Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2022** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [X] 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:
- [X] 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
FAMILY & COSMETIC GENTLE DENTI 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 01/01/1998

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
FAMILY & COSMETIC GENTLE DENTI

4100 SHORELINE DRIVE, SUITE 4
SPRING PARK, MN 55384

2b Employer Identification Number (EIN) 41-1225435

2c Plan Sponsor's telephone number 952-224-9777

2d Business code (see instructions) 621210

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.	10/16/2023	JEFF GARBERG
	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.

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	216
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)**	148
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	141
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	79
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	220
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	220
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	161
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	18
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 3D 3H

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)** [X] 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)** [X] 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)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).	2022
Department of Labor Employee Benefits Security Administration	▶ **File as an attachment to Form 5500.**	**This Form is Open to Public Inspection.**
Pension Benefit Guaranty Corporation		

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

A Name of plan
FAMILY & COSMETIC GENTLE DENTI 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
FAMILY & COSMETIC GENTLE DENTI

D Employer Identification Number (EIN)
41-1225435

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

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

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

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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)

PAYCHEX, INC.

911 PANORAMA TRAIL S
ROCHESTER, NY 14625

16-1124166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 26	RECORDKEEPER	11337	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

RJFS ADVISORS

880 CARILLON PKWY
ST. PETERSBERG, FL 33716

59-1199408

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 26	ADVISOR	17987	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

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

Part I Service Provider Information (continued)

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

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

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

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500)	DFE/Participating Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection.**

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

A Name of plan
FAMILY & COSMETIC GENTLE DENTI 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
FAMILY & COSMETIC GENTLE DENTI

D Employer Identification Number (EIN)
41-1225435

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2030 CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 38-4065294-378 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20270

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EAFE EQUITY INDEX R CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 20-3802495-007 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38850

a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2035 CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 38-4065300-384 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 49155

a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2045 CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 38-4065301-385 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1060459

a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2050 CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 38-4065307-391 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 104717

a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2055 CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 38-4065302-386 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 96918

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK RUSSELL 2000 INDEX R CIT

b Name of sponsor of entity listed in (a): WILMINGTON TRUST

c EIN-PN 20-3802587-004 | **d** Entity code C | **e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7319

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EQUITY INDEX CIT 1			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 20-3802168-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	227166
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK US DEBT INDEX CIT 1			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 20-3802445-010	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	12097
a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2040 CIT			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 38-4065295-379	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	75571
a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2060 CIT			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 38-4065297-381	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	172420
a Name of MTIA, CCT, PSA, or 103-12 IE: MYWAYRETIREMENT INDEX 2025 CIT			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 38-4065299-383	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	37526
a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA OVERSEAS VALUE CIT FEE CLA			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 38-4126285-589	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	86548
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MID CAP EQUITY INDEX 1 CI			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 20-3802327-003	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	51804
a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK U.S. TIPS INDEX 1 CIT			
b Name of sponsor of entity listed in (a): WILMINGTON TRUST			
c EIN-PN 38-4116835-510	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11738
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

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

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

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a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection**

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

A Name of plan
FAMILY & COSMETIC GENTLE DENTI 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
FAMILY & COSMETIC GENTLE DENTI

D Employer Identification Number (EIN)
41-1225435

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	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6521	0
(2) Participant contributions	1b(2)	25069	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	400787	425029
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)	0	
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	0	
(5) Partnership/joint venture interests	1c(5)	0	
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	68574	88006
(9) Value of interest in common/collective trusts	1c(9)	2136092	2052555
(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)	1399238	1198704
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	
(2) Employer real property	1d(2)	0	
e Buildings and other property used in plan operation	1e	0	
f Total assets (add all amounts in lines 1a through 1e)	1f	4036281	3764294
Liabilities			
g Benefit claims payable	1g	0	
h Operating payables	1h	0	
i Acquisition indebtedness	1i	0	
j Other liabilities	1j	0	
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	4036281	3764294

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)	185624	
(B) Participants	2a(1)(B)	519593	
(C) Others (including rollovers)	2a(1)(C)	12322	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		717539
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	6450	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	3450	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		9900
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		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)		-650214
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		77225
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	319288	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		319288
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	11937	
(3) Investment advisory and management fees	2i(3)	17987	
(4) Other	2i(4)	0	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		29924
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		349212
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-271987
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: SMITH SCHAFER **(2)** EIN: 41-1489071

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

		Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e		X	
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n		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)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under 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.**	**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
FAMILY & COSMETIC GENTLE DENTI 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
FAMILY & COSMETIC GENTLE DENTI

D Employer Identification Number (EIN)
41-1225435

Part I Distributions

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

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

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

EIN(s): 16-1470238 _____

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | 3 |

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ Yes ☒ No ☐ N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) ..... | 6a |

b Enter the amount contributed by the employer to the plan for this plan year ..... | 6b |

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) ..... | 6c |

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ Yes ☐ No ☐ N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ Yes ☐ No ☐ N/A

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ Yes ☐ No

11 a Does the ESOP hold any preferred stock? ..... ☐ Yes ☒ No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ Yes ☒ No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ Yes ☒ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

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

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

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

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

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

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

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

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

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation_____

FAMILY & COSMETIC GENTLE DENTISTRY
401(K) PROFIT SHARING PLAN
SPRING PARK, MINNESOTA

FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

SMITHSCHAFER

FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

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INDEPENDENT AUDITOR'S REPORT

To The Board of Trustees
Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan
Spring Park, Minnesota

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

We have performed audits of the financial statements of Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 2 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

Auditor's Responsibilities for the Audit of the Financial Statements (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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter — Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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.

