

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 ONPOINT GROUP, LLC 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/2003
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) ONPOINT GROUP, LLC 3235 LEVIS COMMONS BLVD PERRYBURG, OH 43551
2b	Employer Identification Number (EIN) 20-3601140
2c	Plan Sponsor's telephone number 419-868-8853
2d	Business code (see instructions) 423800

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.	08/14/2024	CHRIS DAVANZO
	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 3348
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 2585 6a(2) 1862 6b 3 6c 298 6d 2163 6e 2 6f 2165 6g(1) 2195 6g(2) 1310 6h 102
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:

3H 2E 2F 2G 2J 2K 2T 3B 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (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 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan ONPOINT GROUP, LLC 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ONPOINT GROUP, LLC	D Employer Identification Number (EIN) 20-3601140

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

X

YesNo
- b

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	170870	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

NFP RETIREMENT INC

33-0905143

(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	81250	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FLAGEL HUBER FLAGEL & CO

31-0796034

(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?
10	ACCOUNTANT/A UDITOR	16300	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.	
PIF REAL EST SEC R5 - PRINCIPAL SH 04-2539562	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.	
WA CORE BOND I - FRANKLIN TEMPLETO 94-3167260	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan ONPOINT GROUP, LLC 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 ONPOINT GROUP, LLC	D Employer Identification Number (EIN) 20-3601140	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1007131	1088653
(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)	1791351	1387119
(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)	54362452	52905704
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	57160934	55381476
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	57160934	55381476

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)	2562939	
(B) Participants	2a(1)(B)	11132560	
(C) Others (including rollovers)	2a(1)(C)	4230534	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		17926033
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	66576	
(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)	110135	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		176711
(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)	1247147	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1247147
(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)		
(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)		

		(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)		7952695
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		27302586

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5583384	
(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)		5583384
f Corrective distributions (see instructions)	2f		37174
g Certain deemed distributions of participant loans (see instructions)	2g		16528
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	1800	
(3) Recordkeeping fees.....	2i(3)	169070	
(4) IQPA audit fees.....	2i(4)	16300	
(5) Investment advisory and investment management fees	2i(5)	81250	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		268420
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5905506

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		21397080
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		23176538

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: **FLAGEL HUBER FLAGEL**

(2) EIN: **31-0796034**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.		☒	

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)
CONCENTRIC, LLC 401(K) PLAN	81-2516516	001

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
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan ONPOINT GROUP, LLC 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ONPOINT GROUP, LLC	D Employer Identification Number (EIN) 20-3601140	

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.....	
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	

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

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

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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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) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
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: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☐ "Prior year" ADP test	
☒ "Current year" ADP test	
☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702438A</u> .	

OnPoint Group, LLC 401(k) Plan

Financial Statements

December 31, 2023 and 2022



FLAGEL HUBER FLAGEL

Certified Public Accountants | Business Advisors

OnPoint Group, LLC 401(k) Plan

Table of Contents

December 31, 2023 and 2022

Independent Auditor's Report	Page 1 - 4
-------------------------------------	------------

Financial Statements

Statements of Net Assets Available for Benefits	5
---	---

Statements of Changes in Net Assets Available for Benefits	6
--	---

Notes to Financial Statements	7 - 14
-------------------------------	--------

Supplementary Information

Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year	15 - 16
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Independent Auditor's Report

To the Board of Trustees
OnPoint Group, LLC 401(k) Plan

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

We have performed audits of the accompanying financial statements of OnPoint Group, LLC 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, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of OnPoint Group, LLC 401(k) 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 these 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 OnPoint Group, LLC 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of OnPoint Group, LLC 401(k) Plan's internal control. Accordingly, no such opinion is expressed.

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

- 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 OnPoint Group, LLC 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i - schedule of assets held for investment purposes at end of year is presented for the purpose 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 generally accepted auditing standards. 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, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Supplemental Schedule Required by ERISA (Continued)

In our opinion:

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

Flagel Huber Flagel

Certified Public Accountants

Cincinnati, Ohio

August 6, 2024

OnPoint Group, LLC 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value:		
Registered investment companies	\$ 52,905,704	\$ 54,362,452
Money market fund	<u>1,088,653</u>	<u>1,007,131</u>
	<u>53,994,357</u>	<u>55,369,583</u>
Receivables:		
Notes receivable from participants	<u>1,500,487</u>	<u>1,895,129</u>
Total Assets	<u>55,494,844</u>	<u>57,264,712</u>
Liabilities		
Excess contributions payable	<u>94,157</u>	<u>36,965</u>
Net Assets Available for Benefits	<u><u>\$ 55,400,687</u></u>	<u><u>\$ 57,227,747</u></u>

