

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 <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A This return/report is for:	☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	☐

Part II	Basic Plan Information —enter all requested information		
1a Name of plan	<u>CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN</u>		1b Three-digit plan number (PN) ▶ <u>001</u>
			1c Effective date of plan <u>05/01/2008</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)	<u>CONSUMER DIRECT MANAGEMENT SOLUTIONS</u> <u>100 CONSUMER DIRECT WAY</u> <u>SUITE 428</u> <u>MISSOULA, MT 59808</u>		2b Employer Identification Number (EIN) <u>20-1378311</u> 2c Plan Sponsor's telephone number <u>406-532-1900</u> 2d Business code (see instructions) <u>621610</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2023	GREER WOODY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (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 3408
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).		
a(1) Total number of active participants at the beginning of the plan year		6a(1) 3360
a(2) Total number of active participants at the end of the plan year		6a(2) 3328
b Retired or separated participants receiving benefits		6b 0
c Other retired or separated participants entitled to future benefits.....		6c 62
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 3390
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e		6f 3390
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 444
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2E 2F 2G 2J 2K 2T 3H 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ 0 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 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 CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSUMER DIRECT MANAGEMENT SOLUTIONS	D Employer Identification Number (EIN) 20-1378311

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

04-2647786

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	19294	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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
COL SM CAP VAL II I - COLUMBIA MGT PO BOX 219104 KANSAS CITY, MO 64121-9104	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
J H GROWTH & INC T - JANUS HENDERS 151 DETROIT STREET, DENVER, CO 80206	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MSIF DISCOVERY A - DST ASSET MANAG 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.40%	

Part I Service Provider Information (continued)

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

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

Part 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:	ANDERSON ZURMUEHLEN & CO. P.C.	b EIN:	81-0385940
c Position:	N/A		
d Address:	828 GREAT NORTHERN BLVD. HELENA, MT 59601	e Telephone:	406-442-1040

Explanation: EFFECTIVE JANUARY 1, 2023, ANDERSON ZURMUEHLEN & CO. P.C. MERGED WITH KCOE ISOM, LLP.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection				
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>						
A Name of plan <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">B Three-digit plan number (PN) ►</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2" style="height: 20px;"></td> </tr> </table>		B Three-digit plan number (PN) ►	<u>001</u>		
B Three-digit plan number (PN) ►	<u>001</u>					
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CONSUMER DIRECT MANAGEMENT SOLUTIONS</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">D Employer Identification Number (EIN) <u>20-1378311</u></td> <td style="width: 20%;"></td> </tr> </table>		D Employer Identification Number (EIN) <u>20-1378311</u>			
D Employer Identification Number (EIN) <u>20-1378311</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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	57929
(3) Other.....	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	76974	93341
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	42179	78701
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	5094502	5137706
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	5213655	5367677

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	73857
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	73857

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	5213655	5293820
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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)	0	
(B) Participants	2a(1)(B)	1531555	
(C) Others (including rollovers)	2a(1)(C)	649544	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		2181099
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1077	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	4524	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		5601
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	391451	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		391451
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-1531643
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		1046508
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	947049	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		947049
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	19294	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		19294
j Total expenses. Add all expense amounts in column (b) and enter total	2j		966343
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		80165
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: KCOE ISOM, LLP

(2) EIN: 94-2222122

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		364

	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		X	

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 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 CONSUMER DIRECT MANAGEMENT SOLUTIONS 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONSUMER DIRECT MANAGEMENT SOLUTIONS		D Employer Identification Number (EIN) 20-1378311
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ 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
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

Consumer Direct Management Solutions 401(k) Plan

Missoula, Montana

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
WITH INDEPENDENT AUDITORS' REPORT

December 31, 2022 and 2021



K C O E
I S O M

Consumer Direct Management Solutions 401(k) Plan

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December 31, 2022 and 2021

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INDEPENDENT AUDITORS' REPORT

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

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

We have performed audits of the accompanying financial statements of Consumer Direct Management Solutions 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, 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 (DOL)'s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the Financial Statements

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

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

INDEPENDENT AUDITORS' REPORT

(Continued)

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 Auditors' 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.

