

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2022 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan VETCOR 401(K) PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 01/01/2000
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) ERIN ROJAS VETCOR MANAGEMENT COMPANY LLC ERIN 141 LONGWATER DR NORWELL, MA 02061	2b Employer Identification Number (EIN) 04-3389090
		2c Plan Sponsor's telephone number 781-749-8151
		2d Business code (see instructions) 541940

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.	03/19/2024	ERIN ROJAS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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 7338
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) 6901
a(2) Total number of active participants at the end of the plan year		6a(2) 8200
b Retired or separated participants receiving benefits		6b 6
c Other retired or separated participants entitled to future benefits.....		6c 634
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d 8840
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 1
f Total. Add lines 6d and 6e		6f 8841
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....		6g 3902
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h 194
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 3B 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) ☒ Trust (4) ☐ General assets of the sponsor		9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ 1 A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022	
A Name of plan VETCOR 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ERIN ROJAS	D Employer Identification Number (EIN) 04-3389090

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

(a) Name of insurance carrier LINCOLN NATIONAL LIFE INSURANCE COMPANY
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(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0472300	65676	894729087	130	01/01/2022	12/31/2022

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

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

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

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

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

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

b	Balance at the end of the previous year	7b	2467622
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c	Additions: (1) Contributions deposited during the year	7c(1)	184358	
	(2) Dividends and credits	7c(2)		
	(3) Interest credited during the year	7c(3)	33733	
	(4) Transferred from separate account	7c(4)		
	(5) Other (specify below)	7c(5)	556110	
▶ OTHER INCOME				

(6) Total additions	7c(6)	774201
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d	Total of balance and additions (add lines 7b and 7c(6))	7d	3241823
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e Deductions:

e	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	77794	
	(2) Administration charge made by carrier	7e(2)	46047	
	(3) Transferred to separate account	7e(3)		
	(4) Other (specify below)	7e(4)	268343	
▶ OTHER EXPENSES				

(5) Total deductions	7e(5)	392184
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f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	2849639
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan VETCOR 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ERIN ROJAS	D Employer Identification Number (EIN) 04-3389090	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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--

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	215773	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

UBS FINANCIAL SERVICES INC

13-2638166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	40000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ERIN ROJAS

04-3389090

(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?
99	PLAN SPONSOR	10000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BNYM NAT RES I - BNY MELLON TRANSF DREYFUS TRANSFER INC 200 PARK AVENUE NEW YORK, NY 10166	0.25%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
LINCOLN FIXED ACCT - SEE NOTE *2 150 N RADNOR CHESTER RD RADNOR, PA 19087	0.50%	
(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 H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>		
A Name of plan <u>VETCOR 401(K) PLAN</u>	B Three-digit plan number (PN) ► <u>001</u>	
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ERIN ROJAS</u>	D Employer Identification Number (EIN) <u>04-3389090</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	3942756	4670654
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	0	1474055
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	583608	861796
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants).....	1c(7)	0	0
(8) Participant loans.....	1c(8)	692660	823138
(9) Value of interest in common/collective trusts.....	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	140871898	145955536
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	2467628	2849627
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	148558550	156634806

Liabilities

g Benefit claims payable	1g	0	0
h Operating payables	1h	6	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	459256	846160
k Total liabilities (add all amounts in lines 1g through 1j)	1k	459262	846160

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	148099288	155788646
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	4670654	
(B) Participants	2a(1)(B)	20113932	
(C) Others (including rollovers)	2a(1)(C)	4771791	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		29556377
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	10624	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	43594	
(F) Other	2b(1)(F)	33733	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		87951
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	6859353	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		6859353
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-32621085
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		3882596
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11357372	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		11357372
f Corrective distributions (see instructions)	2f		517519
g Certain deemed distributions of participant loans (see instructions)	2g		40620
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	265773	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		265773
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12181284
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d	2k		-8298688
l Transfers of assets:			
(1) To this plan	2l(1)		15988046
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **MAYER HOFFMAN MCCANN P.C.**

(2) EIN: **43-1947695**

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

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

Part IV Compliance Questions

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

During the plan year:

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

	Yes	No	Amount
4a		X	

	Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)			
4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)			
4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)			
4d		X	
e Was this plan covered by a fidelity bond?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?			
4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)			
4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
4k		X	
l Has the plan failed to provide any benefit when due under the plan?			
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			
4n			

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection.
For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022		
A Name of plan VETCOR 401(K) PLAN		B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 ERIN ROJAS		D Employer Identification Number (EIN) 04-3389090
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....		6a
b Enter the amount contributed by the employer to the plan for this plan year.....		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock?..... ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2022 v. 220413		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14	Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
	a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
	b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
	c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	
15	Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
	a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
	b The corresponding number for the second preceding plan year.....	15b	
16	Information with respect to any employers who withdrew from the plan during the preceding plan year:		
	a Enter the number of employers who withdrew during the preceding plan year	16a	
	b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	
17	If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18	If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐
19	If the total number of participants is 1,000 or more, complete lines (a) through (c) a Enter the percentage of plan assets held as: Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____% b Provide the average duration of the combined investment-grade and high-yield debt: ☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more c What duration measure was used to calculate line 19(b)? ☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____
20	PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation _____

**Financial Statements
and Supplemental Schedule**

VetCor 401(k) Plan

December 31, 2022 and 2021



VETCOR 401(k) PLAN
Financial Statements
and Supplemental Schedule

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Independent Auditors' Report

The Plan Administrator
VetCor 401(k) Plan
Norwell, Massachusetts

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

We have performed the audits of the financial statements of the VetCor 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's 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 qualified institutions as of December 31, 2022 and 2021 and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 3 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 Auditors' 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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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



In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the 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, Schedule H, Line 4i - 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental 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).

Mayer Hoffman McCann P.C.

Boston, Massachusetts
January 25, 2024

VETCOR 401(k) PLAN

Statements of Net Assets Available for Benefits

	<i>December 31,</i>	
	<i>2022</i>	<i>2021</i>
Assets		
Investments, at fair value	\$ 146,817,320	\$ 141,455,506
Fully benefit-responsive investment contract, at contract value	<u>2,849,639</u>	<u>2,467,622</u>
Total investments	<u>149,666,959</u>	<u>143,923,128</u>
Receivables:		
Due from the People, Pets and Vets 401(k) Plan	1,474,055	-
Employer contribution	4,670,654	3,942,756
Notes receivable from participants	<u>823,138</u>	<u>692,660</u>
Total receivables	<u>6,967,847</u>	<u>4,635,416</u>
Total assets	<u>156,634,806</u>	<u>148,558,544</u>
Liabilities		
Excess contributions	<u>846,160</u>	<u>459,256</u>
Net assets available for benefits	<u>\$ 155,788,646</u>	<u>\$ 148,099,288</u>

VETCOR 401(k) PLAN

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2022

Additions to net assets attributed to:

Investment income:

Interest and dividends \$ 6,904,204

Other income 17,265

Interest income on notes receivable from participants 44,520

Contributions:

Participant deferrals 20,113,932

Participant rollovers 4,771,791

Employer matching 4,670,654

Total contributions 29,556,377

Total additions to net assets 36,522,366

Deductions from net assets attributed to:

Net depreciation in fair value of investments 33,121,887

Benefits paid to participants 11,415,635

Administrative fees 283,532

Total deductions from net assets 44,821,054

Net decrease in net assets available for benefits before transfer (8,298,688)

Net transfer from the People, Pets and Vets 401(k) Plan 15,988,046

Net assets available for benefits, beginning of year 148,099,288

Net assets available for benefits, end of year \$ 155,788,646

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 1 - Description of Plan

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

General and Plan Merger

The Plan is a defined contribution plan sponsored by VetCor Management LLC (formerly VetCor Professional Practices LLC) and its subsidiaries and affiliates d/b/a VetCor (the “Company” or “Employer”). The Plan was amended and restated effective February 6, 2017 and is subject to applicable provisions of the Internal Revenue Code (“IRC”). The Plan covers all eligible employees of the Company who have attained 21 years of age and complete a 90 day probationary period, except nonresident aliens with no U.S. source income, leased employees and collectively bargained employees. Notwithstanding the foregoing eligibility requirements, employees of the Company from veterinary hospitals or clinics acquired prior to January 1, 2014 were credited for their time employed by the former owner of the veterinary hospital or clinic for purposes of the service requirement.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). Substantially all investments are participant directed.