OnPoint Group, LLC 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions to Net Assets Attributed to:		
Contributions:		
Participant	\$ 11,044,538	\$ 9,102,980
Employer	2,562,939	2,130,713
Employer - other	0	48,952
Rollover	4,230,534	6,357,410
	<u>17,838,011</u>	<u>17,640,055</u>
Investment income (loss):		
Net investment gain (loss) from registered investment companies	7,946,560	(12,026,217)
Dividends from registered investment companies	1,247,147	1,315,524
Interest on money market fund	66,576	13,820
	<u>9,260,283</u>	<u>(10,696,873)</u>
Interest on notes receivable from participants	<u>115,920</u>	<u>79,702</u>
Total Additions	<u>27,214,214</u>	<u>7,022,884</u>
Deductions from Net Assets Attributed to:		
Benefits paid to participants	5,590,682	4,676,388
Administrative expenses	268,420	342,817
	<u>5,859,102</u>	<u>5,019,205</u>
Change in Net Assets Available for Benefits	21,355,112	2,003,679
Net Assets Available for Benefits:		
Beginning of year	57,227,747	55,224,068
Transfers of Plan assets out of the Plan	<u>(23,182,172)</u>	<u>0</u>
End of year	<u>\$ 55,400,687</u>	<u>\$ 57,227,747</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan

The following description of the OnPoint Group, LLC 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan with a cash or deferred arrangement covering substantially all employees (except for employees who are members of a collective bargaining unit) of OnPoint Group, LLC (the primary Employer), who are age twenty-one (21) or older. The Plan's original effective date is January 1, 2003, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan allows for any other employers under common control of the primary Employer to participate in the Plan as a participating employer. The primary Employer has approved the participation of the following entities:

Concentric, LLC	Metro Door, LLC	Miner, Ltd.
OnPoint Capital, Ltd.	OnPoint Group Services, LLC	TFS, Ltd.
TrueSource, LLC		

Effective October 2, 2023, Concentric, LLC was sold in a stock sale by the Employer and is no longer under the common control of the primary Employer. The Plan temporarily became a multiple employer retirement plan to allow Concentric, LLC to continue as a participating employer until such time as a new plan was established. On November 6, 2023, the participant accounts and related assets of Concentric, LLC's employees totaling \$23,182,172 were transferred out of the Plan to the new plan sponsored by Concentric, LLC. The Plan then ceased to be a multiple employer plan.

Effective May 2, 2022, the Plan was amended and restated and the trust formerly within the Fidelity Basic Plan Document No. 17 was removed and became a separate Trust Agreement without altering the substance thereof. The Plan was also retroactively amended, with an effective date of January 1, 2022 to count the years of service employees incurred with C&M Garage Door Services, LLC and Weldex Sales Corp, for purposes for determining eligibility for employee and employer contributions and vesting in employer contributions. In addition, the Plan was retroactively amended, with an effective date of January 1, 2022, to permit the participation in the Plan of the former employees of STANGCO who were hired by OnPoint Group, LLC.

Contributions

The Plan provides for contributions by participating employees of an amount not to exceed the maximum amount allowable under the applicable provisions of the Internal Revenue Code of 1986, as amended.

The Employer may make discretionary employer matching contributions. During 2023 and 2022, the Employers elected to match fifty percent (50%) of the first four percent (4%) of a participant's Plan compensation deferred to the Plan. The Employers may also make discretionary non-elective contributions to the Plan. The Employers elected not to make any discretionary non-elective contributions during 2023 and 2022.

Rollovers

The Plan permits participants to transfer distributions from other qualified plans into the Plan.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan (Continued)

Participant Accounts

Each participant's account is credited with (a) participant contributions (b) an allocation of Employer contributions (c) an allocation of Plan earnings or losses and (d) administrative expenses. Allocations are based on participant earnings or account balances, as defined by the Plan agreement, and the participant's selection of investments. The participants direct the investment of their account balances among certain investment options offered by the Plan. The Employer's contributions are invested in accordance with the participant's investment selection.

Investment Options

Participants may direct their contributions into any combination of various investment options. There is no guarantee of principal or earnings when participating in these investments. Participants may change their investment elections daily.

Vesting

All participant contributions are immediately vested in their salary deferral, "prior safe-harbor" match contributions, and rollover accounts at the time such contributions are made. Participants become vested in Employer matching and non-elective accounts as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
1	25%
2	50%
3	75%
4	100%

Forfeitures

Forfeitures are created when participants terminate employment before becoming fully vested in the Employer contributions. Forfeited nonvested accounts may be used to pay administrative expenses or reduce future Employer contributions. At December 31, 2023 and 2022, forfeited nonvested accounts totaled \$96,806 and \$3,210, respectively. During 2023 and 2022, \$84,325 and \$140,200, respectively, of forfeited nonvested amounts were used to reduce Employer contributions. During 2023 and 2022, \$18,632 and \$10,899, respectively, of forfeited nonvested amounts were used to pay administrative expenses.

Loans and Hardship Withdrawals

Under the Plan, participants with account balances may borrow the lesser of \$50,000 or fifty percent (50%) of the amount in the participant's vested account balance. Loans are to be repaid through payroll deductions on the basis of substantially level amortization, within five (5) years from the date the loan is made, or longer if for the purchase of a principal residence. The minimum loan request amount is \$1,000. The Plan also provides for withdrawals from the participant's account balance in the event of immediate and heavy financial need.