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 financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 of the Financial Statements 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 auditors' 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.

INDEPENDENT AUDITORS' REPORT

(Continued)

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.

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.

INDEPENDENT AUDITORS' REPORT

(Continued)

Supplementary Schedules Required by ERISA

The supplementary schedule of delinquent participant contributions for the year ended December 31, 2022, and schedule of assets (held at end of year) as of 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 supplementary 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 certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplementary schedule that is 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 supplementary schedules, we evaluated whether the supplementary schedules, other than the information agreed to or derived from the certified investment information, including the form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplementary schedules, other than the information in the supplementary schedules that is 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 information in the supplementary schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

KCoe Jam, LLP

October 11, 2023
Missoula, Montana

FINANCIAL SECTION

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31	2022	2021
ASSETS		
Investments - at fair value	\$ 5,231,047	\$ 5,171,477
Receivables		
Participant contributions	57,929	-
Notes receivable from participants	78,701	42,179
Total Receivables	136,630	42,179
TOTAL ASSETS	5,367,677	5,213,656
Excess contribution payable	73,857	29,598
Net Assets Available For Benefits	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31	2022	2021
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment Income (Loss)		
Interest and dividend income	\$ 392,528	\$ 561,312
Net depreciation in fair value of investments	(1,531,643)	(75,297)
Total Investment Income (Loss)	(1,139,115)	486,015
Interest on Notes Receivable From Participants	4,524	3,477
Contributions		
Corrective contributions	-	424
Participant elective deferrals	1,531,555	919,131
Participant rollovers	649,544	495,083
Total Contributions	2,181,099	1,414,638
TOTAL ADDITIONS	1,046,508	1,904,130
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	917,452	520,061
Investment management, administrative, and trustee fees	19,294	18,904
TOTAL DEDUCTIONS	936,746	538,965
Net Change	109,762	1,365,165
Net Assets Available for Benefits - Beginning of Year	5,184,058	3,818,893
Net Assets Available for Benefits - End of Year	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

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

Employer Contributions The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2022 and 2021.

Participant Contributions Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$20,500 for 2022 and \$19,500 for 2021. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2022 and 2021. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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

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

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

Forfeitures Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the Plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2022 and 2021, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

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

As of December 31, 2022 and 2021, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$81,177 and \$210,289, respectively.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

Plan Termination Although it has not expressed any intent to do so, the Employer has the right to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a plan termination, participants would become 100% vested in their Employer contributions.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting The Plan uses the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

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, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition Investments are reported at fair 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. The Plan administrator determines the Plan's valuation policies utilizing information provided by the investment advisors and the trustee. Fair value measurements are discussed below. 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) in fair value of investments includes the Plan's gains and losses on investments purchased and sold, as well as held during the year.

Fair Value Measurements The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are described below:

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; or inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

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

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

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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.

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

Mutual Funds: Assets are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

See note 4 for the classification of these assets within the fair value hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

Notes Receivable from Participants Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. No allowance for credit losses was recorded as of December 31, 2022 and 2021, as all loans are considered collectible. Delinquent participant notes receivable are recorded as distributions in accordance with the terms of the Plan agreement.

Excess Contributions Payable Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to the issuance of the financial statements.

Payment of Benefits Benefits are recorded when paid.

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

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

Evaluation of Subsequent Events Management has evaluated subsequent events through October 11, 2023, the date which the financial statements were available to be issued.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such an election, the investments and notes receivable from participants included in the statements of net assets available for benefits, and the investment income (loss) and interest income on notes receivable from participants included in the statements of changes in net assets available for benefits as of and for the years ended December 31, 2022 and 2021, were not subject to auditing procedures and have been certified as complete and accurate by Fidelity Management Trust Company. Fidelity Management Trust Company is a qualified institution that prepared and certified the information in accordance with 29 CFR 2520.103-5.