The Employer acquired an unrelated third party, People, Pets and Vets, during 2022 and, accordingly, VetCor Management LLC approved the merger of the People, Pets and Vets 401(k) Plan into the VetCor 401(k) Plan, effective December 31, 2022. As a result, all plan assets were transferred into the VetCor 401(k) Plan totaling \$15,988,046 of which \$1,474,055 was funded subsequent to year-end and included in receivables on the Statements of Net Assets Available for Benefits.

Participant Contributions

Participants may make tax deferred contributions up to an annual maximum of 90% of their Plan compensation, as defined in the Plan agreement, or up to the applicable Internal Revenue Service (“IRS”) limits. Participants who have attained age 50 before the end of the Plan year are eligible to make catch up contributions. An active participant may, at the discretion of the Plan administrator, contribute to the Plan distributions from other qualified plans or individual retirement accounts, if the contributions satisfy the tax law requirements for a qualified rollover (“Participant Rollovers”).

Employer Matching Contributions

Each year, the Employer will make a matching contribution equal to 50% of a participant’s salary deferrals up to a maximum of the first 6% of Plan compensation. In no event will the Employer’s total match for a participant be in excess of 3% of the participant’s Plan compensation. A participant must work 1,000 hours during the Plan year and be employed on the last day of the Plan year unless separated due to death, retirement or total disability, in order to be eligible to share in the Employer matching contribution.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 1 - Description of Plan (Continued)

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and plan earnings/losses and charged with an allocation of administrative expenses. Allocations are based on participant earnings/losses, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings/losses thereon. Participants vest in the Employer matching contributions at a rate of 20% per year of employment and are fully vested after 5 years, unless separated from the Employer due to death, total disability or attainment of normal retirement age.

Forfeitures

A participant who leaves the employ of the Employer forfeits any non-vested balance at the earlier of the end of five consecutive one-year breaks in service or if the participant receives a complete distribution of their vested accounts. Forfeited amounts are used to offset a portion of future Employer matching contributions and administrative expenses of the Plan. During 2022, \$54,186 was used to pay administrative expenses. At December 31, 2022 and 2021, forfeited non-vested account balances totaled \$132,598 and \$34,265, respectively. \$154,000 of forfeitures were used to reduce the 2022 plan year contribution in March 2023.

Notes Receivable from Participants

Participants may borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance at an interest rate based on prime rate plus two percentage points. The loans are secured by the balance in the participant's account. Principal and interest is paid ratably through monthly payroll deductions.

Payment of Benefits

In-service withdrawals from a participant's vested account are permitted only due to financial hardship or upon reaching age 59½. The amount of hardship distributions cannot exceed the amount to meet the immediate financial hardship. Upon termination of service, if a participant's account balance is greater than \$1,000, then the participant may elect to receive a lump-sum amount equal to the value of his or her account. If a former participant's vested account is less than \$1,000, the Plan administrator, after notification, may distribute his or her entire non-forfeited account balance to the former participant in the form of a lump-sum distribution. If a former participant's vested account is greater than \$1,000, but not more than \$5,000, the Plan administrator, after notification, may distribute the entire non-forfeited account balance to an IRA rollover account for the benefit of the former participant.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

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

Investments, Investment Valuation and Income Recognition

Investments are reported at fair value except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Contract value is the relevant measurement for the portion of the net assets available for benefits to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment trustee.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net depreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021.

Benefits Paid

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could vary from the estimates that were used.

Administrative Expenses

Certain expenses of the Plan are paid by the Company and are not included in the Statement of Changes in Net Assets Available for Benefits. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net depreciation in fair value of investments.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 2 - Summary of Significant Accounting Policies (Continued)

Subsequent Events

Plan management has evaluated subsequent events through January 25, 2024, the date the financial statements were available to be issued. See Note 1 for subsequent receipts relating to the Plan merger. No other significant matters were identified for disclosure during this evaluation.

Note 3 - Information Certified by the Trustee and Custodians

Plan investments are held by the Plan's trustee and custodians, Fidelity Management Trust Company ("Fidelity") and Capital Bank and Trust Company ("Capital"). Fidelity and Capital have certified to the fair value of mutual funds and to the contract value of the fixed account as of December 31, 2022 and 2021, respectively, and Fidelity has certified to all investment transactions for the year ended December 31, 2022. Investment transactions include interest and dividend income and net depreciation in fair value of investments. Information included in the supplemental Schedule of Assets (Held at End of Year) and notes receivable from participants have also been derived from information certified by Fidelity and Capital. Participants in the Plan may direct contributions to any of the investment options noted above.

As noted in Note 1, assets from the People, Pets and Vets 401(k) Plan were transferred into this Plan on December 31, 2022. Capital Bank and Trust was the custodian of the Plan assets.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level I) and the lowest priority to unobservable inputs (Level III). Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described below:

Level I – Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.

Level II – Inputs other than quoted prices within Level I that are observable for the asset or liability, either directly or indirectly, such as:

- 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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

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

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 4 - Fair Value Measurements (Continued)

Level III – Inputs that are unobservable inputs for the asset or liability. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily Net Asset Value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

Description	Fair Value Measurements as of December 31, 2022			
	Level I	Level II	Level III	Total
Mutual funds	\$ 146,817,320	\$ -	\$ -	\$ 146,817,320
Total	\$ 146,817,320	\$ -	\$ -	\$ 146,817,320

Description	Fair Value Measurements as of December 31, 2021			
	Level I	Level II	Level III	Total
Mutual funds	\$ 141,455,506	\$ -	\$ -	\$ 141,455,506
Total	\$ 141,455,506	\$ -	\$ -	\$ 141,455,506

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 5 - Fully Benefit-Responsive Investment Contract

Following is a description of the investments and valuation methodologies for the fully benefit-responsive investment contract:

Lincoln Stable Value Account

The Lincoln Stable Value Account is a guaranteed investment contract and provides a guarantee of principal and a guaranteed minimum rate of interest. Fair value is based on discounted cash flows. The Lincoln Stable Value Account has crediting rates based on an external index that are backed by the general account of the issuing company. The contract value is defined as the value of the contract owner account. It is the sum of contributions plus interest credited, less withdrawals. The crediting interest rate is based on a formula agreed upon with the issuer.

There were no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate was based on a formula agreed upon with the issuer but may not be less than 1%. Such interest rates are reviewed on a quarterly basis for resetting. For the years ended December 31, 2022 and 2021, the crediting interest rate was 1.50% and 1.25%, respectively. The average yield was 1.37% for the year ended December 31, 2022.

