292.85	90.72	63,504.00	0.1	13,211.15	26.27
nvo	238.000	Novo-Nordisk As	95.62	22,758.48	135.34	32,210.92	0.1	9,452.44	41.53
nvda	843.000	Nvidia Corp	90.65	76,418.88	146.14	123,196.02	0.2	46,777.14	61.21
nxpi	181.000	NXP Semiconductors Nv	161.59	29,247.82	158.03	28,603.43	0.1	-644.39	-2.20
nymx	4,444.000	Nymox Pharmaceutical Corp	3.48	15,466.55	0.32	1,436.75	0.0	-14,029.80	-90.71
orly	196.000	O Reilly Automotive Inc	549.01	107,606.73	844.03	165,429.88	0.3	57,823.15	53.74
odfl	22.000	Old Dominion Freight Line	286.10	6,294.26	283.78	6,243.16	0.0	-51.10	-0.81
ori	341.000	Old Republic International Corp.	20.67	7,049.62	24.15	8,235.15	0.0	1,185.53	16.82
68163w109OLD	303.000	Olympus Corp ADR (delisted 01/31/23)	19.45	5,894.61	17.88	5,417.64	0.0	-476.97	-8.09
68218j301	9.000	Omnib Inc - 15.00 Earnout	0.00	0.00	0.00	0.00	0.0	0.00	0.00
68218j202	9.000	Omnib Inc 12.5 Earnout	0.00	0.00	0.00	0.00	0.0	0.00	0.00
omc	95.000	Omnicom Group	74.68	7,095.03	81.57	7,749.15	0.0	654.12	9.22
opk	2,000.000	Opko Health Inc	5.70	11,397.20	1.25	2,500.00	0.0	-8,897.20	-78.06
orcl	388.000	Oracle Corp	51.94	20,152.60	81.74	31,715.12	0.1	11,562.52	57.37
68750l102	194.000	Orsted A/S-Unsp ADR	34.12	6,619.45	30.19	5,856.86	0.0	-762.59	-11.52
otis	76.000	Otis Worldwide Corp	81.86	6,221.02	78.31	5,951.56	0.0	-269.46	-4.33
pcrx	499.000	Pacira BioSciences Inc	101.83	50,811.05	38.61	19,266.39	0.0	-31,544.66	-62.08
panw	99.000	Palo Alto Networks Inc	89.56	8,866.31	139.54	13,814.46	0.0	4,948.15	55.81
ph	15.000	Parker Hannifin Corp	281.97	4,229.59	291.00	4,365.00	0.0	135.41	3.20
pcty	28.000	Paylocity Holding Corp	159.73	4,472.35	194.26	5,439.28	0.0	966.93	21.62
pypl	206.000	Paypal Holdings Inc	141.38	29,123.31	71.22	14,671.32	0.0	-14,451.99	-49.62
pep	341.000	Pepsico Inc	83.04	28,316.53	180.66	61,605.06	0.1	33,288.53	117.56
pfgc	114.000	Performance Food Group Co	37.30	4,251.95	58.39	6,656.46	0.0	2,404.51	56.55
woof	180.000	Petco Health And Wellness Co	20.81	3,746.67	9.48	1,706.40	0.0	-2,040.27	-54.46
pets	2,000.000	Petmed Express Inc	30.58	61,154.50	17.70	35,400.00	0.1	-25,754.50	-42.11
pfe	724.000	Pfizer Incorporated	38.72	28,035.04	51.24	37,097.76	0.1	9,062.72	32.33
718172109	70.000	Philip Morris International	102.81	7,196.37	101.21	7,084.70	0.0	-111.67	-1.55
pxd	168.000	Pioneer Natural Resources Co	233.57	39,239.07	228.39	38,369.52	0.1	-869.55	-2.22
pnc	174.000	Pnc Financial Svc Group	111.36	19,375.80	157.94	27,481.56	0.0	8,105.76	41.83
por	104.000	Portland General Electric Co	45.83	4,766.53	49.00	5,096.00	0.0	329.47	6.91
ppg	45.000	PPG Industries Inc	156.20	7,029.02	125.74	5,658.30	0.0	-1,370.72	-19.50
ppl	80.000	Ppl Corp	30.11	2,408.67	29.22	2,337.60	0.0	-71.07	-2.95
pg	272.000	Procter & Gamble Co	96.61	26,277.47	151.56	41,224.32	0.1	14,946.85	56.88
pgr	174.000	Progressive Corp	110.70	19,262.29	129.71	22,569.54	0.0	3,307.25	17.17
74365p108	476.000	Prosus NV Spon ADR	9.95	4,737.06	13.73	6,535.48	0.0	1,798.42	37.96
prta	500.000	Prothena Corp PLC	28.79	14,394.35	60.25	30,125.00	0.1	15,730.65	109.28
peg	315.000	Public Service Enterprise Group Inc.	47.90	15,088.84	61.27	19,300.05	0.0	4,211.21	27.91
psa	11.000	Public Storage	247.22	2,719.42	280.19	3,082.09	0.0	362.67	13.34
qcom	229.000	Qualcomm	64.01	14,657.65	109.94	25,176.26	0.0	10,518.61	71.76
833635105	10.000	Quimica Y Minera Chil-Sp ADR	113.00	1,130.01	79.84	798.40	0.0	-331.61	-29.35
rtx	64.000	Raytheon Technologies Corp	101.47	6,494.04	100.92	6,458.88	0.0	-35.16	-0.54
rbc	21.000	RBC Bearings Inc	169.86	3,567.12	209.35	4,396.35	0.0	829.23	23.25
o	33.000	Realty Income Corp	74.66	2,463.66	63.43	2,093.19	0.0	-370.47	-15.04
756255204	136.000	Reckitt Benckiser-Spon ADR	17.60	2,393.46	14.09	1,916.24	0.0	-477.22	-19.94
75629j101	1,764.000	Recruit Holdings Co Ltd-ADR	8.11	14,313.89	6.19	10,919.16	0.0	-3,394.73	-23.72
relx	204.000	Relx PLC - Spon ADR	27.32	5,574.16	27.72	5,654.88	0.0	80.72	1.45
760125104	174.000	Rentokil Initial Plc Spon ADR	26.31	4,577.52	30.81	5,360.94	0.0	783.42	17.11
rsg	400.000	Republic Svcs Inc	107.88	43,153.55	128.99	51,596.00	0.1	8,442.45	19.56
771195104	317.000	Roche Hldg Ltd -Spons ADR	41.23	13,069.39	39.15	12,410.55	0.0	-658.84	-5.04
rok	21.000	Rockwell International	252.69	5,306.53	257.57	5,408.97	0.0	102.44	1.93
rost	252.000	Ross Stores Inc	73.68	18,568.20	116.07	29,249.64	0.1	10,681.44	57.53
ry	138.000	Royal Bank Of Canada	61.51	8,489.04	94.02	12,974.76	0.0	4,485.72	52.84
780249108OLD	186.000	Royal DSM NV Spons ADR (delisted 11/14/22)	42.71	7,943.18	32.96	6,130.19	0.0	-1,812.99	-22.82
780641205	543.000	Royal Ptt Nederland ADR	3.44	1,868.13	3.05	1,656.15	0.0	-211.98	-11.35