4. FAIR VALUE MEASUREMENTS

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2022 and 2021.

Description	Fair Value as of December 31, 2022	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)
Interest-bearing cash	\$ 93,341	\$ 93,341	\$ 76,974	\$ 76,974
Mutual funds	5,137,706	5,137,706	5,094,503	5,094,503
Totals	\$ 5,231,047	\$ 5,231,047	\$ 5,171,477	\$ 5,171,477

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$19,294 and \$18,904 during the years ended December 31, 2022 and 2021, respectively.

6. TAX STATUS

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

7. RISKS AND UNCERTAINTIES

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

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

December 31	2022	2021
Net assets available for benefits per the financial statements	\$ 5,293,820	\$ 5,184,058
Corrective contribution payable	-	29,598
Rounding adjustment	-	(1)
Net Assets Available for Benefits per Form 5500	\$ 5,293,820	\$ 5,213,655

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

December 31	2022	2021
Net increase in net assets available for benefits per the financial statements	\$ 109,762	\$ 1,365,165
Prior-year participant contributions receivable	-	17,637
Prior-year corrective contribution payable	-	(14,104)
Corrective contribution payable	-	29,598
Net Income per Form 5500	\$ 109,762	\$ 1,398,296

9. PLAN AMENDMENTS

On December 23, 2022, Congress passed the Consolidated Appropriations Act of 2023 which included the Securing a Strong Retirement Act of 2022 (SECURE 2.0). SECURE 2.0 contains over 90 new retirement provisions, with varying effective dates through 2027. Since SECURE 2.0 provisions include both required and optional elements, the Plan administrator will determine the optional provisions to elect and amend the Plan document accordingly. Most of the significant provisions will become effective in 2024 and thereafter. Accordingly, there is no material impact to the Plan's 2022 financial statements.

SUPPLEMENTARY INFORMATION SECTION

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 20-1378311, PLAN: 001

Year Ended December 31, 2022

Participant Contributions Transferred Late to Plan	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$364	\$364			
<i>Check here if late participant loan repayments are included:</i> X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	\$0
	\$364	\$0	\$0	

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 20-1378311, PLAN: 001

December 31, 2022

(a)(1) Party-in-Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d)(2) Cost	(e) Current value
Interest-bearing cash:				
*	Fidelity	Fidelity Government Money Market	\$ -	\$ 93,341
Mutual funds:				
	Columbia	Small Cap Value II Z	-	2,293
*	Fidelity	500 Index Adv	-	265,656
*	Fidelity	Balanced	-	245,546
*	Fidelity	Blue Chip Growth	-	50,580
*	Fidelity	Emerging Markets	-	36,835
*	Fidelity	Extended Market Index Adv	-	70,809
*	Fidelity	Freedom 2005	-	1,457
*	Fidelity	Freedom 2010	-	7,942
*	Fidelity	Freedom 2015	-	5,110
*	Fidelity	Freedom 2020	-	202,769
*	Fidelity	Freedom 2025	-	410,278
*	Fidelity	Freedom 2030	-	614,306
*	Fidelity	Freedom 2035	-	428,352
*	Fidelity	Freedom 2040	-	409,143
*	Fidelity	Freedom 2045	-	423,546
*	Fidelity	Freedom 2050	-	733,701
*	Fidelity	Freedom 2055	-	310,780
*	Fidelity	Freedom 2060	-	205,715
*	Fidelity	Freedom 2065	-	28,776
*	Fidelity	Freedom Income	-	6,301
*	Fidelity	Government Income	-	14,675
*	Fidelity	Growth Discovery	-	34,672
*	Fidelity	International Discovery	-	19,229
*	Fidelity	International Index	-	24,096
*	Fidelity	Small Cap Growth	-	59,826
*	Fidelity	Small Cap Value	-	104,877
*	Fidelity	Stock Select Large Cap Value	-	43,282
*	Fidelity	Total Bond	-	65,768
*	Fidelity	Value	-	88,415
	Janus	Growth & Income	-	18,429
	MSIF	Discovery	-	145,151
	Parnassus	Mid Cap Growth	-	12,757
	PIMCO	Total Return	-	25,978
	Putin	Large Cap Value	-	20,656
Total Mutual Funds			-	5,137,706
Note receivable from participants:				
		Maturity dates through October 2024;		
*	Participant Loans	Interest rate of 7.25%	-	78,701
Total Assets Held at End of Year			\$ -	\$ 5,309,748