Participant-initiated periodic elective withdrawals may be limited to a percentage of the Stable Value Account assets or subject to the 90-day equity wash provision. The standard provision for a 90-day wash means that there are no transfers allowed to a competing fund. Any other transfers to noncompeting funds must remain in the noncompeting fund for 90 days before being subsequently transferred to the competing fund.

The Plan's ability to receive amounts due is dependent on Lincoln's ability to meet its financial obligations. Lincoln's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan document (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The stable value account does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 5 - Fully Benefit-Responsive Investment Contract (Continued)

The following are the contract values of the Plan's fully benefit-responsive investment contract at December 31:

	2022	2021
Fully Benefit-Responsive Investment Contract, at contract value:		
Lincoln Stable Value Account	\$ <u>2,849,639</u>	\$ <u>2,467,622</u>

Note 6 - Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Market risks include global events such as an international conflict, which could impact the value of investment securities. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Note 7 - Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in all of their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Employer may determine.

Note 8 - Tax Status

The trust established by the Plan to hold the Plan's assets qualifies as tax-exempt under Internal Revenue Code ("IRC") Section 401(a). The Plan has adopted the Fidelity Volume Submitter Profit Sharing Plan with CODA ("Cash or Deferred Arrangement"). The Plan document received a favorable opinion letter from the IRS on June 30, 2020, stating that the Plan and related trust, as designed, were in compliance with applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter, however, the Plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC and, therefore, the Plan continues to qualify under Section 401(a) and the related trust continues to be tax exempt. Therefore, no provision for income taxes is included in the Plan's financial statements.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 8 - Tax Status (Continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 9 - Related-Party Transactions and Exempt Party-In-Interest Transactions

Certain Plan investments include a guaranteed investment account and mutual funds managed by the following Plan custodians, Fidelity and Capital Bank and Trust Company. Fidelity Management Trust Company is the trustee and a custodian and Capital Bank and Trust Company is a custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees incurred by the Plan for the investment management services are paid through revenue sharing and direct payment. For the year ended December 31, 2022, fees paid to Fidelity totaled \$283,532. The Plan received revenue credits of \$17,265 from Fidelity and used the entire amount to pay Plan expenses. The revenue credits are reported as other income on the Statement of Changes in Net Assets Available for Benefits. Notes receivable from participants also qualify as exempt party-in-interest transactions.

Note 10 - Reconciliation of Financial Statements to Form 5500

The accompanying Statements of Net Assets Available for Benefits, Statement of Changes in Net Assets Available for Benefits and the supplemental information have been prepared in accordance with accounting principles generally accepted in the United States of America. The information listed on Schedule H of Form 5500 has been prepared in accordance with procedures established by the third-party administrator. Although the net assets agree in total, certain items have been classified differently.

Supplemental Schedule

VETCOR 401(k) PLAN

(E.I.N. 04-3548552 - Plan Number 001)

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

Year Ended December 31, 2022

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
	Lincoln Stable Value Account - Fully Benefit-Responsive	Fixed Rate Annuity	\$	2,849,639
	AF BALANCED R6	Mutual Fund		14,589,492
*	FID 500 INDEX	Mutual Fund		13,208,982
	TRP RETIRE I 2045 I	Mutual Fund		10,924,404
	TRP RETIRE I 2040 I	Mutual Fund		9,560,312
	TRP RETIRE I 2035 I	Mutual Fund		9,447,032
	TRP RETIRE I 2050 I	Mutual Fund		9,278,214
	TRP RETIRE I 2055 I	Mutual Fund		8,792,507
	TRP RETIRE I 2030 I	Mutual Fund		8,714,633
	TRP RETIRE I 2025 I	Mutual Fund		7,942,608
	TRP RETIRE I 2060 I	Mutual Fund		4,783,427
	AS SPL MID CP VAL R6	Mutual Fund		4,351,976
	AB LG CAP GRTH Z	Mutual Fund		3,861,026
	WA CORE BOND IS	Mutual Fund		2,586,449
	PGIM J INTL OPP R6	Mutual Fund		2,536,679
	TRP RETIRE I 2020 I	Mutual Fund		2,311,155
	INVS EQLWT S&P500 R6	Mutual Fund		2,262,446
	VRTS KAR SM CP GR R6	Mutual Fund		2,129,036
	VICTORY S SMCO OP R6	Mutual Fund		2,046,863
	American Funds American Balanced Fund	Mutual Fund		1,788,011
	COL DIVIDEND INC I3	Mutual Fund		1,785,022
	BARON FOCUSED GR R6	Mutual Fund		1,680,290
	VANG MIDCAP IDX ADM	Mutual Fund		1,639,566
	American Funds 2050 Target Date Retirement Fund	Mutual Fund		1,577,799
	American Funds 2040 Target Date Retirement Fund	Mutual Fund		1,559,400
	American Funds The Growth Fund of America	Mutual Fund		1,474,244
	INVS DEVELOP MKT R6	Mutual Fund		1,062,866
	American Funds 2055 Target Date Retirement Fund	Mutual Fund		1,000,640
	American Funds 2045 Target Date Retirement Fund	Mutual Fund		998,954
	Morgan Stanley Insight Fund R6	Mutual Fund		968,146
	American Funds 2035 Target Date Retirement Fund	Mutual Fund		923,208
	HTFD CORE EQUITY R6	Mutual Fund		900,006
*	FID GOVT MMKT K6	Mutual Fund		861,796
	VAN REAL EST IDX ADM	Mutual Fund		826,591
	AF INFL LINKED BD R6	Mutual Fund		823,933

* A party-in-interest as defined by ERISA.

VETCOR 401(k) PLAN

(E.I.N. 04-3548552 - Plan Number 001)

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

Year Ended December 31, 2022

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	\$	714,277
	VANG DEV MKT IDX ADM	Mutual Fund		695,895
	TRP US HIGH YIELD I	Mutual Fund		620,894
	American Funds 2025 Target Date Retirement Fund	Mutual Fund		509,255
	American Funds 2060 Target Date Retirement Fund	Mutual Fund		487,759
	American Funds Capital World Growth and Income Fund	Mutual Fund		487,423
	American Funds Washington Mutual Investors Fund	Mutual Fund		449,579
	GMO RESOURCES R6	Mutual Fund		424,603
	TRP RETIRE I 2015 I	Mutual Fund		388,652
	American Funds AMCAP Fund	Mutual Fund		344,911
	American Funds the Income Fund of America	Mutual Fund		310,273
	AB GLOBAL BOND Z	Mutual Fund		236,795
	American Funds SmallCap World Fund	Mutual Fund		234,190
	American Funds American Mutual Fund	Mutual Fund		190,885
	American Funds Investment Company of America	Mutual Fund		181,726
	American Funds New Perspective Fund	Mutual Fund		168,107
	American Funds Fundamental Investors	Mutual Fund		157,688
	American Funds The New Economy Fund	Mutual Fund		134,663
	American Funds New World Fund	Mutual Fund		128,142
	American Funds US Government Money Market Fund	Mutual Fund		119,939
	American Funds Inflation Linked Bond Fund	Mutual Fund		114,214
	American Funds EuroPacific Growth Fund	Mutual Fund		104,523
	American Funds Short-Term Bond Fund of America	Mutual Fund		94,415
	American Funds 2065 Target Date Retirement Fund	Mutual Fund		83,296
	American Funds Capital Income Builder	Mutual Fund		59,990
	American Funds 2015 Target Date Retirement Fund	Mutual Fund		54,517
	American Funds 2020 Target Date Retirement Fund	Mutual Fund		37,277
	TRP RETIRE I 2010 I	Mutual Fund		32,166
	TRP RETIRE I 2005 I	Mutual Fund		28,867
	American Funds 2010 Target Date Retirement Fund	Mutual Fund		24,686
*	Participant Loans	Loans (5.25% - 9.00%)	- 0 -	823,138
Total				\$ 150,490,097

* A party-in-interest as defined by ERISA.