Other Matter — Supplemental Schedule Required by ERISA (Continued)

For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

Smith, Schafer and Associates, Ltd.

Minneapolis, Minnesota
October 12, 2023

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FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2022 and 2021

ASSETS	**2022**	2021
Investments, at fair value	**$ 3,676,288**	$3,936,117
Receivables		
Employer match	**5,418**	6,521
Employee salary deferral	**14,622**	25,069
Notes receivable from participants	**88,006**	68,574
Total Receivables	**108,046**	100,164
NET ASSETS AVAILABLE FOR BENEFITS	**$ 3,784,334**	$4,036,281

See Notes to Financial Statements

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FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2022 and 2021

	2022	2021
ADDITIONS TO NET ASSETS ATTRIBUTED TO		
Contributions		
Employer match	**$ 191,042**	$ 180,901
Employee salary deferral	**534,215**	516,471
Employee rollover	**12,322**	1,701
Other employer contribution	**-**	865
Total Contributions	**737,579**	699,938
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	**(643,764)**	594,652
Interest on notes receivable from participants	**3,450**	3,920
Total Additions	**97,265**	1,298,510
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Benefits paid to participants	**320,864**	826,227
Administrative expenses	**28,348**	30,146
Total Deductions	**349,212**	856,373
Net Increase (Decrease) in Net Assets Available for Benefits	**(251,947)**	442,137
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	**4,036,281**	3,594,144
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	**$ 3,784,334**	$ 4,036,281

See Notes to Financial Statements

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1. Plan Description and Summary of Significant Accounting Policies

The following provides general information about the Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan (the Plan). Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

General Information

The Plan was established on January 1, 1998 and is a defined contribution 401(k) plan covering the employees of Gentle Dentistry Management, Inc. (the Company), Family & Cosmetic Gentle Dentistry, Ltd., and REM Dental Group PA. The Plan was last amended and restated effective November 25, 2019. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended.

Basis of Accounting

The Financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Participation

All employees of the plan sponsor, other than nonresident aliens and employees covered by the terms of a collective bargaining agreement, who have been employed for two months are eligible to make salary deferral contributions to the Plan. Once eligibility requirements have been met, an eligible employee can enroll on the first day of the following month. Employee changes to elective deferral contributions may be made anytime and may be stopped on any date.

Contributions

Each year, participants may contribute up to the maximum percentage allowable not to exceed the limits of Internal Revenue Service (IRS) Code Section 401(k), as defined in the Plan. Contributions to the plan are allowable on a pre-tax basis (normal 401(k) contributions) and/or on an after-tax basis (Roth contributions). Participants may also contribute amounts representing distributions from other qualified plans.

The Company may contribute to the Plan discretionary matching and/or nonelective contributions. The Company contributed a matching contribution of 50% of the participant's contribution on the first 6% of a participant's compensation for the years ended December 31, 2022 and 2021. A participant is entitled to employer discretionary profit sharing contributions if employed on the last day of the plan year, or if separated from service due to death, disability or reaching normal retirement age. There were no discretionary profit sharing contributions made for the years ended December 31, 2022 and 2021.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Participant Accounts

Each participant's account is credited with the participant's deferrals, employer matching contributions, nonelective contributions and Plan earnings. Allocations of plan earnings are based on the valuation of the investments (participant-directed) held in each participant's account. Participants' accounts are valued on a daily basis. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Notes Receivable from Participants

Each participant may borrow from their accounts a total of the larger of $10,000 or 50% of the vested portion of their total accrued benefits, but not to exceed $50,000. Loans must be a minimum of $1,000. Only two loans may be outstanding at any one time. A loan is secured by the balance in the borrowing participant's account and bears interest at a rate which is commensurate with local prevailing rates for similar types of loans as determined by the Plan administrator. Principal and interest are paid through payroll deductions.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law in response to the COVID-19 pandemic. In accordance with the CARES Act, the Plan allowed participants to borrow up to $100,000 from their account balance for loans made from March 27, 2020 through September 22, 2020. Participants were also able to delay loan repayments due between March 27, 2020 and December 31, 2020 for up to one year. The Plan was not amended for these changes since it is not required to be amended until the year ended December 31, 2025. Management intends to amend the Plan for this change prior to that date.