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

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

Consumer Direct Management Solutions 401(k) Plan

Missoula, Montana

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
WITH INDEPENDENT AUDITORS' REPORT

December 31, 2022 and 2021



K C O E
I S O M

Consumer Direct Management Solutions 401(k) Plan

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December 31, 2022 and 2021

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INDEPENDENT AUDITORS' REPORT

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

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

We have performed audits of the accompanying financial statements of Consumer Direct Management Solutions 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, 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 (DOL)'s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the Financial Statements

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

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

INDEPENDENT AUDITORS' REPORT

(Continued)

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 Auditors' 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.

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 financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 of the Financial Statements 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 auditors' 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.

INDEPENDENT AUDITORS' REPORT

(Continued)

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.

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.

INDEPENDENT AUDITORS' REPORT

(Continued)

Supplementary Schedules Required by ERISA

The supplementary schedule of delinquent participant contributions for the year ended December 31, 2022, and schedule of assets (held at end of year) as of 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 supplementary 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 certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplementary schedule that is 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 supplementary schedules, we evaluated whether the supplementary schedules, other than the information agreed to or derived from the certified investment information, including the form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplementary schedules, other than the information in the supplementary schedules that is 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 information in the supplementary schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

KCoe Jrom, LLP

October 11, 2023
Missoula, Montana

FINANCIAL SECTION

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31	2022	2021
ASSETS		
Investments - at fair value	\$ 5,231,047	\$ 5,171,477
Receivables		
Participant contributions	57,929	-
Notes receivable from participants	78,701	42,179
Total Receivables	136,630	42,179
TOTAL ASSETS	5,367,677	5,213,656
Excess contribution payable	73,857	29,598
Net Assets Available For Benefits	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31	2022	2021
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment Income (Loss)		
Interest and dividend income	\$ 392,528	\$ 561,312
Net depreciation in fair value of investments	(1,531,643)	(75,297)
Total Investment Income (Loss)	(1,139,115)	486,015
Interest on Notes Receivable From Participants	4,524	3,477
Contributions		
Corrective contributions	-	424
Participant elective deferrals	1,531,555	919,131
Participant rollovers	649,544	495,083
Total Contributions	2,181,099	1,414,638
TOTAL ADDITIONS	1,046,508	1,904,130
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	917,452	520,061
Investment management, administrative, and trustee fees	19,294	18,904
TOTAL DEDUCTIONS	936,746	538,965
Net Change	109,762	1,365,165
Net Assets Available for Benefits - Beginning of Year	5,184,058	3,818,893
Net Assets Available for Benefits - End of Year	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

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

Employer Contributions The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2022 and 2021.

Participant Contributions Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$20,500 for 2022 and \$19,500 for 2021. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2022 and 2021. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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

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

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

Forfeitures Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the Plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2022 and 2021, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

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

As of December 31, 2022 and 2021, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$81,177 and \$210,289, respectively.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

Plan Termination Although it has not expressed any intent to do so, the Employer has the right to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a plan termination, participants would become 100% vested in their Employer contributions.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting The Plan uses the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

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, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition Investments are reported at fair 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. The Plan administrator determines the Plan's valuation policies utilizing information provided by the investment advisors and the trustee. Fair value measurements are discussed below. 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) in fair value of investments includes the Plan's gains and losses on investments purchased and sold, as well as held during the year.

Fair Value Measurements The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are described below:

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; or inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

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

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

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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.