January 25, 2024

Mayer Hoffman McCann, P.C.
500 Boylston Street
Boston, MA 02116

This representation letter is provided in connection with your audits of the financial statements of VetCor 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

We have elected to have the audits of the plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audits did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5 and, that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information such that, in the light of surrounding circumstances, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of the date of this letter, the following representations made to you during your audits:



Financial Statements

1. We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated September 18, 2023, for the preparation and fair presentation of the financial statements (and disclosures) in accordance with U.S. GAAP.
2. We acknowledge our responsibility for administering the plan and determining the plan's transactions that are presented and disclosed in the ERISA plan financial statements are in conformity with the plan 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.
3. We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements, notes, and supplemental schedule that are free from material misstatement, whether due to fraud or error.
4. We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
5. Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. The methods and significant assumptions used to estimate fair values of financial instruments are described in the financial statements. The methods and significant assumptions used result in a measure of fair value appropriate for financial measurement and disclosure purposes.
6. We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.
7. All related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
8. Transactions with parties in interest, as defined in Section 3(14) of ERISA and regulations thereunder, including sales, purchases, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from, or payable to, related parties have been appropriately disclosed.
9. All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
10. We are not aware of any pending or threatened litigation, claims or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims or assessments.
11. We have no intentions to terminate the plan.



12. Guarantees, whether written or oral, under which the plan is contingently liable to a bank or another lending institution have been properly recorded or disclosed in the financial statements.
13. We have properly reported and disclosed amendments to the plan instrument, if any.
14. With respect to financial statement preparation, we have performed the following:
 - a. Made all management decisions and performed all management functions;
 - b. Assigned a competent individual to oversee the services;
 - c. Evaluated the adequacy of the services performed;
 - d. Evaluated and accepted responsibility for the result of the service performed; and
 - e. Established and maintained internal controls, including monitoring ongoing activities.
15. We acknowledge our responsibility for the presentation of the ERISA-required supplemental schedules in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. We believe the supplemental schedules, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
16. The Entity and its affiliates do not have any agreements or relationships with Kreston member firms serving as a professional service provider, investor, lender, director, or otherwise that may impact Mayer Hoffman McCann's independence.

Information Provided

17. We have provided you with:
 - a. Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements, such as financial records and related data, plan instruments, trust agreements, insurance contracts, as applicable, or investments contracts, as applicable, and amendments to such documents entered into during the year;
 - b. The most current plan instrument for the audit period, including all amendments;
 - c. A draft of the Form 5500 that is substantially complete;
 - d. Additional information that you have requested from us for the purpose of the audit;
 - e. Unrestricted access to persons within the plan from whom you determined it necessary to obtain audit evidence;
 - f. All minutes of the meetings or summaries of actions of recent meetings for which minutes have not yet been prepared.
18. All transactions have been recorded in the accounting records and are reflected in the financial statements.
19. Financial instruments with off-balance-sheet risk and financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
20. The plan or trust has satisfactory title to all owned assets that are recorded at fair value, and all liens, encumbrances, or security interest requiring disclosure in the financial statements have been properly disclosed.



21. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
22. We have provided to you our evaluation of the entity's ability to continue as a going concern, including significant conditions and events present, and we believe that our use of the going concern basis of accounting is appropriate.
23. We have no knowledge of any fraud or suspected fraud that affects the plan and involves:
 - a. Management;
 - b. Employees who have significant roles in internal control; or
 - c. Others when the fraud could have a material effect on the financial statements.
24. We have no knowledge of any allegations of fraud, or suspected fraud, affecting the plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
25. We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing the financial statements.
26. There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or loans in default, or events that may jeopardize the tax status) that must be disclosed.
27. We have disclosed to you the identity of all the plan's related parties and parties in interest and the nature of all the related party and party in interest relationships and transactions of which we are aware.
28. We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the plan.
29. The plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
30. All required filings with the appropriate agencies have been made.
31. The plan is qualified under the appropriate section of the Internal Revenue Code and intends to continue as a qualified plan. The plan sponsor has operated the plan and trust or insurance contract in a manner that did not jeopardize this tax status.
32. The plan has complied with the DOL's regulations concerning the timely remittance of participants' contributions to trusts containing assets for the plan.
33. The plan has complied with the fidelity bonding requirements of ERISA.
34. There are no:
 - a. Nonexempt party in interest transactions (as defined in ERISA Section 3[l] and regulations under that section) that were not disclosed in the supplemental schedule or financial statements.
 - b. Investments in default or considered to be uncollectible that were not disclosed in the supplemental schedule.
 - c. Reportable transactions (as defined in ERISA Section 103[b][3][H] and regulations under that section) that were not disclosed in the supplemental schedule.
35. We have obtained the service auditor's reports from our service organizations. We have reviewed such reports, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the year ended December 31, 2022.



36. We have no knowledge of any officer or director of the Plan or Plan Sponsor, or any other person acting under the direction thereof, having taken any action to fraudulently influence, coerce, manipulate, or mislead you during your audits.
37. We believe the form and content of the Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2022 is fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
38. On December 31, 2022, the People Pets and Vets 401k Plan ("PPV") merged into the VetCor 401k resulting in 15,988,046 of PPV Plan assets were retitled to and merged into the VetCor 401k Plan.

VetCor 401(k) Plan

DocuSigned by:

Peter Raymond

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Peter Raymond, CFO

DocuSigned by:

Erin Rojas

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Erin Rojas, Human Resources Director

Certificate Of Completion

Envelope Id: DE96BC2DB31D4317A795C62EFA381155
Subject: Complete with DocuSign: Vetcor - 401k mgmt rep letter.
Entity: Mayer Hoffman McCann P.C.
Source Envelope:
Document Pages: 5
Certificate Pages: 5
AutoNav: Enabled
Envelopeld Stamping: Enabled
Time Zone: (UTC-06:00) Central Time (US & Canada)

Status: Completed

Envelope Originator:
Maribel Lopez
44 Baltimore St
Cumberland, MD 21502
Maribel.Lopez@CBIZ.com
IP Address: 4.38.47.178

Record Tracking

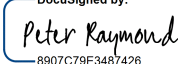
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1/25/2024 7:58:13 AM

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Maribel.Lopez@CBIZ.com

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Signer Events

Peter Raymond
praymond@vetcor.com
Security Level: Email, Account Authentication (None)

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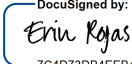
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Signed: 1/25/2024 8:15:10 AM

Electronic Record and Signature Disclosure:

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Company Name: New CBIZ Logo

Erin Rojas
erojas@vetcor.com
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Signature Adoption: Pre-selected Style
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Timestamp
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Viewed: 1/26/2024 10:23:25 AM
Signed: 1/26/2024 10:23:42 AM

Electronic Record and Signature Disclosure:

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Company Name: New CBIZ Logo

In Person Signer Events	Signature	Timestamp
Editor Delivery Events	Status	Timestamp
Agent Delivery Events	Status	Timestamp
Intermediary Delivery Events	Status	Timestamp
Certified Delivery Events	Status	Timestamp
Carbon Copy Events	Status	Timestamp
Witness Events	Signature	Timestamp
Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	1/25/2024 8:00:22 AM
Certified Delivered	Security Checked	1/26/2024 10:23:25 AM
Signing Complete	Security Checked	1/26/2024 10:23:42 AM
Completed	Security Checked	1/26/2024 10:23:42 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

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If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

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If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

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Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact New CBIZ Logo:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: alasche@cbiz.com

To advise New CBIZ Logo of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at alasche@cbiz.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

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To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to alasche@cbiz.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

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To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

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- ii. send us an email to alasche@cbiz.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

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To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify New CBIZ Logo as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by New CBIZ Logo during the course of your relationship with New CBIZ Logo.