Vesting

A participant shall at all times have a fully vested, nonforfeitable interest in his or her salary deferral contributions, rollover contributions, and qualified nonelective contributions, if any. Vesting in the Company matching or profit-sharing discretionary contributions is based on years of continuous service. A participant is fully vested in their account after 6 years of service, upon reaching age 65, upon death or upon permanent disability.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Vesting (continued)

The Company matching or profit-sharing discretionary contributions and earnings thereon vest in accordance with provisions of the Plan as follows:

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

For vesting purposes, a year of service is at least 1,000 hours of service in the Plan Year.

Payment of Benefits

Upon termination of service, disability, death, or reaching normal retirement age, participants receive a distribution in an amount equal to their vested account balance. If the participant's vested account balance exceeds $5,000, the participant may elect to take a lump-sum distribution or roll over the distribution to an IRA or a qualified plan of a new employer. If the participant's account balance is between $1,000 and $5,000, the participant's balance will be paid in the form of a direct rollover to an IRA if no other election is made by the participant. Participant balances that are less than $1,000 will be paid to the participant in the form of a lump-sum distribution. In addition, the Plan allows for in-service withdrawals due to hardship from selected accounts as defined in the Plan document.

Benefit payments are recorded upon distribution to participants.

In accordance with the CARES Act, the Plan allowed participants to take a coronavirus-related distribution from their retirement plan prior to December 31, 2020, of up to $100,000. These distributions may be repaid to the plan over a three-year period. The Plan also allowed suspension of 2020 required minimum distributions. The Plan was not amended for these changes since it is not required to be amended until the year ended December 31, 2025. Management intends to amend the Plan for this change prior to that date.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Forfeited Accounts

Terminated participants forfeit their non-vested balance upon the earlier of the receipt of their vested benefits or after incurring five consecutive one-year breaks in service. The non-vested portion of a terminated participant's account balance, if any, remains in the Plan and is used to reduce future employer matching contributions or to pay plan expenses. There were $53,690 and $6,891 of forfeitures during the years ended December 31, 2022 and 2021, respectively.

During the years ended December 31, 2022 and 2021, forfeitures in the amount of $8,649 and $6,457 were used to pay plan expenses. There were no forfeitures used to reduce employer matching contributions during the years ended December 31, 2022 and 2021.

As of December 31, 2022 and 2021, forfeited non-vested amounts totaling $63,193 and $17,339, respectively, were available to reduce future employer matching contributions or to pay plan expenses.

Investment Valuation and Income Recognition

Investments are reported at fair value (which is equal to contract value for the group annuity contract). Fair value is the amount 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. See Note 3 for discussion on fair value measurements. All purchases and sales of securities have been recorded on a trade-date basis. Income is recorded as earned. The increase or decrease in the fair value of investments represents the net difference between the current value of securities held at the beginning of the year or cost of securities purchased during the year and the current value of securities held at the end of the year.

Administrative Expenses

The Company pays certain administrative expense on behalf of the Plan. Administrative expenses paid by the Plan are included on the statements of changes in net assets available for benefits.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Plan Termination

Although management has not expressed any intent to do so, it has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants or their beneficiaries are entitled to a distribution of 100% of their account balances in all funds.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Subsequent Events

In preparing these financial statements, Plan management has evaluated events and transactions for potential recognition or disclosure through October 12, 2023, the date the financial statements were available to be issued.

2. Financial Information Certified by the Custodian

The Board of Directors has appointed Midatlantic Trust Company (Midatlantic) as the custodian of the Plan's assets. The Plan is administered by plan administrators/trustees whose members are appointed by the Board of Directors of the Company. The plan administrator/trustees have the authority to control the operation, management and administration of the Plan. The Board of Directors has also appointed Paychex Retirement Services (Paychex) as the Plan's third party administrator to help administrate the Plan's eligibility, compliance and other administrative duties as required.

2. Financial Information Certified by the Custodian (Continued)

Midatlantic has certified as to the completeness and accuracy of total investments of the Plan (not including notes receivable from participants) held by them aggregating $3,676,288 and $3,936,117 as of December 31, 2022 and 2021, respectively, and the related investment losses of $643,763 and investment income of $594,652, respectively, for the years then ended.

Such amounts and all related financial data are included in the accompanying financial statements and supplemental schedule of the Plan based on such certifications from the Custodian.

3. Fair Value Measurements

Accounting standards establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy 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: Observable market-based inputs or unobservable inputs that are corroborated by market data. Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specific (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.

3. Fair Value Measurements (Continued)

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. 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.

Common/collective trust: The collective trust funds are valued at the net asset value of units of a bank collective trust. The net asset value, as provided by the custodian, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported net asset value. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The methods described above may produce fair values 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.