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

Mutual Funds: Assets are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

See note 4 for the classification of these assets within the fair value hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

Notes Receivable from Participants Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. No allowance for credit losses was recorded as of December 31, 2022 and 2021, as all loans are considered collectible. Delinquent participant notes receivable are recorded as distributions in accordance with the terms of the Plan agreement.

Excess Contributions Payable Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to the issuance of the financial statements.

Payment of Benefits Benefits are recorded when paid.

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

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

Evaluation of Subsequent Events Management has evaluated subsequent events through October 11, 2023, the date which the financial statements were available to be issued.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such an election, the investments and notes receivable from participants included in the statements of net assets available for benefits, and the investment income (loss) and interest income on notes receivable from participants included in the statements of changes in net assets available for benefits as of and for the years ended December 31, 2022 and 2021, were not subject to auditing procedures and have been certified as complete and accurate by Fidelity Management Trust Company. Fidelity Management Trust Company is a qualified institution that prepared and certified the information in accordance with 29 CFR 2520.103-5.

4. FAIR VALUE MEASUREMENTS

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2022 and 2021.

Description	Fair Value as of December 31, 2022	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)
Interest-bearing cash	\$ 93,341	\$ 93,341	\$ 76,974	\$ 76,974
Mutual funds	5,137,706	5,137,706	5,094,503	5,094,503
Totals	\$ 5,231,047	\$ 5,231,047	\$ 5,171,477	\$ 5,171,477

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$19,294 and \$18,904 during the years ended December 31, 2022 and 2021, respectively.

6. TAX STATUS

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

7. RISKS AND UNCERTAINTIES

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

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

December 31	2022	2021
Net assets available for benefits per the financial statements	\$ 5,293,820	\$ 5,184,058
Corrective contribution payable	-	29,598
Rounding adjustment	-	(1)
Net Assets Available for Benefits per Form 5500	\$ 5,293,820	\$ 5,213,655

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

December 31	2022	2021
Net increase in net assets available for benefits per the financial statements	\$ 109,762	\$ 1,365,165
Prior-year participant contributions receivable	-	17,637
Prior-year corrective contribution payable	-	(14,104)
Corrective contribution payable	-	29,598
Net Income per Form 5500	\$ 109,762	\$ 1,398,296

9. PLAN AMENDMENTS

On December 23, 2022, Congress passed the Consolidated Appropriations Act of 2023 which included the Securing a Strong Retirement Act of 2022 (SECURE 2.0). SECURE 2.0 contains over 90 new retirement provisions, with varying effective dates through 2027. Since SECURE 2.0 provisions include both required and optional elements, the Plan administrator will determine the optional provisions to elect and amend the Plan document accordingly. Most of the significant provisions will become effective in 2024 and thereafter. Accordingly, there is no material impact to the Plan's 2022 financial statements.

SUPPLEMENTARY INFORMATION SECTION

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 20-1378311, PLAN: 001

Year Ended December 31, 2022

Participant Contributions Transferred Late to Plan	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$364	\$364			
<i>Check here if late participant loan repayments are included:</i> X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$364	\$0	\$0	\$0