Payment of Benefits

The benefit to which a Plan participant is entitled is the benefit that can be provided by the contributions made and income earned on investments, net of expenses. Upon service or disability retirement, death, or termination, a participant or beneficiary will receive an amount equal to the value of his account, including earnings. The benefit will be paid in a lump-sum.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan (Continued)

Payment of Expenses

All expenses of administration may be paid out of the Plan unless paid by the Employer. Such expenses shall include any expenses incident to the functioning of the administrator, including, but not limited to, fees of accountants, counsel, and other specialists and their agents, and other costs of administering the Plan. Until paid, the expenses shall constitute a liability of the Plan. However, the Employer may reimburse the Plan for any administration expenses incurred. Any administration expenses paid to the Plan as a reimbursement shall not be considered an Employer contribution. The Employer elected to pay some administration expenses incurred in 2023 and 2022.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Payment of Benefits

Benefits are recorded when paid.

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 when earned. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan agreement.

Excess Contributions Payable

Amounts payable at December 31, 2023 and 2022 to participants totaled \$94,157 and \$36,965, respectively, and are for contributions in excess of amounts allowed by the IRS plus related earnings or less related losses. At December 31, 2023 and 2022, excess participant contributions of \$88,022 and \$42,586, respectively, were recorded as a liability with a corresponding reduction to participant contributions. At December 31, 2023 earnings related to the excess participant contributions of \$6,135 were recorded as an increase to the liability with a corresponding reduction to net investment gain from registered investment companies. At December 31, 2022, losses related to the excess participant contributions of \$5,621 were recorded as a reduction to the liability with a corresponding increase to net investment gain from registered investment companies.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see Note 7).

The Plan presents in the Statements of Changes in Net Assets Available for Benefits, the net investment gain (loss) from registered investment companies, which consists of realized gains or losses and unrealized appreciation (depreciation) on those investments. Purchases and sales of securities are reflected on a trade-date basis. Interest and dividends are recorded when earned. Capital gain distributions are recorded in dividends.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

3. Risks and Uncertainties

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

4. Plan Termination

While the Employer has not expressed any intent to terminate the Plan, it is free to do so at any time. Upon termination of the Plan by the Employer, the accounts of the affected participants shall become fully vested, and assets remaining in the fund, after payment of appropriate expenses, shall be distributed to participants in proportion to their respective account balances.

5. Party-In-Interest

The Plan invests in registered investment companies managed by affiliates of Fidelity Management Trust Company (Fidelity). Fidelity acts as Trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rule.

During 2023 and 2022, fees paid by the Plan to parties-in-interest for investment advisory, accounting, recordkeeping, management and trust services totaled \$268,420 and \$342,817, respectively.

6. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplementary schedule, including all investments and notes receivable from participants at December 31, 2023 and 2022, and the net investment gain (loss) from registered investment companies, dividends from registered investment companies, interest on money market fund, and interest on notes receivable from participants for the years then ended, was obtained or derived from unaudited information supplied to the Plan administrator and certified as complete and accurate by Fidelity Management Trust Company, the Trustee of the Plan.

7. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying Statements of Net Assets Available for Benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

7. Fair Value Measurements (Continued)

The Plan utilizes a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities and lowest priority to unobservable inputs. The three levels of inputs used to measure fair value under this accounting standard are described as follows:

- Level 1 - Quoted prices in active markets that are accessible at the measurement date for identical assets or liabilities.
- Level 2 - Observable inputs other than quoted prices included within Level 1. Inputs that are principally derived from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value measurement of the assets or liabilities. These include certain pricing models, discounted cash flow methodologies and similar techniques that use significant 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. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies the Plan used for assets measured at fair value.

Registered investment companies (mutual funds) and money market fund: Valued at the daily closing price as reported by the fund. Funds held by the Plan are open-end funds that are registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The 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.

December 31, 2023				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 52,905,704	\$ 0	\$ 0	\$ 52,905,704
Money market fund	1,088,653	0	0	1,088,653
Total assets at fair value	<u>\$ 53,994,357</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 53,994,357</u>
December 31, 2022				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 54,362,452	\$ 0	\$ 0	\$ 54,362,452
Money market fund	1,007,131	0	0	1,007,131
Total assets at fair value	<u>\$ 55,369,583</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 55,369,583</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

8. Tax Status

The Plan adopted the Fidelity Basic Plan Document No. 17, a pre-approved defined contribution plan, and need not apply for a separate determination letter, but instead may rely on the advisory letter issued by the Internal Revenue Service (dated June 30, 2020) stating that employers who adopt the plan will be considered to have a plan qualified under Code section 401(a). The Plan Sponsor believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code. Accordingly, the Plan Sponsor believes the Plan is qualified, and the related trust is tax-exempt.

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 if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service or other taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

During 2022, the Department of Labor determined that certain employee contributions and loan repayments were not remitted to the Plan. The Company remitted a qualified non-elective contribution of \$44,234, which included \$14,118 in lost opportunity costs, to affected participant accounts and took steps to prevent further unremitted amounts in the future. The Company also remitted qualified non-elective contributions totaling \$4,718 to correct other Plan operations. Qualified non-elective contributions are included in Employer - other in the accompanying statements of changes in net assets available for benefits.