IRS announces tax relief for taxpayers impacted by Hurricane Lee in parts of Massachusetts

MA-2023-04, Sept. 25, 2023

WASHINGTON — Taxpayers affected by Hurricane Lee in parts of Massachusetts that began Sept. 15, 2023, now have until Feb. 15, 2024, to file various individual and business tax returns and make tax payments, the Internal Revenue Service announce today.

Following the disaster declaration issued by the [Federal Emergency Management Agency \(FEMA\)](#) , individuals and households affected by Hurricane Lee that reside or have a business in Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, and Worcester counties qualify for tax relief. The declaration permits the IRS to postpone certain tax-filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file.

As a result, affected individuals and businesses will have until Feb. 15, 2024, to file returns and pay any taxes that were originally due during this period. This includes 2022 individual income tax returns due on Oct. 16, 2023. The IRS noted, however, that because tax payments related to these 2022 returns were due on April 18, 2023, those payments are not eligible for this relief.

The Feb. 15, 2024, deadline also applies to quarterly estimated tax payments, normally due on Jan. 16, 2024. In addition, calendar-year corporations whose 2022 extensions run out on Oct. 16, 2023, also qualify for the Feb. 15, 2024, filing postponement deadline. Penalties on payroll and excise tax deposits due on or after Sept. 15, 2023, and before Oct. 2, 2023, will be abated as long as the tax deposits are made by Oct. 2, 2023.

If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the telephone number on the notice to have the IRS abate the penalty.

The IRS automatically identifies taxpayers located in the covered disaster area and applies filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area should call the IRS disaster hotline at [866-562-5227](tel:866-562-5227) to request this tax relief.

Covered Disaster Area

The localities listed above constitute a covered disaster area for purposes of Treas. Reg. §301.7508A-1(d)(2) and are entitled to the relief detailed below.

Affected Taxpayers

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses (including tax-exempt organizations) whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline listed in Treas. Reg. § 301.7508A-1(c) are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities in the covered disaster area and any individual visiting the covered disaster area who was killed or injured as a result of the disaster are entitled to relief.

Under section 7508A, the IRS gives affected taxpayers until Feb. 15, 2024, to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; annual information returns of tax-exempt organizations; and employment and certain excise tax returns), that have either an original or extended due date occurring on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file through Feb. 15, 2024.

Affected taxpayers that have an estimated income tax payment originally due on or after Sept. 15, 2023, and before Feb. 15, 2024, are postponed through Feb. 15, 2024, will not be subject to penalties for failure to pay estimated tax installments as long as such payments are paid on or before Feb. 15, 2024.

The IRS also gives affected taxpayers until Feb. 15, 2024, to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2018-58, 2018-50 IRB 990 (Dec.10, 2018), that are due to be performed on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file through Feb. 15, 2024.

This relief also includes the filing of Form 5500 series returns that were required to be filed on or after Sept. 15, 2023, and before Feb.15, 2024, are postponed through Feb. 15, 2024, in the manner described in section 8 of Rev. Proc. 2018-58. The relief described in section 17 of Rev. Proc. 2018-58, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

Unless an act is specifically listed in Rev. Proc. 2018-58, the postponement of time to file and pay does not apply to information returns in the W-2, 1094, 1095, 1097, 1098 or 1099 series; to Forms 1042-S, 3921, 3922 or 8027; or to employment and excise tax deposits. However, penalties on deposits due on or after Sept. 15, 2023, and before Feb. 15, 2024, will be abated as long as the tax deposits were made by Feb. 15, 2024.

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year. Taxpayers choosing to claim their losses on their 2022 return have extra time, until Oct. 15, 2024, to make this election. See [Publication 547](#) for details. Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684, Casualties and Thefts](#) [PDF](#) and its [instructions](#) [PDF](#). Affected taxpayers claiming the disaster loss on their return should put FEMA disaster declaration number, **3599-EM** on any return. See [Publication 547](#) for details.

Other Relief

The IRS will waive the usual fees and requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned FEMA declaration number (**3599-EM**), in bold letters at the top of [Form 4506, Request for Copy of Tax Return](#) [PDF](#), or [Form 4506-T, Request for Transcript of Tax Return](#) [PDF](#), as appropriate, and submit it to the IRS.

Qualified disaster relief payments are generally excluded from gross income. This means that affected taxpayers can exclude from their gross income amounts received from a government agency for reasonable and necessary personal, family, living or funeral expenses, as well as for the repair or rehabilitation of their home, or for the repair or replacement of its contents. See [Publication 525](#) for details.

Additional relief may be available to affected taxpayers who participate in a retirement plan or individual retirement arrangement (IRA). For example, a taxpayer may be eligible to take a special disaster distribution that would not be subject to the additional 10% early distribution tax and allows the taxpayer to spread the income over three years. Taxpayers may also be eligible to make a hardship withdrawal. Each plan or IRA has specific rules and guidance for their participants to follow.

The IRS may provide additional disaster relief in the future.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may [download forms and publications](#) from the official IRS website, IRS.gov.

**Financial Statements
and Supplemental Schedule**

VetCor 401(k) Plan

December 31, 2022 and 2021



VETCOR 401(k) PLAN
Financial Statements
and Supplemental Schedule

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Independent Auditors' Report

The Plan Administrator
VetCor 401(k) Plan
Norwell, Massachusetts

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

We have performed the audits of the financial statements of the VetCor 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's 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 qualified institutions as of December 31, 2022 and 2021 and for the year ended December 31, 2022, stating that the certified investment information, as described in Note 3 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 Auditors' 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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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



In performing an audit in accordance with GAAS, we:

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

Our audits did not extend to the certified investment information, except for obtaining and reading the 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, Schedule H, Line 4i - 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental 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).

Mayer Hoffman McCann P.C.