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spgi	139,000	S&P Global Inc	356.81	49,595.90	334.94	46,556.66	0.1	-3,039.24	-6.13
786584102	366,000	Safran Sa-Unspon ADR	29.30	10,724.45	31.24	11,433.84	0.0	709.39	6.61
crm	543,000	Salesforce Inc	177.69	96,484.41	132.59	71,996.37	0.1	-24,488.04	-25.38
803054204	92,000	Sap Aktiengesellschaft Adr	121.50	11,177.93	103.19	9,493.48	0.0	-1,684.45	-15.07
sbac	26,000	SBA Communications Corp	207.29	5,389.60	280.31	7,288.06	0.0	1,898.46	35.22
ssp	1,000,000	Scripps E W Co Ohio Cl A	17.80	17,799.24	13.19	13,190.00	0.0	-4,609.24	-25.90
81141r100	53,000	Sea Ltd-ADR	151.37	8,022.66	52.03	2,757.59	0.0	-5,265.07	-65.63
stx	173,000	Seagate Technology	67.18	11,622.18	52.61	9,101.53	0.0	-2,520.65	-21.69
sem	163,000	Select Medical Holdings Corp	23.60	3,847.61	24.83	4,047.29	0.0	199.68	5.19
on	83,000	Semiconductor Corporation	67.88	5,634.06	62.37	5,176.71	0.0	-457.35	-8.12
sre	99,000	Semptra	127.92	12,663.89	154.54	15,299.46	0.0	2,635.57	20.81
st	170,000	Sensata Technologies Holding	40.80	6,936.25	40.38	6,864.60	0.0	-71.65	-1.03
now	176,000	Servicenow Inc	491.32	86,472.03	388.27	68,335.52	0.1	-18,136.51	-20.97
shak	200,000	Shake Shack Inc - Class A	60.37	12,073.95	41.53	8,306.00	0.0	-3,767.95	-31.21
shw	22,000	Sherwin Williams	257.14	5,657.17	237.33	5,221.26	0.0	-435.91	-7.71
824551105	71,000	Shin Etsu Chemical Un-sponsored ADR	39.65	2,815.42	30.51	2,166.35	0.0	-649.07	-23.05
824667109	100,000	Shionogi & Co Ltd-Unspon ADR	15.69	1,568.99	12.38	1,238.00	0.0	-330.99	-21.10
824841407	87,000	Shiseido Ltd Sp Adr	68.96	5,999.73	48.80	4,245.60	0.0	-1,754.13	-29.24
shop	19,000	Shopify Inc A	33.52	636.88	34.71	659.49	0.0	22.61	3.55
82674r103	54,000	Sika Ag-Br-ADR	23.31	1,258.70	23.96	1,293.97	0.0	35.27	2.80
82937k101	526,000	Sinopharm Group Co-Unsp ADR	9.87	5,191.62	12.59	6,622.34	0.0	1,430.72	27.56
swks	106,000	Skyworks Solutions Inc	83.20	8,819.61	91.13	9,659.78	0.0	840.17	9.53
smec.f	5,000	SMC Corp	592.50	2,962.50	423.40	2,117.01	0.0	-845.49	-28.54
78445w306	295,000	SMC Corp-Sponsored ADR	28.72	8,472.00	20.82	6,141.90	0.0	-2,330.10	-27.50
snow	30,000	Snowflake Inc-Class A	153.68	4,610.47	143.54	4,306.20	0.0	-304.27	-6.60
sedg	34,000	Solaredge Technologies Inc	240.45	8,175.43	283.27	9,631.18	0.0	1,455.75	17.81
sony	75,000	Sony Corp ADR New	80.84	6,063.18	76.28	5,721.00	0.0	-342.18	-5.64
so	71,000	Southern Company	74.51	5,290.33	71.41	5,070.11	0.0	-220.22	-4.16
splk	111,000	Splunk Inc	122.07	13,550.03	86.09	9,555.99	0.0	-3,994.04	-29.48
cxm	4,538,000	Sprinklr Inc-A	22.29	101,155.08	8.17	37,075.46	0.1	-64,079.62	-63.35
stag	102,000	Stag Industrial Inc	35.29	3,599.90	32.31	3,295.62	0.0	-304.28	-8.45
swk	400,000	Stanley Black and Decker Inc	163.69	65,476.85	75.12	30,048.00	0.1	-35,428.85	-54.11
sbux	665,000	Starbucks Corp.	67.13	44,640.33	99.20	65,968.00	0.1	21,327.67	47.78
stld	88,000	Steel Dynamics Inc	81.22	7,147.60	97.70	8,597.60	0.0	1,450.00	20.29
ste	196,000	Steris PLC	176.09	34,514.57	184.69	36,199.24	0.1	1,684.67	4.88
stvn	169,000	Stevanato Group Spa	19.20	3,244.54	17.97	3,036.93	0.0	-207.61	-6.40
stm	55,000	Stmicroelectronics Nv	47.05	2,587.95	35.57	1,956.35	0.0	-631.60	-24.41
sybt	1,250,000	Stock Yards Bancorp Inc	46.24	57,794.23	64.98	81,225.00	0.1	23,430.77	40.54
86317t103	227,000	Straumann Holding Ag-Uns ADR	15.07	3,421.13	11.31	2,567.37	0.0	-853.76	-24.96
syk	12,000	Stryker Corporation	219.66	2,635.92	244.49	2,933.88	0.0	297.96	11.30
su	154,000	Suncor Energy Inc	33.05	5,090.39	31.73	4,886.42	0.0	-203.97	-4.01
86959x107	54,000	Suzuki Motor Corp-Uns ADR	140.67	7,596.18	128.58	6,943.32	0.0	-652.86	-8.59
sivb	15,000	SVB Financial Group	348.60	5,229.02	230.14	3,452.10	0.0	-1,776.92	-33.98
synh	94,000	Syneos Health Inc	50.45	4,742.47	36.68	3,447.92	0.0	-1,294.55	-27.30
syy	855,000	Sysco Corp	80.27	68,630.74	76.45	65,364.75	0.1	-3,265.99	-4.76
tmus	1,406,000	T-Mobile US Inc	91.85	129,136.90	140.00	196,840.00	0.4	67,703.10	52.43
trou	72,000	T Rowe Price & Assoc Inc	116.98	8,422.32	109.06	7,852.32	0.0	-570.00	-6.77
tsm	226,000	Taiwan Semiconductor-Sp ADR	92.20	20,836.83	74.49	16,834.74	0.0	-4,002.09	-19.21
tgt	248,000	Target Corp	80.39	19,936.99	149.04	36,961.92	0.1	17,024.93	85.39
trp	236,000	TC Energy Corp	53.07	12,524.99	39.86	9,406.96	0.0	-3,118.03	-24.89
tel	324,000	TE Connectivity LTD	123.87	40,133.00	114.80	37,195.20	0.1	-2,937.80	-7.32
87946f100	39,000	Teleperformance-Unspon ADR	135.14	5,270.46	119.16	4,647.24	0.0	-623.22	-11.82
87974r208	82,000	Temenos Group Ag Sp ADR	56.97	4,671.54	54.86	4,498.52	0.0	-173.02	-3.70
tpx	164,000	Tempur-Sealy International Inc	29.93	4,908.07	34.33	5,630.12	0.0	722.05	14.71
88032q109	42,000	Tencent Holdings Ltd ADR	56.32	2,365.25	42.36	1,779.12	0.0	-586.13	-24.78
88156j105	24,000	Terumo Corp ADR	36.74	881.64	28.19	676.44	0.0	-205.20	-23.27
tsla	386,000	Tesla Inc	73.91	28,527.92	123.18	47,547.48	0.1	19,019.56	66.67
ttek	54,000	Tetra Tech Inc New	114.31	6,172.79	145.19	7,840.26	0.0	1,667.47	27.01
txn	59,000	Texas Instruments Inc	169.61	10,006.75	165.22	9,747.98	0.0	-258.77	-2.59
tfii	22,000	TFI International Inc	99.90	2,197.86	100.24	2,205.28	0.0	7.42	0.34