9. Reconciliation of Financial Statements to Schedule H of Form 5500

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

	For the Years Ended December 31,	
	2023	2022
Net assets available for benefits according to the financial statements	\$ 55,400,687	\$ 57,227,747
Adjustment for notes receivable from participants deemed distributed	(113,368)	(103,778)
Excess contributions payable, including related earnings	94,157	36,965
Net assets available for benefits according to Schedule H of Form 5500	<u>\$ 55,381,476</u>	<u>\$ 57,160,934</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

9. Reconciliation of Financial Statements to Schedule H of Form 5500 (Continued)

The following is a reconciliation of participant contributions according to the financial statements to participant contributions reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Participant contributions according to the financial statements	\$ 11,044,538
Adjustment for excess contributions payable at end of year	<u>88,022</u>
Participant contributions according to Schedule H of Form 5500	<u>\$ 11,132,560</u>

The following is a reconciliation of the net investment gain (loss) from registered investment companies according to the financial statements to the net investment gain (loss) from registered investment companies reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Net investment gain loss from registered investment companies according to the financial statements	\$ 7,946,560
Adjustment for earnings on excess contributions payable at end of year	<u>6,135</u>
Net investment gain from registered investment companies according to Schedule H of Form 5500	<u>\$ 7,952,695</u>

The following is a reconciliation of benefits paid to participants according to the financial statements to benefits paid to participants reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Benefits paid to participants according to the financial statements	\$ 5,590,682
Adjustment for notes receivable from participants deemed distributed during the year	9,439
Adjustment for prior year excess contributions payable, including related earnings	<u>36,965</u>
Benefits paid to participants according to Schedule H of Form 5500	<u>\$ 5,637,086</u>

The following is a reconciliation of interest on notes receivable from participants according to the financial statements to Schedule H of Form 5500 for the year ended December 31, 2023:

Interest on notes receivable from participants according to the financial statements	\$ 115,920
Adjustment for interest on notes receivable from participants deemed distributed	<u>(5,785)</u>
Interest on notes receivable from participants according to Schedule H of Form 5500	<u>\$ 110,135</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

9. Reconciliation of Financial Statements to Schedule H of Form 5500 (Continued)

The following is a reconciliation of transfers of Plan assets out of the Plan according to the financial statements to Schedule H of Form 5500 for the year ended December 31, 2023:

Transfers of Plan assets out of the Plan according to the financial statements	\$ 23,182,172
Adjustment for transfers of notes receivable from participants deemed distributed	<u>(5,634)</u>
Transfers of Plan assets out of the Plan according to Schedule H of Form 5500	<u>\$ 23,176,538</u>

10. Subsequent Events

The Plan's management evaluated the activity of the Plan through August 6, 2024 (the date the financial statements were available to be issued) and concluded that, except as disclosed below, no subsequent events have occurred that would require recognition in the financial statements or disclosure in the notes to the financial statements.

Effective July 15, 2024, TFS, Ltd. and OnPoint Capital, LLC were sold in a stock sale by the Employer. The Plan became a multiple employer retirement plan to allow both TFS, Ltd. and OnPoint Capital, LLC employees to continue to participate in the Plan until a new plan is formed for these employees. At that time, management expects the affected participants' accounts and related assets to be transferred out of the Plan to the new plan. At December 31, 2023, net assets available for benefits attributable to these participants' accounts totaled approximately \$6,600,000.

OnPoint Group, LLC 401(k) Plan**Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year****E.I.N. 20-3601140****Plan # 001****December 31, 2023**