Boston, Massachusetts
January 25, 2024

VETCOR 401(k) PLAN

Statements of Net Assets Available for Benefits

	<i>December 31,</i>	
	<i>2022</i>	<i>2021</i>
Assets		
Investments, at fair value	\$ 146,817,320	\$ 141,455,506
Fully benefit-responsive investment contract, at contract value	<u>2,849,639</u>	<u>2,467,622</u>
Total investments	<u>149,666,959</u>	<u>143,923,128</u>
Receivables:		
Due from the People, Pets and Vets 401(k) Plan	1,474,055	-
Employer contribution	4,670,654	3,942,756
Notes receivable from participants	<u>823,138</u>	<u>692,660</u>
Total receivables	<u>6,967,847</u>	<u>4,635,416</u>
Total assets	<u>156,634,806</u>	<u>148,558,544</u>
Liabilities		
Excess contributions	<u>846,160</u>	<u>459,256</u>
Net assets available for benefits	<u>\$ 155,788,646</u>	<u>\$ 148,099,288</u>

VETCOR 401(k) PLAN

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2022

Additions to net assets attributed to:

Investment income:

Interest and dividends \$ 6,904,204

Other income 17,265

Interest income on notes receivable from participants 44,520

Contributions:

Participant deferrals 20,113,932

Participant rollovers 4,771,791

Employer matching 4,670,654

Total contributions 29,556,377

Total additions to net assets 36,522,366

Deductions from net assets attributed to:

Net depreciation in fair value of investments 33,121,887

Benefits paid to participants 11,415,635

Administrative fees 283,532

Total deductions from net assets 44,821,054

Net decrease in net assets available for benefits before transfer (8,298,688)

Net transfer from the People, Pets and Vets 401(k) Plan 15,988,046

Net assets available for benefits, beginning of year 148,099,288

Net assets available for benefits, end of year \$ 155,788,646

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 1 - Description of Plan

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

General and Plan Merger

The Plan is a defined contribution plan sponsored by VetCor Management LLC (formerly VetCor Professional Practices LLC) and its subsidiaries and affiliates d/b/a VetCor (the “Company” or “Employer”). The Plan was amended and restated effective February 6, 2017 and is subject to applicable provisions of the Internal Revenue Code (“IRC”). The Plan covers all eligible employees of the Company who have attained 21 years of age and complete a 90 day probationary period, except nonresident aliens with no U.S. source income, leased employees and collectively bargained employees. Notwithstanding the foregoing eligibility requirements, employees of the Company from veterinary hospitals or clinics acquired prior to January 1, 2014 were credited for their time employed by the former owner of the veterinary hospital or clinic for purposes of the service requirement.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). Substantially all investments are participant directed.

The Employer acquired an unrelated third party, People, Pets and Vets, during 2022 and, accordingly, VetCor Management LLC approved the merger of the People, Pets and Vets 401(k) Plan into the VetCor 401(k) Plan, effective December 31, 2022. As a result, all plan assets were transferred into the VetCor 401(k) Plan totaling \$15,988,046 of which \$1,474,055 was funded subsequent to year-end and included in receivables on the Statements of Net Assets Available for Benefits.

Participant Contributions

Participants may make tax deferred contributions up to an annual maximum of 90% of their Plan compensation, as defined in the Plan agreement, or up to the applicable Internal Revenue Service (“IRS”) limits. Participants who have attained age 50 before the end of the Plan year are eligible to make catch up contributions. An active participant may, at the discretion of the Plan administrator, contribute to the Plan distributions from other qualified plans or individual retirement accounts, if the contributions satisfy the tax law requirements for a qualified rollover (“Participant Rollovers”).

Employer Matching Contributions

Each year, the Employer will make a matching contribution equal to 50% of a participant’s salary deferrals up to a maximum of the first 6% of Plan compensation. In no event will the Employer’s total match for a participant be in excess of 3% of the participant’s Plan compensation. A participant must work 1,000 hours during the Plan year and be employed on the last day of the Plan year unless separated due to death, retirement or total disability, in order to be eligible to share in the Employer matching contribution.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 1 - Description of Plan (Continued)

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of the Company's contribution and plan earnings/losses and charged with an allocation of administrative expenses. Allocations are based on participant earnings/losses, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings/losses thereon. Participants vest in the Employer matching contributions at a rate of 20% per year of employment and are fully vested after 5 years, unless separated from the Employer due to death, total disability or attainment of normal retirement age.

Forfeitures

A participant who leaves the employ of the Employer forfeits any non-vested balance at the earlier of the end of five consecutive one-year breaks in service or if the participant receives a complete distribution of their vested accounts. Forfeited amounts are used to offset a portion of future Employer matching contributions and administrative expenses of the Plan. During 2022, \$54,186 was used to pay administrative expenses. At December 31, 2022 and 2021, forfeited non-vested account balances totaled \$132,598 and \$34,265, respectively. \$154,000 of forfeitures were used to reduce the 2022 plan year contribution in March 2023.

Notes Receivable from Participants

Participants may borrow a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance at an interest rate based on prime rate plus two percentage points. The loans are secured by the balance in the participant's account. Principal and interest is paid ratably through monthly payroll deductions.

Payment of Benefits

In-service withdrawals from a participant's vested account are permitted only due to financial hardship or upon reaching age 59½. The amount of hardship distributions cannot exceed the amount to meet the immediate financial hardship. Upon termination of service, if a participant's account balance is greater than \$1,000, then the participant may elect to receive a lump-sum amount equal to the value of his or her account. If a former participant's vested account is less than \$1,000, the Plan administrator, after notification, may distribute his or her entire non-forfeited account balance to the former participant in the form of a lump-sum distribution. If a former participant's vested account is greater than \$1,000, but not more than \$5,000, the Plan administrator, after notification, may distribute the entire non-forfeited account balance to an IRA rollover account for the benefit of the former participant.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

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

Investments, Investment Valuation and Income Recognition

Investments are reported at fair value except for fully benefit-responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Contract value is the relevant measurement for the portion of the net assets available for benefits to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment trustee.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net depreciation includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022 or 2021.

Benefits Paid

Benefits are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could vary from the estimates that were used.

Administrative Expenses

Certain expenses of the Plan are paid by the Company and are not included in the Statement of Changes in Net Assets Available for Benefits. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net depreciation in fair value of investments.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 2 - Summary of Significant Accounting Policies (Continued)

Subsequent Events

Plan management has evaluated subsequent events through January 25, 2024, the date the financial statements were available to be issued. See Note 1 for subsequent receipts relating to the Plan merger. No other significant matters were identified for disclosure during this evaluation.

Note 3 - Information Certified by the Trustee and Custodians

Plan investments are held by the Plan's trustee and custodians, Fidelity Management Trust Company ("Fidelity") and Capital Bank and Trust Company ("Capital"). Fidelity and Capital have certified to the fair value of mutual funds and to the contract value of the fixed account as of December 31, 2022 and 2021, respectively, and Fidelity has certified to all investment transactions for the year ended December 31, 2022. Investment transactions include interest and dividend income and net depreciation in fair value of investments. Information included in the supplemental Schedule of Assets (Held at End of Year) and notes receivable from participants have also been derived from information certified by Fidelity and Capital. Participants in the Plan may direct contributions to any of the investment options noted above.

As noted in Note 1, assets from the People, Pets and Vets 401(k) Plan were transferred into this Plan on December 31, 2022. Capital Bank and Trust was the custodian of the Plan assets.

Note 4 - Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level I) and the lowest priority to unobservable inputs (Level III). Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described below:

Level I – Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.

Level II – Inputs other than quoted prices within Level I that are observable for the asset or liability, either directly or indirectly, such as:

- 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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means

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

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 4 - Fair Value Measurements (Continued)

Level III – Inputs that are unobservable inputs for the asset or liability. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement.