3. Fair Value Measurements (Continued)

The following tables reflect the Plan's investments within the fair value hierarchy at December 31, 2022 and 2021:

	As of December 31, 2022			
	Assets Measured at Fair Value	**Fair Value Hierarchy Level**		
		Level 1	**Level 2**	**Level 3**
Mutual Funds	**$ 1,623,737**	**$ 1,623,737**	**$ -**	**$ -**
Investments Measured at Net Asset Value *	**2,052,551**			
Total Investments	**$ 3,676,288**			

	As of December 31, 2021			
	Assets Measured at Fair Value	Fair Value Hierarchy Level		
		Level 1	Level 2	Level 3
Pooled Separate Accounts	$ 1,800,028	$ 1,800,028	$ -	$ -
Investments Measured at Net Asset Value *	2,136,089			
Total Investments	$ 3,936,117			

* In accordance with Subtopic 820-10, certain investments that are measured at net asset value per share (or its equivalent) using the practical expedient have not been classified in the fair value hierarchy. The fair value amounts represented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

3. Fair Value Measurements (Continued)

Financial Accounting Standards Board Update 2009-12, *Fair Value Measurement and Disclosure (Topic 820): Investments in Certain Entities that Calculate Net Asset Value per Share (or its Equivalent)* requires disclosures of certain attributes in entities that calculate a net asset value per share (or its equivalent) and do not have a readily determinable fair value.

The following table sets forth the disclosure of the net asset value per share attributes for the Plan's investments in common/collective trusts at December 31, 2022 and 2021:

	2022			
	Fair Value	**Unfunded Commitments**	**Redemption Frequency**	**Redemption Notice Period**
Common/collective trust	**$2,052,551**	**$ -**	**Daily****	**Daily****

	2021			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective trust	$2,136,089	$ -	Daily**	Daily**

** The investment options held by the separate accounts associated with this contract may restrict the amount or frequency of transfers or redemptions in order to protect fund shareholders or investors. In addition, withdrawals from and transfers among the separate accounts may be subject to postponement for any period during which trading on the New York Stock Exchange is restricted or any period during which an emergency exists, as determined by the Securities and Exchange Commission, as a result of which is it not reasonably practical to dispose of securities in the separate account or to fairly determine the value of the assets of the separate account.

4. Concentration Risk

Individual investments representing 20% or more of the total investments subject the Plan to potential concentration risk. As of December 31, 2022 and 2021, investments over the 20% threshold were as follows:

	2022	2021
MyWayRetirement Index 2045 Fund	**$1,060,459**	$1,230,856

5. Tax Status

The Plan is relying on the notification letter from the Internal Revenue Service, dated April 10, 2014, that the Prototype Plan Document utilized by the Plan, as then designed, was qualified under the appropriate sections of the IRC. The Plan has been amended since the date of the notification letter. However, the plan administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Plan management evaluates all significant tax positions as required by generally accepted accounting principles in the United States. As of December 31, 2022, Plan management does not believe that it has taken any tax positions that would require the recording of any additional tax liability nor does it believe that there are any unrealized tax benefits that would either increase or decrease within the next twelve months. The Plan's income tax returns are subject to examination by the appropriate regulatory authorities as of December 31, 2022, and the Plan's federal tax returns generally remain open for the last three years.

6. Party-in-Interest Transactions

Transactions resulting in Plan assets being transferred to or used by a party-in-interest are considered prohibited transactions under ERISA unless a specific exemption exists. Midatlantic is the Custodian of a portion of the Plan's assets and manages certain Plan investment transactions; therefore, the transactions qualify as party-in-interest transactions and are indicated as such on the supplemental Schedule of Assets Held at End of Year. However, the transactions are not considered prohibited transactions as ERISA regulations provide for a specific exemption for such transactions.

The Plan issues loans to participants, which are secured by the participant account balances. These qualify as party-in-interest transactions but are permitted under ERISA regulations. Additionally, certain employees of the Company provide certain accounting and administrative services to the Plan for which no fee is charged. These transactions are also permitted under ERISA regulations.

7. Risk and Uncertainties

The Plan offers a number of investment options to participants that are exposed to various risks, such as interest rate, credit, and overall market volatility risk. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term that such changes could materially affect amounts reported in the statements of net assets available for benefits and participant accounts.

8. Reconciliation of Financial Statements to Form 5500

The financial statements are prepared on the full accrual basis of accounting while the Form 5500 is recorded on a modified cash basis. The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2022 and 2021:

	2022	2021
Net assets available for benefits per the financial statements	**$ 3,784,334**	$ 4,036,281
Contributions receivable	**(20,040)**	-
Net assets available for benefits per the Form 5500	**$ 3,764,294**	$ 4,036,281

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2022 and 2021:

	2022	2021
Changes in net assets available for benefits per the financial statements	**$ (251,947)**	$ 442,137
Change in contributions receivable	**(20,040)**	-
Change in net assets available for benefits per the Form 5500	**$ (271,987)**	$ 442,137

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SUPPLEMENTAL SCHEDULE

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FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2022