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bk	283.000	The Bank of New York Mellon Corp	51.43	14,554.50	45.52	12,882.16	0.0	-1,672.34	-11.49
wen	249.000	The Wendy's Co	20.88	5,199.74	22.63	5,634.87	0.0	435.13	8.37
tmo	331.000	Thermo Fisher Scientific Inc	308.35	102,065.04	550.69	182,278.39	0.3	80,213.35	78.59
tri	46.000	Thomson Reuters Corp	80.86	3,719.50	114.07	5,247.22	0.0	1,527.72	41.07
tjx	1,810.000	Tjx Companies	56.64	102,523.39	79.60	144,076.00	0.3	41,552.61	40.53
889110102	5.000	Tokyo Electron LTD Unsp ADR	136.33	681.67	73.13	365.65	0.0	-316.02	-46.36
bld	22.000	TopBuild Corp	177.61	3,907.49	156.49	3,442.78	0.0	-464.71	-11.89
tte	361.000	TotalEnergies SE	49.99	18,044.83	62.08	22,410.88	0.0	4,366.05	24.20
ttt	344.000	Trade Desk Inc/The Class A	50.37	17,328.78	44.83	15,421.52	0.0	-1,907.26	-11.01
tw	59.000	Tradeweb Markets Inc-Class A	50.42	2,975.04	64.93	3,830.87	0.0	855.83	28.77
tt	146.000	Trane Technologies PLC	150.79	22,014.91	168.09	24,541.14	0.0	2,526.23	11.48
trv	28.000	Travelers Cos Inc	159.70	4,471.61	187.49	5,249.72	0.0	778.11	17.40
ths	500.000	TreeHouse Foods Inc	69.98	34,990.00	49.38	24,690.00	0.0	-10,300.00	-29.44
trex	193.000	Trex Company Inc	58.90	11,367.70	42.33	8,169.69	0.0	-3,198.01	-28.13
tfc	79.000	Truist Financial Corp	50.93	4,023.09	43.03	3,399.37	0.0	-623.72	-15.50
uber	172.000	Uber Technologies Inc	41.50	7,138.64	24.73	4,253.56	0.0	-2,885.08	-40.41
ulta	70.000	Ulta Salon Cosmetics & Fragrance Inc	329.19	23,043.07	469.07	32,834.90	0.1	9,791.83	42.49
90460m204	125.000	Unicharm Corp-Spn ADR	8.16	1,020.53	7.64	955.00	0.0	-65.53	-6.42
ul	193.000	Unilever Plc Spon ADR New	47.94	9,253.30	50.35	9,717.55	0.0	464.25	5.02
unp	274.000	Union Pacific Corp.	153.42	42,036.67	207.07	56,737.18	0.1	14,700.51	34.97
909218406	173.000	Unit Corporation Shs	57.50	9,946.74	57.86	10,009.78	0.0	63.04	0.63
ups	146.000	United Parcel Service	170.20	24,848.61	173.84	25,380.64	0.0	532.03	2.14
uri	27.000	United Rentals Inc	187.42	5,060.45	355.42	9,596.34	0.0	4,535.89	89.63
unh	500.000	Unitedhealth Group Inc	308.96	154,480.31	530.18	265,090.00	0.5	110,609.69	71.60
u	426.000	Unity Software Inc	147.15	62,685.99	28.59	12,179.34	0.0	-50,506.65	-80.57
uhs	42.000	Universal Health Services	132.09	5,547.86	140.89	5,917.38	0.0	369.52	6.66
usb	936.000	US Bancorp - Del	43.40	40,618.46	43.61	40,818.96	0.1	200.50	0.49
veev	16.000	Veeva Systems Inc-Class A	260.98	4,175.60	161.38	2,582.08	0.0	-1,593.52	-38.16
vrsk	38.000	Verisk Analytics Inc CL A	197.23	7,494.92	176.42	6,703.96	0.0	-790.96	-10.55
vz	1,162.000	Verizon Communications	47.83	55,581.52	39.40	45,782.80	0.1	-9,798.72	-17.63
vrta	96.000	Vertex Pharmaceuticals	202.88	19,476.73	288.78	27,722.88	0.0	8,246.15	42.34
vrt	371.000	Vertiv Holdings LLC	20.72	7,688.91	13.66	5,067.86	0.0	-2,621.05	-34.09
v	1,297.000	Visa Inc Class A Shares	100.86	130,814.28	207.76	269,464.72	0.5	138,650.44	105.99
92857w308	321.000	Vodafone Group PLC ADR	16.73	5,369.11	10.12	3,248.52	0.0	-2,120.59	-39.50
vnt	1,500.000	Vontier Corp	35.59	53,381.72	19.33	28,995.00	0.1	-24,386.72	-45.68
wba	647.000	Walgreens Boots Alliance Inc	44.67	28,904.70	37.36	24,171.92	0.0	-4,732.78	-16.37
wd	42.000	Walker & Dunlop Inc	110.57	4,644.00	78.48	3,296.16	0.0	-1,347.84	-29.02
wmt	381.000	Walmart Inc	101.99	38,859.06	141.79	54,021.99	0.1	15,162.93	39.02
wbd	126.000	Warner Bros Discovery Inc	25.50	3,213.38	9.48	1,194.48	0.0	-2,018.90	-62.83
wcn	84.000	Waste Connections Inc	137.47	11,547.37	132.56	11,135.04	0.0	-412.33	-3.57
wm	78.000	Waste Management Inc	130.02	10,141.50	156.88	12,236.64	0.0	2,095.14	20.66
wfc	106.000	Wells Fargo & Co New	47.95	5,083.18	41.29	4,376.74	0.0	-706.44	-13.90
wst	44.000	West Pharmaceutical Services	318.81	14,027.48	235.35	10,355.40	0.0	-3,672.08	-26.18
wdc	57.000	Western Digital Corp	52.80	3,009.47	31.55	1,798.35	0.0	-1,211.12	-40.24
wmb	155.000	Williams Co.	35.85	5,557.22	32.90	5,099.50	0.0	-457.72	-8.24
wsm	198.000	Williams Sonoma Inc	54.38	10,766.54	114.92	22,754.16	0.0	11,987.62	111.34
wtw	96.000	Willis Towers Watson PLC	129.13	12,396.89	244.58	23,479.68	0.0	11,082.79	89.40
wsc	235.000	WillScot Mobile Mini Holdings	25.89	6,083.68	45.17	10,614.95	0.0	4,531.27	74.48
wolf	73.000	Wolfspeed Inc	58.28	4,254.23	69.04	5,039.92	0.0	785.69	18.47
wday	48.000	Workday Inc-Class A	193.66	9,295.78	167.33	8,031.84	0.0	-1,263.94	-13.60
98161h101	23.000	Worldline Sa - Unsp ADR	22.06	507.48	19.49	448.27	0.0	-59.21	-11.67
wor	114.000	Worthington Inds Inc	54.63	6,227.39	49.71	5,666.94	0.0	-560.45	-9.00
98260n108	170.000	Wuxi Biologics Cayman - ADR	11.22	1,907.15	15.07	2,561.90	0.0	654.75	34.33
xpo	40.000	XPO Inc	33.57	1,342.73	33.29	1,331.60	0.0	-11.13	-0.83
xyl	44.000	Xylem	92.15	4,054.67	110.57	4,865.08	0.0	810.41	19.99
yumc	500.000	Yum China Holdings Inc	22.29	11,144.12	54.65	27,325.00	0.0	16,180.88	145.20
yum	500.000	Yum! Brands Inc.	53.70	26,850.23	128.08	64,040.00	0.1	37,189.77	138.51
zts	440.000	Zoetis Inc	154.23	67,859.53	146.55	64,482.00	0.1	-3,377.53	-4.98
				11,124,531.70		12,466,846.84	22.4	1,342,315.14	12.07
PREFERRED STOCKS									
902973718	2,000.000	US Bancorp 4%	25.00	50,000.00	16.24	32,480.00	0.1	-17,520.00	-35.04