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	American Funds EuroPacific Growth Fund	Registered investment company	(y)	\$ 568,560
	American Funds New Perspective Fund	Registered investment company	(y)	24,942
	Cohen & Steers Real Estate Securities Fund	Registered investment company	(y)	241,065
	Columbia Emerging Markets Fund	Registered investment company	(y)	154,208
*	Fidelity 500 Index Fund	Registered investment company	(y)	3,348,266
*	Fidelity Extended Market Index Fund	Registered investment company	(y)	363,119
*	Fidelity Freedom Index 2005 Fund	Registered investment company	(y)	16,685
*	Fidelity Freedom Index 2010 Fund	Registered investment company	(y)	28,497
*	Fidelity Freedom Index 2015 Fund	Registered investment company	(y)	481,812
*	Fidelity Freedom Index 2020 Fund	Registered investment company	(y)	802,700
*	Fidelity Freedom Index 2025 Fund	Registered investment company	(y)	4,112,782
*	Fidelity Freedom Index 2030 Fund	Registered investment company	(y)	6,746,501
*	Fidelity Freedom Index 2035 Fund	Registered investment company	(y)	6,951,361
*	Fidelity Freedom Index 2040 Fund	Registered investment company	(y)	6,009,430
*	Fidelity Freedom Index 2045 Fund	Registered investment company	(y)	5,237,042
*	Fidelity Freedom Index 2050 Fund	Registered investment company	(y)	3,659,001
*	Fidelity Freedom Index 2055 Fund	Registered investment company	(y)	5,254,816
*	Fidelity Freedom Index 2060 Fund	Registered investment company	(y)	1,525,927
*	Fidelity Freedom Index 2065 Fund	Registered investment company	(y)	380,170
*	Fidelity Freedom Index Income Fund	Registered investment company	(y)	19,960
*	Fidelity Global ex U.S. Index Fund	Registered investment company	(y)	219,054
*	Fidelity Small Cap Growth Index Fund	Registered investment company	(y)	456,291
*	Fidelity U.S. Bond Index Fund	Registered investment company	(y)	371,092
	MFS Growth Fund	Registered investment company	(y)	3,368,720
	MFS Mid Cap Growth Fund	Registered investment company	(y)	577,158
	MFS Value Fund	Registered investment company	(y)	362,525
	PIMCO Income Fund	Registered investment company	(y)	91,408
	T. Rowe Price Dividend Growth Fund	Registered investment company	(y)	435,205
	Wells Fargo Special Small Cap Value Fund	Registered investment company	(y)	308,814
	Wells Fargo Special Mid Cap Value Fund	Registered investment company	(y)	242,360
	Western Asset Core Bond Fund	Registered investment company	(y)	546,233

OnPoint Group, LLC 401(k) Plan**Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year (Continued)****E.I.N. 20-3601140****Plan # 001****December 31, 2023**

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Gabelli U.S. Treasury Money Market Fund	Money market fund	(y)	1,088,653
*	Participant Loans	Low: 4.25% High: 9.50%	0	1,500,487
				<u>\$ 55,494,844</u>

* Denotes party-in-interest

(y) Information not required to be disclosed for participant directed investments.



In this ever-changing business environment, Flagel Huber Flagel goes beyond numbers and deadlines, returning the trust and confidence our clients place in us, with a caring partner relationship. We are committed to a collaborative search for ideas and solutions that help business organizations thrive and families build and preserve wealth. Our commitment is simple; financial and operational *insight*, service *integrity*, and problem solving *innovation*.

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OnPoint Group, LLC 401(k) Plan

Financial Statements

December 31, 2023 and 2022



FLAGEL HUBER FLAGEL

Certified Public Accountants | Business Advisors

OnPoint Group, LLC 401(k) Plan

Table of Contents

December 31, 2023 and 2022

Independent Auditor's Report	Page 1 - 4
-------------------------------------	------------

Financial Statements

Statements of Net Assets Available for Benefits	5
---	---

Statements of Changes in Net Assets Available for Benefits	6
--	---

Notes to Financial Statements	7 - 14
-------------------------------	--------

Supplementary Information

Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year	15 - 16
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Independent Auditor's Report

To the Board of Trustees
OnPoint Group, LLC 401(k) Plan

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

We have performed audits of the accompanying financial statements of OnPoint Group, LLC 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, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of OnPoint Group, LLC 401(k) 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 these 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 OnPoint Group, LLC 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of OnPoint Group, LLC 401(k) Plan's internal control. Accordingly, no such opinion is expressed.

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

- 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 OnPoint Group, LLC 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i - schedule of assets held for investment purposes at end of year is presented for the purpose 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 generally accepted auditing standards. 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, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Supplemental Schedule Required by ERISA (Continued)

In our opinion:

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

Flagel Huber Flagel

Certified Public Accountants

Cincinnati, Ohio

August 6, 2024

OnPoint Group, LLC 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value:		
Registered investment companies	\$ 52,905,704	\$ 54,362,452
Money market fund	<u>1,088,653</u>	<u>1,007,131</u>
	<u>53,994,357</u>	<u>55,369,583</u>
Receivables:		
Notes receivable from participants	<u>1,500,487</u>	<u>1,895,129</u>
Total Assets	<u>55,494,844</u>	<u>57,264,712</u>
Liabilities		
Excess contributions payable	<u>94,157</u>	<u>36,965</u>
Net Assets Available for Benefits	<u><u>\$ 55,400,687</u></u>	<u><u>\$ 57,227,747</u></u>

OnPoint Group, LLC 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Additions to Net Assets Attributed to:		
Contributions:		
Participant	\$ 11,044,538	\$ 9,102,980
Employer	2,562,939	2,130,713
Employer - other	0	48,952
Rollover	4,230,534	6,357,410
	<u>17,838,011</u>	<u>17,640,055</u>
Investment income (loss):		
Net investment gain (loss) from registered investment companies	7,946,560	(12,026,217)
Dividends from registered investment companies	1,247,147	1,315,524
Interest on money market fund	66,576	13,820
	<u>9,260,283</u>	<u>(10,696,873)</u>
Interest on notes receivable from participants	<u>115,920</u>	<u>79,702</u>
Total Additions	<u>27,214,214</u>	<u>7,022,884</u>
Deductions from Net Assets Attributed to:		
Benefits paid to participants	5,590,682	4,676,388
Administrative expenses	268,420	342,817
	<u>5,859,102</u>	<u>5,019,205</u>
Change in Net Assets Available for Benefits	21,355,112	2,003,679
Net Assets Available for Benefits:		
Beginning of year	57,227,747	55,224,068
Transfers of Plan assets out of the Plan	<u>(23,182,172)</u>	<u>0</u>
End of year	<u>\$ 55,400,687</u>	<u>\$ 57,227,747</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan

The following description of the OnPoint Group, LLC 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan with a cash or deferred arrangement covering substantially all employees (except for employees who are members of a collective bargaining unit) of OnPoint Group, LLC (the primary Employer), who are age twenty-one (21) or older. The Plan's original effective date is January 1, 2003, and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan allows for any other employers under common control of the primary Employer to participate in the Plan as a participating employer. The primary Employer has approved the participation of the following entities:

Concentric, LLC	Metro Door, LLC	Miner, Ltd.
OnPoint Capital, Ltd.	OnPoint Group Services, LLC	TFS, Ltd.
TrueSource, LLC		

Effective October 2, 2023, Concentric, LLC was sold in a stock sale by the Employer and is no longer under the common control of the primary Employer. The Plan temporarily became a multiple employer retirement plan to allow Concentric, LLC to continue as a participating employer until such time as a new plan was established. On November 6, 2023, the participant accounts and related assets of Concentric, LLC's employees totaling \$23,182,172 were transferred out of the Plan to the new plan sponsored by Concentric, LLC. The Plan then ceased to be a multiple employer plan.

Effective May 2, 2022, the Plan was amended and restated and the trust formerly within the Fidelity Basic Plan Document No. 17 was removed and became a separate Trust Agreement without altering the substance thereof. The Plan was also retroactively amended, with an effective date of January 1, 2022 to count the years of service employees incurred with C&M Garage Door Services, LLC and Weldex Sales Corp, for purposes for determining eligibility for employee and employer contributions and vesting in employer contributions. In addition, the Plan was retroactively amended, with an effective date of January 1, 2022, to permit the participation in the Plan of the former employees of STANGCO who were hired by OnPoint Group, LLC.

Contributions

The Plan provides for contributions by participating employees of an amount not to exceed the maximum amount allowable under the applicable provisions of the Internal Revenue Code of 1986, as amended.

The Employer may make discretionary employer matching contributions. During 2023 and 2022, the Employers elected to match fifty percent (50%) of the first four percent (4%) of a participant's Plan compensation deferred to the Plan. The Employers may also make discretionary non-elective contributions to the Plan. The Employers elected not to make any discretionary non-elective contributions during 2023 and 2022.

Rollovers

The Plan permits participants to transfer distributions from other qualified plans into the Plan.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan (Continued)

Participant Accounts

Each participant's account is credited with (a) participant contributions (b) an allocation of Employer contributions (c) an allocation of Plan earnings or losses and (d) administrative expenses. Allocations are based on participant earnings or account balances, as defined by the Plan agreement, and the participant's selection of investments. The participants direct the investment of their account balances among certain investment options offered by the Plan. The Employer's contributions are invested in accordance with the participant's investment selection.

Investment Options

Participants may direct their contributions into any combination of various investment options. There is no guarantee of principal or earnings when participating in these investments. Participants may change their investment elections daily.

Vesting

All participant contributions are immediately vested in their salary deferral, "prior safe-harbor" match contributions, and rollover accounts at the time such contributions are made. Participants become vested in Employer matching and non-elective accounts as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
1	25%
2	50%
3	75%
4	100%

Forfeitures

Forfeitures are created when participants terminate employment before becoming fully vested in the Employer contributions. Forfeited nonvested accounts may be used to pay administrative expenses or reduce future Employer contributions. At December 31, 2023 and 2022, forfeited nonvested accounts totaled \$96,806 and \$3,210, respectively. During 2023 and 2022, \$84,325 and \$140,200, respectively, of forfeited nonvested amounts were used to reduce Employer contributions. During 2023 and 2022, \$18,632 and \$10,899, respectively, of forfeited nonvested amounts were used to pay administrative expenses.

Loans and Hardship Withdrawals

Under the Plan, participants with account balances may borrow the lesser of \$50,000 or fifty percent (50%) of the amount in the participant's vested account balance. Loans are to be repaid through payroll deductions on the basis of substantially level amortization, within five (5) years from the date the loan is made, or longer if for the purchase of a principal residence. The minimum loan request amount is \$1,000. The Plan also provides for withdrawals from the participant's account balance in the event of immediate and heavy financial need.