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

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily Net Asset Value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2022 and 2021:

Description	Fair Value Measurements as of December 31, 2022			
	Level I	Level II	Level III	Total
Mutual funds	\$ 146,817,320	\$ -	\$ -	\$ 146,817,320
Total	\$ 146,817,320	\$ -	\$ -	\$ 146,817,320

Description	Fair Value Measurements as of December 31, 2021			
	Level I	Level II	Level III	Total
Mutual funds	\$ 141,455,506	\$ -	\$ -	\$ 141,455,506
Total	\$ 141,455,506	\$ -	\$ -	\$ 141,455,506

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 5 - Fully Benefit-Responsive Investment Contract

Following is a description of the investments and valuation methodologies for the fully benefit-responsive investment contract:

Lincoln Stable Value Account

The Lincoln Stable Value Account is a guaranteed investment contract and provides a guarantee of principal and a guaranteed minimum rate of interest. Fair value is based on discounted cash flows. The Lincoln Stable Value Account has crediting rates based on an external index that are backed by the general account of the issuing company. The contract value is defined as the value of the contract owner account. It is the sum of contributions plus interest credited, less withdrawals. The crediting interest rate is based on a formula agreed upon with the issuer.

There were no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate was based on a formula agreed upon with the issuer but may not be less than 1%. Such interest rates are reviewed on a quarterly basis for resetting. For the years ended December 31, 2022 and 2021, the crediting interest rate was 1.50% and 1.25%, respectively. The average yield was 1.37% for the year ended December 31, 2022.

Participant-initiated periodic elective withdrawals may be limited to a percentage of the Stable Value Account assets or subject to the 90-day equity wash provision. The standard provision for a 90-day wash means that there are no transfers allowed to a competing fund. Any other transfers to noncompeting funds must remain in the noncompeting fund for 90 days before being subsequently transferred to the competing fund.

The Plan's ability to receive amounts due is dependent on Lincoln's ability to meet its financial obligations. Lincoln's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan document (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with participants are probable of occurring.

The stable value account does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 5 - Fully Benefit-Responsive Investment Contract (Continued)

The following are the contract values of the Plan's fully benefit-responsive investment contract at December 31:

	2022	2021
Fully Benefit-Responsive Investment Contract, at contract value:		
Lincoln Stable Value Account	\$ <u>2,849,639</u>	\$ <u>2,467,622</u>

Note 6 - Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Market risks include global events such as an international conflict, which could impact the value of investment securities. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

Note 7 - Plan Termination

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in all of their accounts. Any unallocated assets of the Plan shall be allocated to participant accounts and distributed in such a manner as the Employer may determine.

Note 8 - Tax Status

The trust established by the Plan to hold the Plan's assets qualifies as tax-exempt under Internal Revenue Code ("IRC") Section 401(a). The Plan has adopted the Fidelity Volume Submitter Profit Sharing Plan with CODA ("Cash or Deferred Arrangement"). The Plan document received a favorable opinion letter from the IRS on June 30, 2020, stating that the Plan and related trust, as designed, were in compliance with applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter, however, the Plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC and, therefore, the Plan continues to qualify under Section 401(a) and the related trust continues to be tax exempt. Therefore, no provision for income taxes is included in the Plan's financial statements.

VETCOR 401(k) PLAN

Notes to Financial Statements

Note 8 - Tax Status (Continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 9 - Related-Party Transactions and Exempt Party-In-Interest Transactions

Certain Plan investments include a guaranteed investment account and mutual funds managed by the following Plan custodians, Fidelity and Capital Bank and Trust Company. Fidelity Management Trust Company is the trustee and a custodian and Capital Bank and Trust Company is a custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees incurred by the Plan for the investment management services are paid through revenue sharing and direct payment. For the year ended December 31, 2022, fees paid to Fidelity totaled \$283,532. The Plan received revenue credits of \$17,265 from Fidelity and used the entire amount to pay Plan expenses. The revenue credits are reported as other income on the Statement of Changes in Net Assets Available for Benefits. Notes receivable from participants also qualify as exempt party-in-interest transactions.

Note 10 - Reconciliation of Financial Statements to Form 5500

The accompanying Statements of Net Assets Available for Benefits, Statement of Changes in Net Assets Available for Benefits and the supplemental information have been prepared in accordance with accounting principles generally accepted in the United States of America. The information listed on Schedule H of Form 5500 has been prepared in accordance with procedures established by the third-party administrator. Although the net assets agree in total, certain items have been classified differently.

Supplemental Schedule

VETCOR 401(k) PLAN

(E.I.N. 04-3548552 - Plan Number 001)

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

Year Ended December 31, 2022

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
	Lincoln Stable Value Account - Fully Benefit-Responsive	Fixed Rate Annuity	\$	2,849,639
	AF BALANCED R6	Mutual Fund		14,589,492
*	FID 500 INDEX	Mutual Fund		13,208,982
	TRP RETIRE I 2045 I	Mutual Fund		10,924,404
	TRP RETIRE I 2040 I	Mutual Fund		9,560,312
	TRP RETIRE I 2035 I	Mutual Fund		9,447,032
	TRP RETIRE I 2050 I	Mutual Fund		9,278,214
	TRP RETIRE I 2055 I	Mutual Fund		8,792,507
	TRP RETIRE I 2030 I	Mutual Fund		8,714,633
	TRP RETIRE I 2025 I	Mutual Fund		7,942,608
	TRP RETIRE I 2060 I	Mutual Fund		4,783,427
	AS SPL MID CP VAL R6	Mutual Fund		4,351,976
	AB LG CAP GRTH Z	Mutual Fund		3,861,026
	WA CORE BOND IS	Mutual Fund		2,586,449
	PGIM J INTL OPP R6	Mutual Fund		2,536,679
	TRP RETIRE I 2020 I	Mutual Fund		2,311,155
	INVS EQLWT S&P500 R6	Mutual Fund		2,262,446
	VRTS KAR SM CP GR R6	Mutual Fund		2,129,036
	VICTORY S SMCO OP R6	Mutual Fund		2,046,863
	American Funds American Balanced Fund	Mutual Fund		1,788,011
	COL DIVIDEND INC I3	Mutual Fund		1,785,022
	BARON FOCUSED GR R6	Mutual Fund		1,680,290
	VANG MIDCAP IDX ADM	Mutual Fund		1,639,566
	American Funds 2050 Target Date Retirement Fund	Mutual Fund		1,577,799
	American Funds 2040 Target Date Retirement Fund	Mutual Fund		1,559,400
	American Funds The Growth Fund of America	Mutual Fund		1,474,244
	INVS DEVELOP MKT R6	Mutual Fund		1,062,866
	American Funds 2055 Target Date Retirement Fund	Mutual Fund		1,000,640
	American Funds 2045 Target Date Retirement Fund	Mutual Fund		998,954
	Morgan Stanley Insight Fund R6	Mutual Fund		968,146
	American Funds 2035 Target Date Retirement Fund	Mutual Fund		923,208
	HTFD CORE EQUITY R6	Mutual Fund		900,006
*	FID GOVT MMKT K6	Mutual Fund		861,796
	VAN REAL EST IDX ADM	Mutual Fund		826,591
	AF INFL LINKED BD R6	Mutual Fund		823,933

* A party-in-interest as defined by ERISA.