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Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
MUTUAL FUNDS									
fwgi.x	1,500.001	Af Cap Wlrd Gr & Inc-F3	51.43	77,141.30	51.55	77,325.05	0.1	183.75	0.24
wfmi.x	2,014.341	Allspring Special Mid Cap Value Fund Institutional	48.27	97,223.38	44.35	89,336.02	0.2	-7,887.36	-8.11
raai.x	3,191.525	Altegris AACA Opportunistic Real Estate Fund CI I	12.77	40,758.69	11.52	36,766.37	0.1	-3,992.32	-9.80
rafc.x	741.006	Am Cap Fd Inc CI R-3	31.35	23,233.92	28.57	21,170.54	0.0	-2,063.38	-8.88
rdwc.x	1,727.347	Am Fnd Dev Wld Gr & In-R3	10.41	17,988.73	9.41	16,254.34	0.0	-1,734.39	-9.64
arwd.x	120,496.357	Amer Cent One Choice 2025-R6	10.66	1,284,229.60	8.94	1,077,237.43	1.9	-206,992.17	-16.12
arcu.x	103,350.578	Amer Cent One Choice 2030-R6	11.59	1,198,302.85	9.80	1,012,835.66	1.8	-185,467.19	-15.48
arld.x	223,178.182	Amer Cent One Choice 2035-R6	11.25	2,509,785.64	9.03	2,015,298.98	3.6	-494,486.66	-19.70
ardu.x	97,448.208	Amer Cent One Choice 2040-R6	11.11	1,082,881.29	10.00	974,482.08	1.7	-108,399.21	-10.01
ardo.x	141,241.083	Amer Cent One Choice 2045-R6	11.35	1,603,376.67	9.01	1,272,582.16	2.3	-330,794.51	-20.63
arfe.x	103,288.953	Amer Cent One Choice 2050-R6	12.61	1,302,987.98	10.62	1,096,928.68	2.0	-206,059.30	-15.81
areu.x	81,308.945	Amer Cent One Choice 2055-R6	13.16	1,070,105.40	11.17	908,220.92	1.6	-161,884.48	-15.13
argd.x	17,757.808	Amer Cent One Choice 2060 Portfolio R6	14.45	256,616.91	12.45	221,084.71	0.4	-35,532.21	-13.85
ardt.x	76,016.592	Amer Cent One Choice Ret-R6	10.49	797,324.02	8.69	660,584.18	1.2	-136,739.84	-17.15
sfcw.x	1,000.000	Amer Fnd Smallcap Wld-F3	67.70	67,700.57	57.30	57,300.00	0.1	-10,400.57	-15.36
nwmb.x	636.825	Amer Funds Washingtonr2	50.50	32,156.52	51.03	32,497.18	0.1	340.66	1.06
aaft.x	25,296.486	American 2035 Target Ret A	14.75	373,249.36	15.46	391,083.67	0.7	17,834.31	4.78
afmb.x	8,000.000	American Balanced Fund-F3	28.07	224,556.11	28.75	230,000.00	0.4	5,443.89	2.42
aade.x	7,516.242	American Beacon Large Cap Value Instl	25.56	192,146.57	23.89	179,563.02	0.3	-12,583.55	-6.55
avfi.x	3,597.160	American Beacon Small Cap Value Instl	23.87	85,873.15	22.43	80,684.30	0.1	-5,188.85	-6.04
aiad.x	4,259.599	American Century Inflation Adjusted Bond Fund R6	12.17	51,828.22	10.50	44,725.79	0.1	-7,102.43	-13.70
arhs.x	2,965.346	American Century One Choice 2065 R6	11.49	34,060.23	10.01	29,683.11	0.1	-4,377.12	-12.85
anbf.x	1,425.317	American Fnds Stra Bnd F2	10.18	14,513.21	9.42	13,426.49	0.0	-1,086.72	-7.49
rfnc.x	334.284	American Fundmntl Investors R3	61.30	20,490.56	60.07	20,080.44	0.0	-410.12	-2.00
amcp.x	4,147.429	American Funds AMCAP A	27.90	115,701.60	30.08	124,754.66	0.2	9,053.06	7.82
abal.x	2,677.383	American Funds American Balanced A	25.72	68,853.12	28.76	77,001.54	0.1	8,148.42	11.83
amrm.x	2,139.756	American Funds American Mutual A	33.28	71,210.76	48.43	103,628.38	0.2	32,417.62	45.52
abnf.x	1,030.480	American Funds Bond Fund of Amer F2	12.62	13,000.18	11.38	11,726.86	0.0	-1,273.32	-9.79
cwgi.x	2,508.639	American Funds Capital World Gr&Inc A	42.34	106,219.82	51.58	129,395.60	0.2	23,175.78	21.82
aepg.x	1,457.048	American Funds Europacific Growth A	45.15	65,785.29	49.03	71,439.06	0.1	5,653.77	8.59
feup.x	2,309.652	American Funds Europacific Growth F3	51.04	117,873.24	49.08	113,357.72	0.2	-4,515.52	-3.83
gbla.x	1,963.693	American Funds Global Balanced A	30.76	60,407.78	32.49	63,800.39	0.1	3,392.61	5.62
agth.x	4,657.785	American Funds Growth Fund of Amer A	49.95	232,655.50	49.49	230,513.78	0.4	-2,141.72	-0.92
rgwb.x	4,492.988	American Funds Growth Portfolio R2	25.47	114,451.31	17.01	76,425.73	0.1	-38,025.58	-33.22
amec.x	4,199.592	American Funds Income Fund of Amer A	19.76	82,990.61	22.63	95,036.77	0.2	12,046.16	14.52
aivs.x	3,256.042	American Funds Invmt Co of Amer A	36.63	119,257.66	41.26	134,344.29	0.2	15,086.63	12.65
anwp.x	578.764	American Funds New Perspective A	47.95	27,751.49	47.31	27,381.32	0.0	-370.17	-1.33

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mpc.x	381.938	American Funds New Perspective R3	45.78	17,485.75	45.92	17,538.59	0.0	52.84	0.30
newf.x	277.953	American Funds New World A	58.09	16,147.55	66.46	18,472.76	0.0	2,325.21	14.40
mwg.x	3,257.836	American Funds New World R6	69.85	227,569.82	66.39	216,287.73	0.4	-11,282.09	-4.96
smcw.x	857.440	American Funds SMALLCAP World A	47.29	40,549.90	56.10	48,102.38	0.1	7,552.49	18.63
awsh.x	615.116	American Funds Washington Mutual A	46.77	28,767.47	51.99	31,979.88	0.1	3,212.41	11.17
rmfe.x	1,175.546	American Mutual Fund-R4	50.56	59,430.51	48.23	56,696.58	0.1	-2,733.93	-4.60
rmfb.x	675.991	American Mutual R2	48.20	32,582.48	47.74	32,271.81	0.1	-310.67	-0.95
mpe.x	376.712	American New Perspect R-4	61.75	23,261.15	46.49	17,513.34	0.0	-5,747.81	-24.71
rsle.x	646.692	American Smallcap World R-4	83.42	53,950.18	55.60	35,956.08	0.1	-17,994.10	-33.35
arth.x	6,401.072	Artisan Global Equity-Inv	23.24	148,732.53	16.31	104,401.48	0.2	-44,331.05	-29.81
apdr.x	3,729.462	Artisan Global Opportunit-Ad	38.19	142,410.71	26.02	97,040.60	0.2	-45,370.11	-31.86
bcix.o	19,763.756	BC Industrial REIT IV Inc	10.69	211,200.07	15.37	303,711.61	0.5	92,511.54	43.80
madv.x	5,494.938	BlackRock Equity Dividend Instl	22.14	121,674.86	18.28	100,447.47	0.2	-21,227.39	-17.45
bimb.x	7,146.771	BlackRock Systematic Multi-Strategy Instl	10.51	75,121.66	9.66	69,037.81	0.1	-6,083.85	-8.10
blex.o	19,403.183	Blackstone REIT	11.39	221,005.39	14.87	288,587.42	0.5	67,582.03	30.58
cfoi.x	14,640.925	Calvert Floating-Rate Advantage I	9.30	136,144.39	8.64	126,497.59	0.2	-9,646.80	-7.09
cdsi.x	8,547.844	Calvert Short Duration Inc I	16.42	140,342.74	15.16	129,585.32	0.2	-10,757.42	-7.67
cisi.x	1,473.047	Calvert US Large Cap Core Responsible Index Fund I 769	36.39	53,606.74	33.12	48,787.32	0.1	-4,819.43	-8.99
csdi.x	4,587.037	Cohen & Steers Real Estate Securities I	16.77	76,911.40	15.16	69,539.48	0.1	-7,371.92	-9.58
cuvr.x	7,617.631	Columbia Quality Income Fund Adv	21.91	166,866.93	17.86	136,050.89	0.2	-30,816.04	-18.47
imid.x	3,388.568	Congress Mid Cap Growth-Ins	23.79	80,614.00	22.56	76,446.09	0.1	-4,167.91	-5.17
demi.x	2,135.951	Delaware Emerging Markets Instl	26.48	56,559.25	17.07	36,460.68	0.1	-20,098.56	-35.54
ihif.x	20,539.570	Delaware Ivy High Income R6	6.78	139,221.50	5.82	119,540.30	0.2	-19,681.20	-14.14
igrf.x	2,468.565	Delaware Ivy Mid Cap Growth Fund R6	41.81	103,214.65	27.14	66,996.85	0.1	-36,217.80	-35.09
dhei.x	25,306.267	Diamond Hill Short Duration Securitized Bond Fund I	10.12	256,107.33	9.41	238,131.97	0.4	-17,975.36	-7.02
dhmi.x	5,678.106	Diamond Hill Small-Mid Cap I	19.23	109,174.97	23.31	132,356.65	0.2	23,181.68	21.23
dodi.x	55,141.408	Dodge & Cox Income CI I	14.04	774,180.14	12.19	672,173.76	1.2	-102,006.38	-13.18
dodf.x	6,725.410	Dodge & Cox International Stock CI I	47.03	316,313.94	43.11	289,932.43	0.5	-26,381.51	-8.34
dodg.x	1,153.556	Dodge & Cox Stock CI I	162.82	187,816.64	215.71	248,833.56	0.4	61,016.93	32.49
eism.x	2,326.237	Eaton Vance Atlanta Capital SMID-Cap I	29.53	68,700.11	34.16	79,464.26	0.1	10,764.14	15.67
fiqi.x	1,833.024	Fidelity Advisor Intl Small Cap Z	24.54	44,975.71	26.88	49,271.69	0.1	4,295.98	9.55
fcnt.x	3,000.000	Fidelity® Contrafund®	18.85	56,550.00	12.09	36,270.00	0.1	-20,280.00	-35.86
fism.x	1,053.904	Fidelity® International Small Cap	29.30	30,881.49	26.73	28,170.85	0.1	-2,710.64	-8.78
funf.x	1,000.000	Fundamental Investors CL F 3	63.96	63,955.26	60.21	60,210.00	0.1	-3,745.26	-5.86
gipi.x	9,697.189	Gldmn Schs Bal Strat-Inst	11.85	114,947.18	10.49	101,723.51	0.2	-13,223.67	-11.50
hnac.x	1,927.682	Harbor Capital Appreciation Fund R	64.65	124,618.58	62.89	121,231.92	0.2	-3,386.66	-2.72
hgii.x	1,018.684	Hartford Core Equity Fund-I	33.72	34,350.39	38.76	39,484.19	0.1	5,133.80	14.95
iciv.x	895.371	Invesco Conserv Inc-A	9.93	8,891.75	9.94	8,899.99	0.0	8.24	0.09
jeni.x	1,930.753	Jensen Quality Growth I	50.98	98,427.30	54.67	105,554.27	0.2	7,126.97	7.24
jvmr.x	838.936	John Hancock Disciplined Value Mid Cap R6	22.59	18,948.89	24.40	20,470.04	0.0	1,521.14	8.03
jlgm.x	14,335.587	JPMorgan Large Cap Growth R6	50.35	721,779.87	46.92	672,625.74	1.2	-49,154.12	-6.81
jisg.x	1,900.584	JPMorgan Small Cap Growth Fund CI L	16.00	30,406.95	17.10	32,499.99	0.1	2,093.03	6.88