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 20-1378311, PLAN: 001

December 31, 2022

(a)(1) Party-in-Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d)(2) Cost	(e) Current value
Interest-bearing cash:				
*	Fidelity	Fidelity Government Money Market	\$ -	\$ 93,341
Mutual funds:				
	Columbia	Small Cap Value II Z	-	2,293
*	Fidelity	500 Index Adv	-	265,656
*	Fidelity	Balanced	-	245,546
*	Fidelity	Blue Chip Growth	-	50,580
*	Fidelity	Emerging Markets	-	36,835
*	Fidelity	Extended Market Index Adv	-	70,809
*	Fidelity	Freedom 2005	-	1,457
*	Fidelity	Freedom 2010	-	7,942
*	Fidelity	Freedom 2015	-	5,110
*	Fidelity	Freedom 2020	-	202,769
*	Fidelity	Freedom 2025	-	410,278
*	Fidelity	Freedom 2030	-	614,306
*	Fidelity	Freedom 2035	-	428,352
*	Fidelity	Freedom 2040	-	409,143
*	Fidelity	Freedom 2045	-	423,546
*	Fidelity	Freedom 2050	-	733,701
*	Fidelity	Freedom 2055	-	310,780
*	Fidelity	Freedom 2060	-	205,715
*	Fidelity	Freedom 2065	-	28,776
*	Fidelity	Freedom Income	-	6,301
*	Fidelity	Government Income	-	14,675
*	Fidelity	Growth Discovery	-	34,672
*	Fidelity	International Discovery	-	19,229
*	Fidelity	International Index	-	24,096
*	Fidelity	Small Cap Growth	-	59,826
*	Fidelity	Small Cap Value	-	104,877
*	Fidelity	Stock Select Large Cap Value	-	43,282
*	Fidelity	Total Bond	-	65,768
*	Fidelity	Value	-	88,415
	Janus	Growth & Income	-	18,429
	MSIF	Discovery	-	145,151
	Parnassus	Mid Cap Growth	-	12,757
	PIMCO	Total Return	-	25,978
	Putin	Large Cap Value	-	20,656
Total Mutual Funds			-	5,137,706
Note receivable from participants:				
		Maturity dates through October 2024;		
*	Participant Loans	Interest rate of 7.25%	-	78,701
Total Assets Held at End of Year			\$ -	\$ 5,309,748

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

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

Consumer Direct Management Solutions 401(k) Plan

Missoula, Montana

FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION
WITH INDEPENDENT AUDITORS' REPORT

December 31, 2022 and 2021



K C O E
I S O M

Consumer Direct Management Solutions 401(k) Plan

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December 31, 2022 and 2021

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INDEPENDENT AUDITORS' REPORT

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

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

We have performed audits of the accompanying financial statements of Consumer Direct Management Solutions 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, 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 (DOL)'s Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the Financial Statements

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

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

INDEPENDENT AUDITORS' REPORT

(Continued)

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 Auditors' 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.

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 financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 of the Financial Statements 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 auditors' 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.

INDEPENDENT AUDITORS' REPORT

(Continued)

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.

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.

INDEPENDENT AUDITORS' REPORT

(Continued)

Supplementary Schedules Required by ERISA

The supplementary schedule of delinquent participant contributions for the year ended December 31, 2022, and schedule of assets (held at end of year) as of 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 supplementary 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 certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplementary schedule that is 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 supplementary schedules, we evaluated whether the supplementary schedules, other than the information agreed to or derived from the certified investment information, including the form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplementary schedules, other than the information in the supplementary schedules that is 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 information in the supplementary schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

KCoe Jam, LLP

October 11, 2023
Missoula, Montana

FINANCIAL SECTION

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31	2022	2021
ASSETS		
Investments - at fair value	\$ 5,231,047	\$ 5,171,477
Receivables		
Participant contributions	57,929	-
Notes receivable from participants	78,701	42,179
Total Receivables	136,630	42,179
TOTAL ASSETS	5,367,677	5,213,656
Excess contribution payable	73,857	29,598
Net Assets Available For Benefits	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31	2022	2021
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO		
Investment Income (Loss)		
Interest and dividend income	\$ 392,528	\$ 561,312
Net depreciation in fair value of investments	(1,531,643)	(75,297)
Total Investment Income (Loss)	(1,139,115)	486,015
Interest on Notes Receivable From Participants	4,524	3,477
Contributions		
Corrective contributions	-	424
Participant elective deferrals	1,531,555	919,131
Participant rollovers	649,544	495,083
Total Contributions	2,181,099	1,414,638
TOTAL ADDITIONS	1,046,508	1,904,130
DEDUCTIONS FROM NET ASSETS ATTRIBUTABLE TO		
Benefits paid to participants	917,452	520,061
Investment management, administrative, and trustee fees	19,294	18,904
TOTAL DEDUCTIONS	936,746	538,965
Net Change	109,762	1,365,165
Net Assets Available for Benefits - Beginning of Year	5,184,058	3,818,893
Net Assets Available for Benefits - End of Year	\$ 5,293,820	\$ 5,184,058

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

1. PLAN DESCRIPTION

The following description of the Consumer Direct Management Solutions 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

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

Employer Contributions The Employer may make discretionary matching or profit-sharing contributions. The Board of Directors did not declare any matching or profit-sharing contributions for the years ended December 31, 2022 and 2021.