VETCOR 401(k) PLAN

(E.I.N. 04-3548552 - Plan Number 001)

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

Year Ended December 31, 2022

(a)	(b) Identity of Issue	(c) Description of Investment	(d) Cost	(e) Current Value
	American Funds 2030 Target Date Retirement Fund	Mutual Fund	\$	714,277
	VANG DEV MKT IDX ADM	Mutual Fund		695,895
	TRP US HIGH YIELD I	Mutual Fund		620,894
	American Funds 2025 Target Date Retirement Fund	Mutual Fund		509,255
	American Funds 2060 Target Date Retirement Fund	Mutual Fund		487,759
	American Funds Capital World Growth and Income Fund	Mutual Fund		487,423
	American Funds Washington Mutual Investors Fund	Mutual Fund		449,579
	GMO RESOURCES R6	Mutual Fund		424,603
	TRP RETIRE I 2015 I	Mutual Fund		388,652
	American Funds AMCAP Fund	Mutual Fund		344,911
	American Funds the Income Fund of America	Mutual Fund		310,273
	AB GLOBAL BOND Z	Mutual Fund		236,795
	American Funds SmallCap World Fund	Mutual Fund		234,190
	American Funds American Mutual Fund	Mutual Fund		190,885
	American Funds Investment Company of America	Mutual Fund		181,726
	American Funds New Perspective Fund	Mutual Fund		168,107
	American Funds Fundamental Investors	Mutual Fund		157,688
	American Funds The New Economy Fund	Mutual Fund		134,663
	American Funds New World Fund	Mutual Fund		128,142
	American Funds US Government Money Market Fund	Mutual Fund		119,939
	American Funds Inflation Linked Bond Fund	Mutual Fund		114,214
	American Funds EuroPacific Growth Fund	Mutual Fund		104,523
	American Funds Short-Term Bond Fund of America	Mutual Fund		94,415
	American Funds 2065 Target Date Retirement Fund	Mutual Fund		83,296
	American Funds Capital Income Builder	Mutual Fund		59,990
	American Funds 2015 Target Date Retirement Fund	Mutual Fund		54,517
	American Funds 2020 Target Date Retirement Fund	Mutual Fund		37,277
	TRP RETIRE I 2010 I	Mutual Fund		32,166
	TRP RETIRE I 2005 I	Mutual Fund		28,867
	American Funds 2010 Target Date Retirement Fund	Mutual Fund		24,686
*	Participant Loans	Loans (5.25% - 9.00%)	- 0 -	823,138
Total				\$ 150,490,097

* A party-in-interest as defined by ERISA.

Our 5500 was signed on Feb 1, 2024 through Fidelity's website. Due to administrative errors the 5500 was not processed correctly and filed. Attached is the IRS accountment and our signed form dating the 2/1/24 date.



IRS announces tax relief for taxpayers impacted by Hurricane Lee in parts of Massachusetts

MA-2023-04, Sept. 25, 2023

WASHINGTON — Taxpayers affected by Hurricane Lee in parts of Massachusetts that began Sept. 15, 2023, now have until Feb. 15, 2024, to file various individual and business tax returns and make tax payments, the Internal Revenue Service announce today.

Following the disaster declaration issued by the [Federal Emergency Management Agency \(FEMA\)](#), individuals and households affected by Hurricane Lee that reside or have a business in Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, and Worcester counties qualify for tax relief. The declaration permits the IRS to postpone certain tax-filing and tax-payment deadlines for taxpayers who reside or have a business in the disaster area. For instance, certain deadlines falling on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file.

As a result, affected individuals and businesses will have until Feb. 15, 2024, to file returns and pay any taxes that were originally due during this period. This includes 2022 individual income tax returns due on Oct. 16, 2023. The IRS noted, however, that because tax payments related to these 2022 returns were due on April 18, 2023, those payments are not eligible for this relief.

The Feb. 15, 2024, deadline also applies to quarterly estimated tax payments, normally due on Jan. 16, 2024. In addition, calendar-year corporations whose 2022 extensions run out on Oct. 16, 2023, also qualify for the Feb. 15, 2024, filing postponement deadline. Penalties on payroll and excise tax deposits due on or after Sept. 15, 2023, and before Oct. 2, 2023, will be abated as long as the tax deposits are made by Oct. 2, 2023.

If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the telephone number on the notice to have the IRS abate the penalty.

The IRS automatically identifies taxpayers located in the covered disaster area and applies filing and payment relief. But affected taxpayers who reside or have a business located outside the covered disaster area should call the IRS disaster hotline at [866-562-5227](tel:866-562-5227) to request this tax relief.

Covered Disaster Area

The localities listed above constitute a covered disaster area for purposes of Treas. Reg. §301.7508A-1(d)(2) and are entitled to the relief detailed below.

Affected Taxpayers

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses (including tax-exempt organizations) whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline listed in Treas. Reg. § 301.7508A-1(c) are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities in the covered disaster area and any individual visiting the covered disaster area who was killed or injured as a result of the disaster are entitled to relief.

Under section 7508A, the IRS gives affected taxpayers until Feb. 15, 2024, to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; annual information returns of tax-exempt organizations; and employment and certain excise tax returns), that have either an original or extended due date occurring on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file through Feb. 15, 2024.

Affected taxpayers that have an estimated income tax payment originally due on or after Sept. 15, 2023, and before Feb. 15, 2024, are postponed through Feb. 15, 2024, will not be subject to penalties for failure to pay estimated tax installments as long as such payments are paid on or before Feb. 15, 2024.

The IRS also gives affected taxpayers until Feb. 15, 2024, to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2018-58, 2018-50 IRB 990 (Dec.10, 2018), that are due to be performed on or after Sept. 15, 2023, and before Feb. 15, 2024, are granted additional time to file through Feb. 15, 2024.

This relief also includes the filing of Form 5500 series returns that were required to be filed on or after Sept. 15, 2023, and before Feb.15, 2024, are postponed through Feb. 15, 2024, in the manner described in section 8 of Rev. Proc. 2018-58. The relief described in section 17 of Rev. Proc. 2018-58, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

Unless an act is specifically listed in Rev. Proc. 2018-58, the postponement of time to file and pay does not apply to information returns in the W-2, 1094, 1095, 1097, 1098 or 1099 series; to Forms 1042-S, 3921, 3922 or 8027; or to employment and excise tax deposits. However, penalties on deposits due on or after Sept. 15, 2023, and before Feb. 15, 2024, will be abated as long as the tax deposits were made by Feb. 15, 2024.

Casualty Losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year. Taxpayers choosing to claim their losses on their 2022 return have extra time, until Oct. 15, 2024, to make this election. See [Publication 547](#) for details. Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see [Form 4684, Casualties and Thefts](#) [PDF](#) and its [instructions](#) [PDF](#). Affected taxpayers claiming the disaster loss on their return should put FEMA disaster declaration number, **3599-EM** on any return. See [Publication 547](#) for details.

Other Relief

The IRS will waive the usual fees and requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned FEMA declaration number (**3599-EM**), in bold letters at the top of [Form 4506, Request for Copy of Tax Return](#) [PDF](#), or [Form 4506-T, Request for Transcript of Tax Return](#) [PDF](#), as appropriate, and submit it to the IRS.

Qualified disaster relief payments are generally excluded from gross income. This means that affected taxpayers can exclude from their gross income amounts received from a government agency for reasonable and necessary personal, family, living or funeral expenses, as well as for the repair or rehabilitation of their home, or for the repair or replacement of its contents. See [Publication 525](#) for details.

Additional relief may be available to affected taxpayers who participate in a retirement plan or individual retirement arrangement (IRA). For example, a taxpayer may be eligible to take a special disaster distribution that would not be subject to the additional 10% early distribution tax and allows the taxpayer to spread the income over three years. Taxpayers may also be eligible to make a hardship withdrawal. Each plan or IRA has specific rules and guidance for their participants to follow.

The IRS may provide additional disaster relief in the future.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may [download forms and publications](#) from the official IRS website, IRS.gov.