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juss.x	2,327.930	JPMorgan U.S. Small Company Fund Cl L	17.12	39,862.61	15.25	35,500.93	0.1	-4,361.67	-10.94
jsis.x	16,367.823	JPMorgan Unconstrained Debt Fund - I	9.88	161,732.69	9.38	153,530.18	0.3	-8,202.51	-5.07
ldlv.x	92,509.844	Lord Abbett Shrt Dur Inc-R6	4.15	384,209.15	3.83	354,312.70	0.6	-29,896.45	-7.78
mlai.x	4,832.327	MainStay Winslow Large Cap Growth Fund I	10.38	50,168.59	8.21	39,673.40	0.1	-10,495.19	-20.92
waye.x	6,701.259	Meehan Waycross Long/Short Equity	11.35	76,068.00	13.33	89,327.78	0.2	13,259.78	17.43
mqgi.x	1,207.656	MFS Intl Growth I	38.65	46,681.37	40.70	49,151.60	0.1	2,470.23	5.29
medh.x	1,142.288	MFS® Emerging Markets Debt Fund R6	14.37	16,414.94	11.49	13,124.89	0.0	-3,290.05	-20.04
mgrd.x	6,736.416	MFS® International Growth Fund R6	38.75	261,037.73	36.02	242,645.70	0.4	-18,392.02	-7.05
mini.x	1,237.349	MFS® International Intrinsic Value I	41.16	50,926.06	38.04	47,068.76	0.1	-3,857.30	-7.57
mndk.x	3,136.384	MFS® New Discovery Fund R6	39.28	123,188.15	25.55	80,134.61	0.1	-43,053.54	-34.95
meia.x	2,478.984	MFS® Value A	48.20	119,485.10	47.49	117,726.95	0.2	-1,758.15	-1.47
meik.x	13,009.354	MFS® Value Fund R6	42.82	557,015.23	47.45	617,293.85	1.1	60,278.62	10.82
meii.x	990.873	MFS® Value I	37.06	36,724.95	47.79	47,353.82	0.1	10,628.87	28.94
nbpi.x	1,074.293	Neuberger Berman Large Cap Value Instl	43.21	46,422.71	43.04	46,237.57	0.1	-185.14	-0.40
nhpx.o	15,766.672	NH PIF CClass S	19.79	312,070.18	18.63	293,733.10	0.5	-18,337.08	-5.88
noem.x	2,431.202	Northern Emerging Markets Equity Fund	11.80	28,680.89	10.20	24,798.26	0.0	-3,882.63	-13.54
nhfi.x	49,648.787	Northern High Yield Fixed Income Fd	6.50	322,964.80	5.63	279,522.67	0.5	-43,442.13	-13.45
noin.x	2,244.571	Northern Intl Equity Index	12.82	28,780.84	12.10	27,159.31	0.0	-1,621.53	-5.63
nsid.x	14,296.944	Northern Small Cap Index Fd	12.17	173,939.65	11.64	166,416.43	0.3	-7,523.22	-4.33
nosi.x	10,708.037	Northern Stock Index Fund	27.32	292,505.66	40.83	437,209.15	0.8	144,703.49	49.47
masf.x	6,107.831	PartnerSelect Alternative Strategies Fund-Is	11.45	69,925.85	10.24	62,544.19	0.1	-7,381.66	-10.56
pgrq.x	6,774.424	PGIM Global Real Estate Cl R6	21.51	145,688.22	17.65	119,568.58	0.2	-26,119.63	-17.93
pgtq.x	5,223.555	PGIM Global Total Return Cl R6	6.78	35,426.74	5.02	26,222.25	0.0	-9,204.49	-25.98
pjmq.x	328.201	PGIM Jenn Natural Resources Cl R6	31.88	10,462.25	56.09	18,408.79	0.0	7,946.54	75.95
paai.x	8,981.369	Pimco All Asset Fund-Institutional	11.61	104,276.12	10.51	94,394.19	0.2	-9,881.93	-9.48
pcr1.x	4,069.054	PIMCO Commodity Real Ret Strat Instl	6.64	27,019.98	4.89	19,897.67	0.0	-7,122.30	-26.36
pcrp.x	4,377.370	Pimco Commodity RR Strategy I-2	7.32	32,022.39	4.86	21,274.02	0.0	-10,748.37	-33.57
pimi.x	16,436.648	PIMCO Income Instl	11.92	195,971.57	10.35	170,119.31	0.3	-25,852.27	-13.19
pttr.x	47,980.398	PIMCO Total Return Instl	10.21	489,737.19	8.46	405,914.17	0.7	-83,823.02	-17.12
pire.x	2,683.393	Principal Real Estate Securities Inst	25.88	69,442.75	25.23	67,702.01	0.1	-1,740.74	-2.51
this.x	2,252.509	T Rowe Pr Health Sciences-I	94.09	211,946.93	89.91	202,523.08	0.4	-9,423.84	-4.45
trbc.x	333.481	T. Rowe Price Blue Chip Growth	94.06	31,368.06	103.51	34,518.62	0.1	3,150.56	10.04
prdg.x	2,078.730	T. Rowe Price Dividend Growth	67.17	139,634.17	64.10	133,246.59	0.2	-6,387.58	-4.57
prgf.x	1,381.698	T. Rowe Price Growth Stock	105.49	145,759.73	61.61	85,126.41	0.2	-60,633.32	-41.60
rpti.x	906.555	T. Rowe Price Mid-Cap Growth I	110.29	99,986.55	88.90	80,592.74	0.1	-19,393.81	-19.40
tros.x	4,364.744	T. Rowe Price Overseas Stock	10.71	46,733.63	10.97	47,881.24	0.1	1,147.61	2.46
tqai.x	2,877.088	T. Rowe Price QM US Small-Cap Gr Eq I	33.96	97,712.85	34.93	100,496.68	0.2	2,783.83	2.85
fbnr.x	0.001	Templeton Global Bond R6	10.74	0.01	7.85	0.01	0.0	0.00	-26.93
tsem.x	2,062.864	Touchstone Sands Em Gr-Y	22.72	46,875.38	12.55	25,888.94	0.0	-20,986.44	-44.77
vfia.x	7,859.365	Vanguard 500 Index Admiral	304.11	2,390,087.87	354.11	2,783,079.74	5.0	392,991.87	16.44
vbia.x	20,749.583	Vanguard Balanced Index Adm	37.40	775,985.36	39.65	822,720.97	1.5	46,735.61	6.02
vtri.x	8,428.318	Vanguard International Value Inv	35.23	296,906.88	35.74	301,228.09	0.5	4,321.21	1.46