Participant Contributions Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax basis subject to an annual limit of the lesser of 90% of eligible compensation or \$20,500 for 2022 and \$19,500 for 2021. Eligible participants age 50 or older by the end of a calendar year may make catch-up contributions to the Plan, subject to federal statutory limitations of \$6,500 for 2022 and 2021. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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

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

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

Forfeitures Forfeitures are the non-vested portion of a participant's account upon termination of employment. Any forfeitures occurring during the Plan year may be applied to reduce contributions of the Employer. However, forfeitures shall first be used to pay administrative expenses under the Plan, if so directed by the Employer. At December 31, 2022 and 2021, there were no forfeited non-vested accounts and no forfeitures for the years then ended.

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

As of December 31, 2022 and 2021, the Plan held vested allocations of withdrawn participants' accounts that have not been paid of \$81,177 and \$210,289, respectively.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

Plan Termination Although it has not expressed any intent to do so, the Employer has the right to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of a plan termination, participants would become 100% vested in their Employer contributions.

2. SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting The Plan uses the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

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, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition Investments are reported at fair 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. The Plan administrator determines the Plan's valuation policies utilizing information provided by the investment advisors and the trustee. Fair value measurements are discussed below. 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) in fair value of investments includes the Plan's gains and losses on investments purchased and sold, as well as held during the year.

Fair Value Measurements The framework for measuring fair value 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) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are described below:

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; or inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

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

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

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

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.

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

Mutual Funds: Assets are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

See note 4 for the classification of these assets within the fair value hierarchy.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

Notes Receivable from Participants Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. No allowance for credit losses was recorded as of December 31, 2022 and 2021, as all loans are considered collectible. Delinquent participant notes receivable are recorded as distributions in accordance with the terms of the Plan agreement.

Excess Contributions Payable Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2022 excess contributions to the applicable participants prior to the issuance of the financial statements.

Payment of Benefits Benefits are recorded when paid.

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

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

Evaluation of Subsequent Events Management has evaluated subsequent events through October 11, 2023, the date which the financial statements were available to be issued.

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such an election, the investments and notes receivable from participants included in the statements of net assets available for benefits, and the investment income (loss) and interest income on notes receivable from participants included in the statements of changes in net assets available for benefits as of and for the years ended December 31, 2022 and 2021, were not subject to auditing procedures and have been certified as complete and accurate by Fidelity Management Trust Company. Fidelity Management Trust Company is a qualified institution that prepared and certified the information in accordance with 29 CFR 2520.103-5.

4. FAIR VALUE MEASUREMENTS

The following table presents by level, within the fair value hierarchy, the Plan's investment assets at fair value, as of December 31, 2022 and 2021.

Description	Fair Value as of December 31, 2022	Quoted Prices in Active Markets for Identical Assets (Level 1)	Fair Value as of December 31, 2021	Quoted Prices in Active Markets for Identical Assets (Level 1)
Interest-bearing cash	\$ 93,341	\$ 93,341	\$ 76,974	\$ 76,974
Mutual funds	5,137,706	5,137,706	5,094,503	5,094,503
Totals	\$ 5,231,047	\$ 5,231,047	\$ 5,171,477	\$ 5,171,477

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, Plan Custodian. The Plan paid custodian and administrative fees to Fidelity Management Trust Company amounting to \$19,294 and \$18,904 during the years ended December 31, 2022 and 2021, respectively.