Payment of Benefits

The benefit to which a Plan participant is entitled is the benefit that can be provided by the contributions made and income earned on investments, net of expenses. Upon service or disability retirement, death, or termination, a participant or beneficiary will receive an amount equal to the value of his account, including earnings. The benefit will be paid in a lump-sum.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

1. Description of the Plan (Continued)

Payment of Expenses

All expenses of administration may be paid out of the Plan unless paid by the Employer. Such expenses shall include any expenses incident to the functioning of the administrator, including, but not limited to, fees of accountants, counsel, and other specialists and their agents, and other costs of administering the Plan. Until paid, the expenses shall constitute a liability of the Plan. However, the Employer may reimburse the Plan for any administration expenses incurred. Any administration expenses paid to the Plan as a reimbursement shall not be considered an Employer contribution. The Employer elected to pay some administration expenses incurred in 2023 and 2022.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Payment of Benefits

Benefits are recorded when paid.

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 when earned. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan agreement.

Excess Contributions Payable

Amounts payable at December 31, 2023 and 2022 to participants totaled \$94,157 and \$36,965, respectively, and are for contributions in excess of amounts allowed by the IRS plus related earnings or less related losses. At December 31, 2023 and 2022, excess participant contributions of \$88,022 and \$42,586, respectively, were recorded as a liability with a corresponding reduction to participant contributions. At December 31, 2023 earnings related to the excess participant contributions of \$6,135 were recorded as an increase to the liability with a corresponding reduction to net investment gain from registered investment companies. At December 31, 2022, losses related to the excess participant contributions of \$5,621 were recorded as a reduction to the liability with a corresponding increase to net investment gain from registered investment companies.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (see Note 7).

The Plan presents in the Statements of Changes in Net Assets Available for Benefits, the net investment gain (loss) from registered investment companies, which consists of realized gains or losses and unrealized appreciation (depreciation) on those investments. Purchases and sales of securities are reflected on a trade-date basis. Interest and dividends are recorded when earned. Capital gain distributions are recorded in dividends.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

3. Risks and Uncertainties

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

4. Plan Termination

While the Employer has not expressed any intent to terminate the Plan, it is free to do so at any time. Upon termination of the Plan by the Employer, the accounts of the affected participants shall become fully vested, and assets remaining in the fund, after payment of appropriate expenses, shall be distributed to participants in proportion to their respective account balances.

5. Party-In-Interest

The Plan invests in registered investment companies managed by affiliates of Fidelity Management Trust Company (Fidelity). Fidelity acts as Trustee for only those investments as defined by the Plan. Transactions in such investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rule.

During 2023 and 2022, fees paid by the Plan to parties-in-interest for investment advisory, accounting, recordkeeping, management and trust services totaled \$268,420 and \$342,817, respectively.

6. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplementary schedule, including all investments and notes receivable from participants at December 31, 2023 and 2022, and the net investment gain (loss) from registered investment companies, dividends from registered investment companies, interest on money market fund, and interest on notes receivable from participants for the years then ended, was obtained or derived from unaudited information supplied to the Plan administrator and certified as complete and accurate by Fidelity Management Trust Company, the Trustee of the Plan.

7. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying Statements of Net Assets Available for Benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

7. Fair Value Measurements (Continued)

The Plan utilizes a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities and lowest priority to unobservable inputs. The three levels of inputs used to measure fair value under this accounting standard are described as follows:

- Level 1 - Quoted prices in active markets that are accessible at the measurement date for identical assets or liabilities.
- Level 2 - Observable inputs other than quoted prices included within Level 1. Inputs that are principally derived from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value measurement of the assets or liabilities. These include certain pricing models, discounted cash flow methodologies and similar techniques that use significant 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. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The following is a description of the valuation methodologies the Plan used for assets measured at fair value.

Registered investment companies (mutual funds) and money market fund: Valued at the daily closing price as reported by the fund. Funds held by the Plan are open-end funds that are registered with the U.S. Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The 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.

December 31, 2023				
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 52,905,704	\$ 0	\$ 0	\$ 52,905,704
Money market fund	1,088,653	0	0	1,088,653
Total assets at fair value	<u>\$ 53,994,357</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 53,994,357</u>
December 31, 2022				
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 54,362,452	\$ 0	\$ 0	\$ 54,362,452
Money market fund	1,007,131	0	0	1,007,131
Total assets at fair value	<u>\$ 55,369,583</u>	<u>\$ 0</u>	<u>\$ 0</u>	<u>\$ 55,369,583</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

8. Tax Status

The Plan adopted the Fidelity Basic Plan Document No. 17, a pre-approved defined contribution plan, and need not apply for a separate determination letter, but instead may rely on the advisory letter issued by the Internal Revenue Service (dated June 30, 2020) stating that employers who adopt the plan will be considered to have a plan qualified under Code section 401(a). The Plan Sponsor believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code. Accordingly, the Plan Sponsor believes the Plan is qualified, and the related trust is tax-exempt.

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 if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service or other taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

During 2022, the Department of Labor determined that certain employee contributions and loan repayments were not remitted to the Plan. The Company remitted a qualified non-elective contribution of \$44,234, which included \$14,118 in lost opportunity costs, to affected participant accounts and took steps to prevent further unremitted amounts in the future. The Company also remitted qualified non-elective contributions totaling \$4,718 to correct other Plan operations. Qualified non-elective contributions are included in Employer - other in the accompanying statements of changes in net assets available for benefits.