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vmva.x	1,366.899	Vanguard Mid-Cap Value Index Admiral	56.66	77,450.99	70.08	95,792.28	0.2	18,341.29	23.68
vima.x	3,053.413	Vanguard Mid Cap Index Admiral	242.02	738,991.19	252.47	770,895.18	1.4	31,903.99	4.32
vsma.x	6,718.286	Vanguard Small Cap Index Adm	88.83	596,766.16	87.94	590,806.07	1.1	-5,960.09	-1.00
vtms.x	471.510	Vanguard Tax-Managed Small Cap Adm	65.36	30,815.72	77.06	36,334.56	0.1	5,518.84	17.91
vtbl.x	15,325.584	Vanguard Total Bond Market Index Adm	10.76	164,927.57	9.48	145,286.54	0.3	-19,641.03	-11.91
vwua.x	500.000	Vanguard US Growth Admiral™	183.47	91,736.00	101.32	50,660.00	0.1	-41,076.00	-44.78
rsfl.x	2,858.564	Victory Floating Rate Fund A	9.40	26,870.50	8.19	23,411.64	0.0	-3,458.86	-12.87
rida.x	1,333.275	Victory INCORE Low Duration Bond Fund A	9.98	13,306.08	9.64	12,852.77	0.0	-453.31	-3.41
gpaf.x	6,247.833	Victory RS Large Cap Alpha Fund A	48.77	304,712.69	47.92	299,396.16	0.5	-5,316.53	-1.74
rsdg.x	7,531.393	Victory RS Select Growth Fund A	38.54	290,268.22	15.51	116,811.91	0.2	-173,456.31	-59.76
vsor.x	250.316	Victory Sycamore S/C Opp-R6	46.41	11,616.78	46.29	11,587.13	0.0	-29.65	-0.26
whgs.x	2,322.619	Westwood Quality SmallCap Fund Instal	20.54	47,712.14	18.23	42,341.34	0.1	-5,370.80	-11.26
				30,076,111.17		27,984,657.67	50.2	-2,091,453.50	-6.95
EXCHANGE TRADED FUNDS									
drsk	650.000	Aptus Defined Risk ETF	30.75	19,989.97	25.60	16,640.00	0.0	-3,349.97	-16.76
labu	1,500.000	Direxion Daily S&P Biotech Bull	17.55	26,319.90	7.07	10,605.00	0.0	-15,714.90	-59.71
tecs	300.000	Direxion Daily Tech Bear 3X	44.85	13,455.00	40.57	12,171.00	0.0	-1,284.00	-9.54
evt	1,000.000	Eaton-Vance Tax-Adv Dvd Inc	18.97	18,968.90	22.80	22,800.00	0.0	3,831.10	20.20
exg	5,500.000	Eaton Vance Tax - Managed Glob	8.04	44,228.03	7.55	41,525.00	0.1	-2,703.03	-6.11
elv	19.000	Elevance Health Inc	404.27	7,681.18	512.97	9,746.43	0.0	2,065.25	26.89
emqq	1,705.000	Emerging Mkts Internet & Ec	55.01	93,799.62	29.73	50,689.65	0.1	-43,109.97	-45.96
xle	2,900.000	Energy Select Sector Spdr	58.08	168,429.46	87.47	253,663.00	0.5	85,233.54	50.60
fv	834.147	First Trust Dorsey Wright Fo	25.32	21,123.59	46.55	38,829.54	0.1	17,705.95	83.82
fxo	703.000	First Trust Financial Alphad	42.56	29,919.38	40.96	28,794.88	0.1	-1,124.50	-3.76
fta	678.000	First Trust Large Cap Value AlphaDEX Fund	44.41	30,113.11	65.81	44,619.18	0.1	14,506.07	48.17
fei	5,000.000	First Trust MLP And Energy I	7.83	39,150.00	7.81	39,050.00	0.1	-100.00	-0.26
cibr	220.000	First Trust NASDAQ Cybersecurity ETF	30.72	6,759.28	38.71	8,516.20	0.0	1,756.92	25.99
emlp	3,000.000	First Trust North American E	24.60	73,786.50	26.69	80,070.00	0.1	6,283.50	8.52
fvd	1,146.000	First Trust Value Line Dividend Index Fund	26.05	29,849.73	39.91	45,736.86	0.1	15,887.13	53.22
forh	21,000.000	Formidable ETF	25.25	530,267.20	23.38	490,898.10	0.9	-39,369.10	-7.42
kong	17,233.000	Formidable Fortress ETF	24.89	428,987.04	23.61	406,884.92	0.7	-22,102.12	-5.15
fpe	750.000	Ft-Preferred Secur & Inc Etf	20.36	15,272.05	16.80	12,600.00	0.0	-2,672.05	-17.50
ggn	58,346.000	GAMCO Global Gold Natural Res & Income Trust	4.21	245,777.78	3.63	211,795.98	0.4	-33,981.80	-13.83
gslc	2,410.000	Goldman Activebeta US LC ETF	74.58	179,733.25	76.13	183,473.30	0.3	3,740.05	2.08
eprf	800.000	Innovator S&P Investment Grade Preferred ETF	24.45	19,557.92	18.04	14,432.00	0.0	-5,125.92	-26.21
bscn	4,600.000	Invesco Bulletshares 2023 Co	21.76	100,092.32	20.98	96,508.00	0.2	-3,584.32	-3.58
bsco	4,500.000	Invesco Bulletshares 2024 Co	22.17	99,759.15	20.49	92,182.95	0.2	-7,576.20	-7.59
vrig	1,202.000	Invesco Variable Rate Invest	25.02	30,069.06	24.71	29,701.42	0.1	-367.64	-1.22
vrp	8,630.000	Invesco Variable Rate Prefer	25.47	219,769.85	22.39	193,225.70	0.3	-26,544.15	-12.08
slqd	1,000.000	iShares 0-5 Yr Inv Grd Corp	49.45	49,454.90	47.86	47,860.00	0.1	-1,594.90	-3.22
shy	1,500.000	iShares 1-3 Year Treasury Bond	85.92	128,884.05	81.17	121,755.00	0.2	-7,129.05	-5.53
iei	500.000	iShares 3-7 Year Treasury Bond	130.61	65,304.65	114.89	57,445.00	0.1	-7,859.65	-12.04
ief	500.000	iShares 7-10 Year Treasury Bon	114.70	57,349.65	95.78	47,890.00	0.1	-9,459.65	-16.49
ibb	300.000	iShares Biotechnology ETF	87.33	26,198.78	131.29	39,387.00	0.1	13,188.22	50.34