6. TAX STATUS

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

Consumer Direct Management Solutions 401(k) Plan

NOTES TO THE FINANCIAL STATEMENTS

(Continued)

7. RISKS AND UNCERTAINTIES

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

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

December 31	2022	2021
Net assets available for benefits per the financial statements	\$ 5,293,820	\$ 5,184,058
Corrective contribution payable	-	29,598
Rounding adjustment	-	(1)
Net Assets Available for Benefits per Form 5500	\$ 5,293,820	\$ 5,213,655

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

December 31	2022	2021
Net increase in net assets available for benefits per the financial statements	\$ 109,762	\$ 1,365,165
Prior-year participant contributions receivable	-	17,637
Prior-year corrective contribution payable	-	(14,104)
Corrective contribution payable	-	29,598
Net Income per Form 5500	\$ 109,762	\$ 1,398,296

9. PLAN AMENDMENTS

On December 23, 2022, Congress passed the Consolidated Appropriations Act of 2023 which included the Securing a Strong Retirement Act of 2022 (SECURE 2.0). SECURE 2.0 contains over 90 new retirement provisions, with varying effective dates through 2027. Since SECURE 2.0 provisions include both required and optional elements, the Plan administrator will determine the optional provisions to elect and amend the Plan document accordingly. Most of the significant provisions will become effective in 2024 and thereafter. Accordingly, there is no material impact to the Plan's 2022 financial statements.

SUPPLEMENTARY INFORMATION SECTION

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4a – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

EIN: 20-1378311, PLAN: 001

Year Ended December 31, 2022

Participant Contributions Transferred Late to Plan	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$364	\$364			
<i>Check here if late participant loan repayments are included:</i> X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$364	\$0	\$0	\$0

Consumer Direct Management Solutions 401(k) Plan

FORM 5500, SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EIN: 20-1378311, PLAN: 001

December 31, 2022

(a)(1) Party-in-Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d)(2) Cost	(e) Current value
Interest-bearing cash:				
*	Fidelity	Fidelity Government Money Market	\$ -	\$ 93,341
Mutual funds:				
	Columbia	Small Cap Value II Z	-	2,293
*	Fidelity	500 Index Adv	-	265,656
*	Fidelity	Balanced	-	245,546
*	Fidelity	Blue Chip Growth	-	50,580
*	Fidelity	Emerging Markets	-	36,835
*	Fidelity	Extended Market Index Adv	-	70,809
*	Fidelity	Freedom 2005	-	1,457
*	Fidelity	Freedom 2010	-	7,942
*	Fidelity	Freedom 2015	-	5,110
*	Fidelity	Freedom 2020	-	202,769
*	Fidelity	Freedom 2025	-	410,278
*	Fidelity	Freedom 2030	-	614,306
*	Fidelity	Freedom 2035	-	428,352
*	Fidelity	Freedom 2040	-	409,143
*	Fidelity	Freedom 2045	-	423,546
*	Fidelity	Freedom 2050	-	733,701
*	Fidelity	Freedom 2055	-	310,780
*	Fidelity	Freedom 2060	-	205,715
*	Fidelity	Freedom 2065	-	28,776
*	Fidelity	Freedom Income	-	6,301
*	Fidelity	Government Income	-	14,675
*	Fidelity	Growth Discovery	-	34,672
*	Fidelity	International Discovery	-	19,229
*	Fidelity	International Index	-	24,096
*	Fidelity	Small Cap Growth	-	59,826
*	Fidelity	Small Cap Value	-	104,877
*	Fidelity	Stock Select Large Cap Value	-	43,282
*	Fidelity	Total Bond	-	65,768
*	Fidelity	Value	-	88,415
	Janus	Growth & Income	-	18,429
	MSIF	Discovery	-	145,151
	Parnassus	Mid Cap Growth	-	12,757
	PIMCO	Total Return	-	25,978
	Putin	Large Cap Value	-	20,656
Total Mutual Funds			-	5,137,706
Note receivable from participants:				
		Maturity dates through October 2024;		
*	Participant Loans	Interest rate of 7.25%	-	78,701
Total Assets Held at End of Year			\$ -	\$ 5,309,748

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

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