EIN: 41-1225435
PLAN#: 003

(a)	(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) Cost	(e) Current value
	Vanguard	Federal Money Market Fund	**	$ 425,032
	MyWayRetirement	Index 2030 Fund	**	20,270
	BlackRock	EAFE Equity Index Fund	**	38,850
	MyWayRetirement	Index 2035 Fund	**	49,155
	MyWayRetirement	Index 2045 Fund	**	1,060,459
	MyWayRetirement	Index 2050 Fund	**	104,717
	MyWayRetirement	Index 2055 Fund	**	96,918
	BlackRock	Russell 2000 Index Fund	**	7,319
	BlackRock	Equity Index Fund	**	227,162
	BlackRock	U.S. TIPs Index Fund	**	11,737
	BlackRock	Mid Cap Equity Index Fund	**	51,803
	BlackRock	U.S. Debt Index Fund	**	12,097
	MyWayRetirement	Index 2040 Fund	**	75,571
	MyWayRetirement	Index Retirement Fund	**	1,000
	MyWayRetirement	Index 2060 Fund	**	172,420
	MyWayRetirement	Index 2025 Fund	**	37,526
	Columbia Overseas	Value CIT	**	86,547
	MyWayRetirement	Multisector Bond Fund	**	7,530
	MyWayRetirement	Mid Cap Growth Fund	**	157,386
	MyWayRetirement	Large Cap Growth Fund	**	207,494
	MyWayRetirement	Small Cap Growth Fund	**	57,402
	MyWayRetirement	Small Cap Value Fund	**	3,100
	MyWayRetirement	International Growth Fund	**	20,427
	MyWayRetirement	Core Bond Fund	**	49,805
	MyWayRetirement	Balanced Fund	**	38,289
	MyWayRetirement	Global Bond Fund	**	62,256
	MyWayRetirement	Real Estate Fund	**	16,966
	MyWayRetirement	Large Cap Value Fund	**	497,164
	MyWayRetirement	Mid Cap Value Fund	**	43,816
	MyWayRetirement	Emerging Markets Fund	**	34,289
	MyWayRetirement	Commodities Fund Class R	**	1,781
*	Notes Receivable from Participants (Participant Loans)	Loans with interest rates ranging from 4.25%-7.25% with maturity dates through December 2026	$0	88,006
				$ 3,764,294

* Denotes party-in-interest
** Cost omitted for participant directed investments

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FAMILY & COSMETIC GENTLE DENTISTRY
401(K) PROFIT SHARING PLAN
SPRING PARK, MINNESOTA

FINANCIAL STATEMENTS
DECEMBER 31, 2022 AND 2021

SMITHSCHAFER

FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

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INDEPENDENT AUDITOR'S REPORT

To The Board of Trustees
Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan
Spring Park, Minnesota

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

We have performed audits of the financial statements of Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the years then ended, stating that the certified investment information, as described in Note 2 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

Auditor's Responsibilities for the Audit of the Financial Statements (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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter — Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, 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.

Other Matter — Supplemental Schedule Required by ERISA (Continued)

For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

Smith, Schafer and Associates, Ltd.

Minneapolis, Minnesota
October 12, 2023

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FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2022 and 2021

ASSETS	**2022**	2021
Investments, at fair value	**$ 3,676,288**	$3,936,117
Receivables		
Employer match	**5,418**	6,521
Employee salary deferral	**14,622**	25,069
Notes receivable from participants	**88,006**	68,574
Total Receivables	**108,046**	100,164
NET ASSETS AVAILABLE FOR BENEFITS	**$ 3,784,334**	$4,036,281

See Notes to Financial Statements

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FAMILY & COSMETIC GENTLE DENTISTRY 401(K) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2022 and 2021

	2022	2021
ADDITIONS TO NET ASSETS ATTRIBUTED TO		
Contributions		
Employer match	**$ 191,042**	$ 180,901
Employee salary deferral	**534,215**	516,471
Employee rollover	**12,322**	1,701
Other employer contribution	**-**	865
Total Contributions	**737,579**	699,938
Investment Income (Loss)		
Net appreciation (depreciation) in fair value of investments	**(643,764)**	594,652
Interest on notes receivable from participants	**3,450**	3,920
Total Additions	**97,265**	1,298,510
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO		
Benefits paid to participants	**320,864**	826,227
Administrative expenses	**28,348**	30,146
Total Deductions	**349,212**	856,373
Net Increase (Decrease) in Net Assets Available for Benefits	**(251,947)**	442,137
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	**4,036,281**	3,594,144
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	**$ 3,784,334**	$ 4,036,281

See Notes to Financial Statements

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1. Plan Description and Summary of Significant Accounting Policies

The following provides general information about the Family & Cosmetic Gentle Dentistry 401(k) Profit Sharing Plan (the Plan). Participants should refer to the Summary Plan Description for a more complete description of the Plan's provisions.

General Information

The Plan was established on January 1, 1998 and is a defined contribution 401(k) plan covering the employees of Gentle Dentistry Management, Inc. (the Company), Family & Cosmetic Gentle Dentistry, Ltd., and REM Dental Group PA. The Plan was last amended and restated effective November 25, 2019. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended.