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dgro	4,468.000	iShares Core Dividend Growth	34.99	156,342.51	50.00	223,400.00	0.4	67,057.49	42.89
iefa	800.000	iShares Core MSCI EAFE ETF	73.28	58,625.50	61.64	49,312.00	0.1	-9,313.50	-15.89
ijh	1,459.000	iShares Core S&P Mid-Cap ETF	239.89	349,998.78	241.89	352,917.51	0.6	2,918.73	0.83
ijr	840.000	iShares Core S&P Small-Cap ETF	101.56	85,310.58	94.64	79,497.60	0.1	-5,812.98	-6.81
iusv	3,300.000	iShares Core S&P US Value ETF	60.35	199,170.18	70.63	233,079.00	0.4	33,908.82	17.03
ibdp	10,000.000	iShares Ibonds Dec 2024 Term	24.96	249,600.00	24.42	244,200.00	0.4	-5,400.00	-2.16
pff	5,850.000	iShares Preferred & Income Securities ETF	37.53	219,521.25	30.53	178,600.50	0.3	-40,920.75	-18.64
iwr	2,218.452	iShares Russell Mid-Cap ETF	50.84	112,777.07	67.45	149,634.55	0.3	36,857.48	32.68
iwv	4,583.000	iShares S&P 500 Growth ETF	33.32	152,701.54	58.50	268,105.50	0.5	115,403.96	75.57
ptbd	750.000	Pacer Trendpilot US Bond ETF	25.95	19,466.10	20.11	15,082.50	0.0	-4,383.60	-22.52
xbi	277.000	SPDR Biotech ETF	72.18	19,993.31	83.00	22,991.00	0.0	2,997.69	14.99
gld	425.000	SPDR GOLD TRUST GOLD SHS	131.37	55,832.08	169.64	72,097.00	0.1	16,264.92	29.13
spyg	1,500.000	SPDR Portfolio S&P 500 Growth ETF	35.97	53,955.00	50.67	76,005.00	0.1	22,050.00	40.87
spy	2,075.000	SPDR S&P 500 ETF Trust	299.01	620,453.14	382.43	793,542.25	1.4	173,089.11	27.90
mdy	192.000	SPDR S&P Midcap 400 EFT Trust	258.18	49,570.56	442.79	85,015.68	0.2	35,445.12	71.50
gdxj	500.000	Vaneck Junior Gold Miners Et	45.13	22,565.00	35.65	17,825.00	0.0	-4,740.00	-21.01
espo	1,000.000	Vaneck Video Gaming And Espo	61.98	61,977.20	42.86	42,860.00	0.1	-19,117.20	-30.85
vig	500.000	Vanguard Dividend Apprec ETF	134.94	67,468.58	151.85	75,925.00	0.1	8,456.42	12.53
vde	346.000	Vanguard Energy ETF	100.96	34,931.02	121.28	41,962.88	0.1	7,031.86	20.13
vea	1,338.000	Vanguard FTSE Developed Markets ETF	41.10	54,991.80	41.97	56,155.86	0.1	1,164.06	2.12
vpl	700.000	Vanguard FTSE Pacific ETF	74.88	52,417.12	64.35	45,045.00	0.1	-7,372.12	-14.06
vug	238.000	Vanguard Growth ETF	118.30	28,155.13	213.11	50,720.18	0.1	22,565.05	80.15
vym	600.768	Vanguard High Dividend Yield	94.04	56,495.24	108.21	65,009.11	0.1	8,513.87	15.07
vgt	400.000	Vanguard Info Tech ETF	178.84	71,536.00	319.41	127,764.00	0.2	56,228.00	78.60
biv	1,000.000	Vanguard Intermediate Term B	89.52	89,519.30	74.32	74,320.00	0.1	-15,199.30	-16.98
mgv	500.756	Vanguard Mega Cap Value ETF	79.53	39,826.70	102.85	51,502.75	0.1	11,676.05	29.32
vo	130.000	Vanguard Mid-Cap ETF	191.61	24,908.80	203.81	26,495.30	0.0	1,586.50	6.37
vnq	580.000	Vanguard Real Estate ETF	90.91	52,727.80	82.48	47,838.40	0.1	-4,889.40	-9.27
vtwo	4,221.000	Vanguard Russell 2000	75.82	320,015.12	70.37	297,031.77	0.5	-22,983.35	-7.18
voo	400.000	Vanguard S&P 500 ETF	250.49	100,194.76	351.34	140,536.00	0.3	40,341.24	40.26
voov	900.000	Vanguard S&P 500 Value ETF	111.73	100,558.22	140.06	126,054.00	0.2	25,495.78	25.35
vtip	2,500.000	Vanguard Short-Term Tips	51.87	129,674.80	46.71	116,775.00	0.2	-12,899.80	-9.95
vbr	200.000	Vanguard Small Cap Value ETF	134.60	26,919.14	158.80	31,760.00	0.1	4,840.86	17.98
vtv	1,083.114	Vanguard Value ETF	119.84	129,800.88	140.37	152,036.71	0.3	22,235.83	17.13
				6,688,051.51		7,180,593.16	12.9	492,541.66	7.36
CORPORATE BOND									
04686jaa9	15,000.000	Athene Holding Ltd 4.125% Due 01-12-28	106.95	16,042.35	92.05	13,807.68	0.0	-2,234.67	-13.93
06747pnf2	25,000.000	Barclays Bank PLC Index_Linked Set A MTN 3.700% Due 04-28-23	100.00	25,000.00	99.64	24,910.00	0.0	-90.00	-0.36
10948waa1	20,000.000	Brightsphere Investment 4.800% Due 07-27-26	108.37	21,674.80	90.09	18,017.20	0.0	-3,657.60	-16.87
11134laf6	15,000.000	Broadcom Crp / Caymn Fi 3.625% Due 01-15-24	105.14	15,770.85	98.29	14,742.90	0.0	-1,027.95	-6.52
29359uab5	15,000.000	Enstar Group Ltd 4.950% Due 06-01-29	111.65	16,747.80	88.55	13,282.50	0.0	-3,465.30	-20.69
26884uae9	15,000.000	EPR Properties 4.950% Due 04-15-28	112.17	16,825.65	85.32	12,797.70	0.0	-4,027.95	-23.94

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316773cm0	20,000.000	Fifth Third Bancorp 5.100% Due 06-30-49	101.20	20,239.20	95.00	19,000.00	0.0	-1,239.20	-6.12
31847rae2	15,000.000	First American Financial 4.300% Due 02-01-23	106.40	15,959.55	99.90	14,984.55	0.0	-975.00	-6.11
343412af9	20,000.000	Fluor Corp 4.250% Due 09-15-28	102.81	20,562.20	90.00	18,000.00	0.0	-2,562.20	-12.46
302635ae7	20,000.000	FS KKR Capital Corp 4.125% Due 02-01-25	103.28	20,655.40	94.01	18,802.40	0.0	-1,853.00	-8.97
38141eh85	15,000.000	Goldman Sachs Group Inc 4.400% Due 11-15-32	111.47	16,720.50	90.40	13,559.25	0.0	-3,161.25	-18.91
38143cbl4	20,000.000	Goldman Sachs Group Inc 4.000% Due 02-15-31	100.41	20,081.80	85.94	17,187.96	0.0	-2,893.84	-14.41
40057lut6	350,000.000	GS Finance Corp 0.000% Due 05-03-24	100.01	350,025.00	95.53	334,357.45	0.6	-15,667.55	-4.48
47233jbh0	20,000.000	Jefferies Grp LLC / Cap 4.150% Due 01-23-30	108.25	21,650.80	89.28	17,855.00	0.0	-3,795.80	-17.53
46625hjq4	50,000.000	JPMorgan Chase & Co 6.750% Due 01-29-49	111.01	55,505.25	99.89	49,945.50	0.1	-5,559.75	-10.02
48124bac9	20,000.000	JPMorgan Chase & Co 5.150% Due 04-23-99	103.75	20,750.00	99.71	19,941.80	0.0	-808.20	-3.89
48132h3a8	75,000.000	JPMorgan Chase Financial 0.000% Due 02-28-25	100.05	75,034.80	111.76	83,820.00	0.2	8,785.20	11.71
521865ba2	20,000.000	Lear Corp 4.250% Due 05-15-29	106.85	21,370.20	89.80	17,960.80	0.0	-3,409.40	-15.95
61769hne1	30,000.000	Morgan Stanley Fin LLC 0.000% Due 08-30-24	100.00	30,000.00	125.46	37,636.50	0.1	7,636.50	25.46
61770fgc4	50,000.000	Morgan Stanley Fin LLC 0.000% Due 03-03-23	100.07	50,034.80	110.49	55,242.50	0.1	5,207.70	10.41
61770fhm1	100,000.000	Morgan Stanley Fin LLC 0.000% Due 03-05-25	100.03	100,034.80	126.06	126,055.00	0.2	26,020.20	26.01
61773fyb3	125,000.000	Morgan Stanley Fin LLC 0.000% Due 09-21-23	100.04	125,050.00	88.96	111,193.75	0.2	-13,856.25	-11.08
61773q6s3	250,000.000	Morgan Stanley Fin LLC 0.000% Due 05-10-24	100.03	250,075.00	94.87	237,162.50	0.4	-12,912.50	-5.16
61774hwp9	150,000.000	Morgan Stanley Fin LLC 0.000% Due 04-17-25	100.03	150,050.00	102.08	153,112.50	0.3	3,062.50	2.04
				1,475,860.75		1,443,375.44	2.6	-32,485.31	-2.20
TREASURY-AGENCY BOND									
91282cdg3	100,000.000	US Treasury Note/Bond 1.125% Due 10-31-26	89.15	89,152.01	89.48	89,476.56	0.2	324.55	0.36
GOVERNMENT ZEROS									
912796yb9	200,000.000	US Treasury Bill 0.000% Due 03-02-23	98.37	196,746.00	99.32	198,637.00	0.4	1,891.00	0.96
UNIT TRUSTS									
30322e727	15,000.000	First Trust 9675 Technology	11.22	168,301.50	8.17	122,490.00	0.2	-45,811.50	-27.22
30326f761	9,000.000	Ft 10079 Cap Str Opp Prt-Ui	8.97	80,711.10	9.09	81,819.00	0.1	1,107.90	1.37
40177a720	5,115.000	UT2151AREAST1FCM	9.78	49,999.13	3.21	16,429.38	0.0	-33,569.75	-67.14
				299,011.73		220,738.38	0.4	-78,273.35	-26.18
GNMA/FNMA/FHLMC/SBA Pool									
38378jce0	174.291	Government National Mortgage A 2013-26 Lu 2.105% Due 12-20-42	83.14	144.90	54.49	94.98	0.0	-49.92	-34.45
TREASURY NOTES/BOND									
912828m56	100,000.000	US Treasury Note/Bond 2.250% Due 11-15-25	94.47	94,466.25	94.75	94,750.00	0.2	283.75	0.30
912828r28	253,000.000	US Treasury Note/Bond 1.625% Due 04-30-23	98.63	249,541.02	99.06	250,628.13	0.4	1,087.11	0.44
				344,007.27		345,378.13	0.6	1,370.86	0.40
ANNUITY CONTRACTS									
mtc445667	1.000	Integrity Life Insurance Company Annuity Contract 2100676804	500,000.00	500,000.00	502,323.69	502,323.69	0.9	2,323.69	0.46

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mtc445634	1.000	Integrity Life Insurance Company Annuity Contract# 2100677740	200,000.00	200,000.00	200,676.41	200,676.41	0.4	676.41	0.34
mtc448851	1.000	Integrity Life Insurance Company Annuity Contract# 2100711360	300,000.00	300,000.00	300,000.00	300,000.00	0.5	0.00	0.00
mtc456326	1.000	Integrity Life Insurance Company Annuity Contract# 2100806380	200,000.00	200,000.00	200,000.00	200,000.00	0.4	0.00	0.00
				1,200,000.00		1,203,000.10	2.2	3,000.10	0.25
GUARANTEED INVESTMENT CONTRACTS									
oaax.s	322,560.380	AUL Stable Value Account Series A	1.20	386,379.03	1.21	389,842.28	0.7	3,463.25	0.90
NOTES/MISC ASSETS/TRUST DEEDS									
99ya78eb0		MSBNA Preferred Savings-NM		27,520.54		27,520.54	0.0		
99ya78gu6		MSPBNA Preferred Savings-NM		7,024.71		7,024.71	0.0		
				34,545.25		34,545.25	0.1		
LIMITED PARTNERSHIPS/HEDGE FUNDS									
fulx.p	181,859.000	FU Litho Stock Buy-Out	1.00	181,859.00	1.00	181,859.00	0.3	0.00	0.00
iimx.o	94.370	Ironwood Institutional Multi-Strategy Fund, LLC	1,108.19	104,579.69	1,197.42	113,000.79	0.2	8,421.10	8.05
smlp	33.000	Summit Midstream Partners LP	512.40	16,909.32	16.68	550.45	0.0	-16,358.88	-96.74
				303,348.01		295,410.24	0.5	-7,937.78	-2.62
CERTIFICATES OF DEPOSIT									
02007gd67	80,000.000	Ally Bank 5.100% Due 11-17-25	99.70	79,760.00	99.77	79,814.96	0.1	54.96	0.07
02589acj9	225,000.000	American Expr Natl Bk 2.900% Due 05-05-25	100.00	225,000.00	96.27	216,605.25	0.4	-8,394.75	-3.73
07371dep8	50,000.000	Beal Bank USA 2.700% Due 02-15-23	99.98	49,987.50	100.00	50,000.00	0.1	12.50	0.03
254673c38	225,000.000	Discover Bank 2.600% Due 05-06-24	100.00	225,000.00	97.37	219,089.25	0.4	-5,910.75	-2.63
38148p4r5	50,000.000	Goldman Sachs Bank USA 3.000% Due 01-30-23	103.99	51,997.15	99.91	49,954.50	0.1	-2,042.65	-3.93
38148p5f0	40,000.000	Goldman Sachs Bank USA 3.050% Due 02-20-24	108.21	43,283.98	98.25	39,301.60	0.1	-3,982.38	-9.20
46593luh0	50,000.000	JP Morgan Chase Bank Na 5.000% Due 06-14-24	99.99	49,995.00	99.67	49,833.10	0.1	-161.90	-0.32
48128lq36	50,000.000	JPMorgan Chase Bank Na 0.000% Due 05-31-24	100.07	50,034.80	92.42	46,210.00	0.1	-3,824.80	-7.64
61690uj50	181,000.000	Morgan Stanley Bank Na 3.200% Due 05-19-26	100.00	181,000.00	95.71	173,236.91	0.3	-7,763.09	-4.29
61768emb6	50,000.000	Morgan Stanley Private Bk 4.000% Due 09-29-23	100.00	50,000.00	99.56	49,780.50	0.1	-219.50	-0.44
61768ejm6	200,000.000	Morgan Stanley Pvt Bank 2.400% Due 11-20-23	100.00	200,000.00	98.10	196,194.00	0.4	-3,806.00	-1.90
78658rka8	50,000.000	Safra National Bank 3.000% Due 07-31-23	99.95	49,975.00	100.00	50,000.00	0.1	25.00	0.05
				1,256,033.43		1,220,020.07	2.2	-36,013.36	-2.87
CASH AND EQUIVALENTS									
baix.c		Baird Cash Account		102,045.95		102,045.95	0.2		
retire		Cash		8,982.92		8,982.92	0.0		
trans		Funds-in-transfer Account		1,147.79		1,147.79	0.0		
ntcash		Northern Trust Cash		0.00		0.00	0.0		
rcash		Raymond James Cash Acct		251,267.78		251,267.78	0.5		
schwab		Schwab Cash Account		795.45		795.45	0.0		
tdmda		TDA Money Market Deposit Account		255,885.87		255,885.87	0.5		
ubsbroker		UBS Cash Account		-1,181.68		-1,181.68	0.0		
				618,944.08		618,944.08	1.1		

Retain for Audit Purposes
Custodial Financial Statement

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
Variable Rate Money Market Sweep									
cngx.o		City National Rochdale Government Money Market Fund Svc (cnix.x)		117,670.41		117,670.41	0.2		
VARIABLE RATE CORPORATE BONDS									
89832qad1	35,000.000	Truist Financial Corp 4.800% Due 12-01-99	102.01	35,704.80	90.03	31,508.75	0.1	-4,196.05	-11.75
Total Portfolio				56,135,901.89		55,712,879.21	100.0	-423,022.68	-0.75

Retain for Audit Purposes
Custodial Financial Statement

First Urology P.S.C. 401k Profit Sharing Plan
Schedule of Delinquent Participant Contributions
Form 5500, Schedule H, Part IV, Line 4a
EIN: 35-1488175 Plan Number: 001
Year Ended December 31, 2022

Participant contributions transferred late to plan \$ 326,905	Total that constitute nonexempt prohibited transactions			Total fully corrected under VFCP and PTE 2002-51
Check here if late participant loan repayments are included	Contributions not corrected \$ 326,905	Contributions corrected outside VFCP	Contributions pending correction in VFCP	

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist in the completion of Schedule C for Form 5500 filing for the 2022 Plan year (which would be filed during 2023).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, “**Designated Representatives**”) and Plan sponsors to understand that Matrix Trust Company (“**Matrix Trust**”) can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation (“**EIC**”), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, (“**MSCS**”) and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC (“**MSCS Financial**”) (collectively, “**Matrix**”), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. (“**Broadridge**”) subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both “affiliates” of Matrix Trust, and “affiliates” of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2022 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with three banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”), TD Bank, N.A. (“**TD Bank**”) and Santander Bank, N.A. (“**Santander**”) – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan, TD Bank and Santander are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions (e.g., finders fees), or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, presently assesses a \$0.06 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust and nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

ETF/CEF trade instructions may be received by MSCS after market close. When this occurs, the transaction will be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess in a suspense account to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Such nominal gains and losses should generally offset each other and are therefore not expected to result in any additional net profit or "compensation" to Matrix Trust over time.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a TD Ameritrade Brokerage Account, pursuant to an agreement TD Ameritrade, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and SDBAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the TD Ameritrade SDBAs during such quarter, based on the average of the Plan assets held in the SDBAs on the last business day of each month in the applicable quarter. TD Ameritrade pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to TD Ameritrade, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 5.00%), the share of such total interest that is credited as the “stated rate” of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. “**Applicable Rules**” means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust’s servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%

*With respect to the cash balances within the ModelTool(k)it™, this “total rate of interest” shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.37%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Proprietary Funds

Proprietary funds (“**Proprietary Funds**”) are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.50% (50 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.08% (8 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ (“**MTK**”) for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services (“**ERS**”) receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net “compensation” cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and

excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net “profit” or “compensation” to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of “Bank Balance Based Charges” representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust’s servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust’s servicing fee rate, please see the Rate Table found by accessing the following link:

<https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan’s total assets, with such fees coming from any 12b-1 fees and shareholder servicing (“**Level Compensation Fees**”) it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average (“**Weighted Average**”) of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan’s total assets (also referenced as “**Level Compensation Fees**”). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial’s administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS’s administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser’s advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan’s Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2022

*See attached financial statements with auditor's report.