Basis of Accounting

The Financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Participation

All employees of the plan sponsor, other than nonresident aliens and employees covered by the terms of a collective bargaining agreement, who have been employed for two months are eligible to make salary deferral contributions to the Plan. Once eligibility requirements have been met, an eligible employee can enroll on the first day of the following month. Employee changes to elective deferral contributions may be made anytime and may be stopped on any date.

Contributions

Each year, participants may contribute up to the maximum percentage allowable not to exceed the limits of Internal Revenue Service (IRS) Code Section 401(k), as defined in the Plan. Contributions to the plan are allowable on a pre-tax basis (normal 401(k) contributions) and/or on an after-tax basis (Roth contributions). Participants may also contribute amounts representing distributions from other qualified plans.

The Company may contribute to the Plan discretionary matching and/or nonelective contributions. The Company contributed a matching contribution of 50% of the participant's contribution on the first 6% of a participant's compensation for the years ended December 31, 2022 and 2021. A participant is entitled to employer discretionary profit sharing contributions if employed on the last day of the plan year, or if separated from service due to death, disability or reaching normal retirement age. There were no discretionary profit sharing contributions made for the years ended December 31, 2022 and 2021.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Participant Accounts

Each participant's account is credited with the participant's deferrals, employer matching contributions, nonelective contributions and Plan earnings. Allocations of plan earnings are based on the valuation of the investments (participant-directed) held in each participant's account. Participants' accounts are valued on a daily basis. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Notes Receivable from Participants

Each participant may borrow from their accounts a total of the larger of $10,000 or 50% of the vested portion of their total accrued benefits, but not to exceed $50,000. Loans must be a minimum of $1,000. Only two loans may be outstanding at any one time. A loan is secured by the balance in the borrowing participant's account and bears interest at a rate which is commensurate with local prevailing rates for similar types of loans as determined by the Plan administrator. Principal and interest are paid through payroll deductions.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law in response to the COVID-19 pandemic. In accordance with the CARES Act, the Plan allowed participants to borrow up to $100,000 from their account balance for loans made from March 27, 2020 through September 22, 2020. Participants were also able to delay loan repayments due between March 27, 2020 and December 31, 2020 for up to one year. The Plan was not amended for these changes since it is not required to be amended until the year ended December 31, 2025. Management intends to amend the Plan for this change prior to that date.

Vesting

A participant shall at all times have a fully vested, nonforfeitable interest in his or her salary deferral contributions, rollover contributions, and qualified nonelective contributions, if any. Vesting in the Company matching or profit-sharing discretionary contributions is based on years of continuous service. A participant is fully vested in their account after 6 years of service, upon reaching age 65, upon death or upon permanent disability.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Vesting (continued)

The Company matching or profit-sharing discretionary contributions and earnings thereon vest in accordance with provisions of the Plan as follows:

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

For vesting purposes, a year of service is at least 1,000 hours of service in the Plan Year.

Payment of Benefits

Upon termination of service, disability, death, or reaching normal retirement age, participants receive a distribution in an amount equal to their vested account balance. If the participant's vested account balance exceeds $5,000, the participant may elect to take a lump-sum distribution or roll over the distribution to an IRA or a qualified plan of a new employer. If the participant's account balance is between $1,000 and $5,000, the participant's balance will be paid in the form of a direct rollover to an IRA if no other election is made by the participant. Participant balances that are less than $1,000 will be paid to the participant in the form of a lump-sum distribution. In addition, the Plan allows for in-service withdrawals due to hardship from selected accounts as defined in the Plan document.

Benefit payments are recorded upon distribution to participants.

In accordance with the CARES Act, the Plan allowed participants to take a coronavirus-related distribution from their retirement plan prior to December 31, 2020, of up to $100,000. These distributions may be repaid to the plan over a three-year period. The Plan also allowed suspension of 2020 required minimum distributions. The Plan was not amended for these changes since it is not required to be amended until the year ended December 31, 2025. Management intends to amend the Plan for this change prior to that date.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Forfeited Accounts

Terminated participants forfeit their non-vested balance upon the earlier of the receipt of their vested benefits or after incurring five consecutive one-year breaks in service. The non-vested portion of a terminated participant's account balance, if any, remains in the Plan and is used to reduce future employer matching contributions or to pay plan expenses. There were $53,690 and $6,891 of forfeitures during the years ended December 31, 2022 and 2021, respectively.

During the years ended December 31, 2022 and 2021, forfeitures in the amount of $8,649 and $6,457 were used to pay plan expenses. There were no forfeitures used to reduce employer matching contributions during the years ended December 31, 2022 and 2021.

As of December 31, 2022 and 2021, forfeited non-vested amounts totaling $63,193 and $17,339, respectively, were available to reduce future employer matching contributions or to pay plan expenses.

Investment Valuation and Income Recognition

Investments are reported at fair value (which is equal to contract value for the group annuity contract). Fair value is the amount 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. See Note 3 for discussion on fair value measurements. All purchases and sales of securities have been recorded on a trade-date basis. Income is recorded as earned. The increase or decrease in the fair value of investments represents the net difference between the current value of securities held at the beginning of the year or cost of securities purchased during the year and the current value of securities held at the end of the year.

Administrative Expenses

The Company pays certain administrative expense on behalf of the Plan. Administrative expenses paid by the Plan are included on the statements of changes in net assets available for benefits.

1. Plan Description and Summary of Significant Accounting Policies (Continued)

Plan Termination

Although management has not expressed any intent to do so, it has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants or their beneficiaries are entitled to a distribution of 100% of their account balances in all funds.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Subsequent Events

In preparing these financial statements, Plan management has evaluated events and transactions for potential recognition or disclosure through October 12, 2023, the date the financial statements were available to be issued.

2. Financial Information Certified by the Custodian

The Board of Directors has appointed Midatlantic Trust Company (Midatlantic) as the custodian of the Plan's assets. The Plan is administered by plan administrators/trustees whose members are appointed by the Board of Directors of the Company. The plan administrator/trustees have the authority to control the operation, management and administration of the Plan. The Board of Directors has also appointed Paychex Retirement Services (Paychex) as the Plan's third party administrator to help administrate the Plan's eligibility, compliance and other administrative duties as required.

2. Financial Information Certified by the Custodian (Continued)

Midatlantic has certified as to the completeness and accuracy of total investments of the Plan (not including notes receivable from participants) held by them aggregating $3,676,288 and $3,936,117 as of December 31, 2022 and 2021, respectively, and the related investment losses of $643,763 and investment income of $594,652, respectively, for the years then ended.

Such amounts and all related financial data are included in the accompanying financial statements and supplemental schedule of the Plan based on such certifications from the Custodian.

3. Fair Value Measurements

Accounting standards establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy 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: Observable market-based inputs or unobservable inputs that are corroborated by market data. Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specific (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.

3. Fair Value Measurements (Continued)

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. 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.

Common/collective trust: The collective trust funds are valued at the net asset value of units of a bank collective trust. The net asset value, as provided by the custodian, is used as a practical expedient to estimate fair value. The net asset value is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported net asset value. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The methods described above may produce fair values 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.

3. Fair Value Measurements (Continued)

The following tables reflect the Plan's investments within the fair value hierarchy at December 31, 2022 and 2021:

	As of December 31, 2022			
	Assets Measured at Fair Value	**Fair Value Hierarchy Level**		
		Level 1	**Level 2**	**Level 3**
Mutual Funds	**$ 1,623,737**	**$ 1,623,737**	**$ -**	**$ -**
Investments Measured at Net Asset Value *	**2,052,551**			
Total Investments	**$ 3,676,288**			

	As of December 31, 2021			
	Assets Measured at Fair Value	Fair Value Hierarchy Level		
		Level 1	Level 2	Level 3
Pooled Separate Accounts	$ 1,800,028	$ 1,800,028	$ -	$ -
Investments Measured at Net Asset Value *	2,136,089			
Total Investments	$ 3,936,117			

* In accordance with Subtopic 820-10, certain investments that are measured at net asset value per share (or its equivalent) using the practical expedient have not been classified in the fair value hierarchy. The fair value amounts represented in these tables are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

3. Fair Value Measurements (Continued)

Financial Accounting Standards Board Update 2009-12, *Fair Value Measurement and Disclosure (Topic 820): Investments in Certain Entities that Calculate Net Asset Value per Share (or its Equivalent)* requires disclosures of certain attributes in entities that calculate a net asset value per share (or its equivalent) and do not have a readily determinable fair value.

The following table sets forth the disclosure of the net asset value per share attributes for the Plan's investments in common/collective trusts at December 31, 2022 and 2021:

	2022			
	Fair Value	**Unfunded Commitments**	**Redemption Frequency**	**Redemption Notice Period**
Common/collective trust	**$2,052,551**	**$ -**	**Daily****	**Daily****

	2021			
	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common/collective trust	$2,136,089	$ -	Daily**	Daily**

** The investment options held by the separate accounts associated with this contract may restrict the amount or frequency of transfers or redemptions in order to protect fund shareholders or investors. In addition, withdrawals from and transfers among the separate accounts may be subject to postponement for any period during which trading on the New York Stock Exchange is restricted or any period during which an emergency exists, as determined by the Securities and Exchange Commission, as a result of which is it not reasonably practical to dispose of securities in the separate account or to fairly determine the value of the assets of the separate account.

4. Concentration Risk

Individual investments representing 20% or more of the total investments subject the Plan to potential concentration risk. As of December 31, 2022 and 2021, investments over the 20% threshold were as follows:

	2022	2021
MyWayRetirement Index 2045 Fund	**$1,060,459**	$1,230,856

5. Tax Status

The Plan is relying on the notification letter from the Internal Revenue Service, dated April 10, 2014, that the Prototype Plan Document utilized by the Plan, as then designed, was qualified under the appropriate sections of the IRC. The Plan has been amended since the date of the notification letter. However, the plan administrator and the Plan's legal counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC.

Plan management evaluates all significant tax positions as required by generally accepted accounting principles in the United States. As of December 31, 2022, Plan management does not believe that it has taken any tax positions that would require the recording of any additional tax liability nor does it believe that there are any unrealized tax benefits that would either increase or decrease within the next twelve months. The Plan's income tax returns are subject to examination by the appropriate regulatory authorities as of December 31, 2022, and the Plan's federal tax returns generally remain open for the last three years.

6. Party-in-Interest Transactions

Transactions resulting in Plan assets being transferred to or used by a party-in-interest are considered prohibited transactions under ERISA unless a specific exemption exists. Midatlantic is the Custodian of a portion of the Plan's assets and manages certain Plan investment transactions; therefore, the transactions qualify as party-in-interest transactions and are indicated as such on the supplemental Schedule of Assets Held at End of Year. However, the transactions are not considered prohibited transactions as ERISA regulations provide for a specific exemption for such transactions.

The Plan issues loans to participants, which are secured by the participant account balances. These qualify as party-in-interest transactions but are permitted under ERISA regulations. Additionally, certain employees of the Company provide certain accounting and administrative services to the Plan for which no fee is charged. These transactions are also permitted under ERISA regulations.

7. Risk and Uncertainties

The Plan offers a number of investment options to participants that are exposed to various risks, such as interest rate, credit, and overall market volatility risk. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term that such changes could materially affect amounts reported in the statements of net assets available for benefits and participant accounts.

8. Reconciliation of Financial Statements to Form 5500

The financial statements are prepared on the full accrual basis of accounting while the Form 5500 is recorded on a modified cash basis. The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2022 and 2021:

	2022	2021
Net assets available for benefits per the financial statements	**$ 3,784,334**	$ 4,036,281
Contributions receivable	**(20,040)**	-
Net assets available for benefits per the Form 5500	**$ 3,764,294**	$ 4,036,281

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2022 and 2021:

	2022	2021
Changes in net assets available for benefits per the financial statements	**$ (251,947)**	$ 442,137
Change in contributions receivable	**(20,040)**	-
Change in net assets available for benefits per the Form 5500	**$ (271,987)**	$ 442,137

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SUPPLEMENTAL SCHEDULE

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FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2022

EIN: 41-1225435
PLAN#: 003

(a)	(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) Cost	(e) Current value
	Vanguard	Federal Money Market Fund	**	$ 425,032
	MyWayRetirement	Index 2030 Fund	**	20,270
	BlackRock	EAFE Equity Index Fund	**	38,850
	MyWayRetirement	Index 2035 Fund	**	49,155
	MyWayRetirement	Index 2045 Fund	**	1,060,459
	MyWayRetirement	Index 2050 Fund	**	104,717
	MyWayRetirement	Index 2055 Fund	**	96,918
	BlackRock	Russell 2000 Index Fund	**	7,319
	BlackRock	Equity Index Fund	**	227,162
	BlackRock	U.S. TIPs Index Fund	**	11,737
	BlackRock	Mid Cap Equity Index Fund	**	51,803
	BlackRock	U.S. Debt Index Fund	**	12,097
	MyWayRetirement	Index 2040 Fund	**	75,571
	MyWayRetirement	Index Retirement Fund	**	1,000
	MyWayRetirement	Index 2060 Fund	**	172,420
	MyWayRetirement	Index 2025 Fund	**	37,526
	Columbia Overseas	Value CIT	**	86,547
	MyWayRetirement	Multisector Bond Fund	**	7,530
	MyWayRetirement	Mid Cap Growth Fund	**	157,386
	MyWayRetirement	Large Cap Growth Fund	**	207,494
	MyWayRetirement	Small Cap Growth Fund	**	57,402
	MyWayRetirement	Small Cap Value Fund	**	3,100
	MyWayRetirement	International Growth Fund	**	20,427
	MyWayRetirement	Core Bond Fund	**	49,805
	MyWayRetirement	Balanced Fund	**	38,289
	MyWayRetirement	Global Bond Fund	**	62,256
	MyWayRetirement	Real Estate Fund	**	16,966
	MyWayRetirement	Large Cap Value Fund	**	497,164
	MyWayRetirement	Mid Cap Value Fund	**	43,816
	MyWayRetirement	Emerging Markets Fund	**	34,289
	MyWayRetirement	Commodities Fund Class R	**	1,781
*	Notes Receivable from Participants (Participant Loans)	Loans with interest rates ranging from 4.25%-7.25% with maturity dates through December 2026	$0	88,006
				$ 3,764,294

* Denotes party-in-interest
** Cost omitted for participant directed investments

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