9. Reconciliation of Financial Statements to Schedule H of Form 5500

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

	For the Years Ended December 31,	
	2023	2022
Net assets available for benefits according to the financial statements	\$ 55,400,687	\$ 57,227,747
Adjustment for notes receivable from participants deemed distributed	(113,368)	(103,778)
Excess contributions payable, including related earnings	94,157	36,965
Net assets available for benefits according to Schedule H of Form 5500	<u>\$ 55,381,476</u>	<u>\$ 57,160,934</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

9. Reconciliation of Financial Statements to Schedule H of Form 5500 (Continued)

The following is a reconciliation of participant contributions according to the financial statements to participant contributions reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Participant contributions according to the financial statements	\$ 11,044,538
Adjustment for excess contributions payable at end of year	<u>88,022</u>
Participant contributions according to Schedule H of Form 5500	<u>\$ 11,132,560</u>

The following is a reconciliation of the net investment gain (loss) from registered investment companies according to the financial statements to the net investment gain (loss) from registered investment companies reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Net investment gain loss from registered investment companies according to the financial statements	\$ 7,946,560
Adjustment for earnings on excess contributions payable at end of year	<u>6,135</u>
Net investment gain from registered investment companies according to Schedule H of Form 5500	<u>\$ 7,952,695</u>

The following is a reconciliation of benefits paid to participants according to the financial statements to benefits paid to participants reported on Schedule H of Form 5500 for the year ended December 31, 2023:

Benefits paid to participants according to the financial statements	\$ 5,590,682
Adjustment for notes receivable from participants deemed distributed during the year	9,439
Adjustment for prior year excess contributions payable, including related earnings	<u>36,965</u>
Benefits paid to participants according to Schedule H of Form 5500	<u>\$ 5,637,086</u>

The following is a reconciliation of interest on notes receivable from participants according to the financial statements to Schedule H of Form 5500 for the year ended December 31, 2023:

Interest on notes receivable from participants according to the financial statements	\$ 115,920
Adjustment for interest on notes receivable from participants deemed distributed	<u>(5,785)</u>
Interest on notes receivable from participants according to Schedule H of Form 5500	<u>\$ 110,135</u>

OnPoint Group, LLC 401(k) Plan

Notes to Financial Statements

December 31, 2023 and 2022

9. Reconciliation of Financial Statements to Schedule H of Form 5500 (Continued)

The following is a reconciliation of transfers of Plan assets out of the Plan according to the financial statements to Schedule H of Form 5500 for the year ended December 31, 2023:

Transfers of Plan assets out of the Plan according to the financial statements	\$ 23,182,172
Adjustment for transfers of notes receivable from participants deemed distributed	<u>(5,634)</u>
Transfers of Plan assets out of the Plan according to Schedule H of Form 5500	<u>\$ 23,176,538</u>

10. Subsequent Events

The Plan's management evaluated the activity of the Plan through August 6, 2024 (the date the financial statements were available to be issued) and concluded that, except as disclosed below, no subsequent events have occurred that would require recognition in the financial statements or disclosure in the notes to the financial statements.

Effective July 15, 2024, TFS, Ltd. and OnPoint Capital, LLC were sold in a stock sale by the Employer. The Plan became a multiple employer retirement plan to allow both TFS, Ltd. and OnPoint Capital, LLC employees to continue to participate in the Plan until a new plan is formed for these employees. At that time, management expects the affected participants' accounts and related assets to be transferred out of the Plan to the new plan. At December 31, 2023, net assets available for benefits attributable to these participants' accounts totaled approximately \$6,600,000.

OnPoint Group, LLC 401(k) Plan**Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year****E.I.N. 20-3601140****Plan # 001****December 31, 2023**

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	American Funds EuroPacific Growth Fund	Registered investment company	(y)	\$ 568,560
	American Funds New Perspective Fund	Registered investment company	(y)	24,942
	Cohen & Steers Real Estate Securities Fund	Registered investment company	(y)	241,065
	Columbia Emerging Markets Fund	Registered investment company	(y)	154,208
*	Fidelity 500 Index Fund	Registered investment company	(y)	3,348,266
*	Fidelity Extended Market Index Fund	Registered investment company	(y)	363,119
*	Fidelity Freedom Index 2005 Fund	Registered investment company	(y)	16,685
*	Fidelity Freedom Index 2010 Fund	Registered investment company	(y)	28,497
*	Fidelity Freedom Index 2015 Fund	Registered investment company	(y)	481,812
*	Fidelity Freedom Index 2020 Fund	Registered investment company	(y)	802,700
*	Fidelity Freedom Index 2025 Fund	Registered investment company	(y)	4,112,782
*	Fidelity Freedom Index 2030 Fund	Registered investment company	(y)	6,746,501
*	Fidelity Freedom Index 2035 Fund	Registered investment company	(y)	6,951,361
*	Fidelity Freedom Index 2040 Fund	Registered investment company	(y)	6,009,430
*	Fidelity Freedom Index 2045 Fund	Registered investment company	(y)	5,237,042
*	Fidelity Freedom Index 2050 Fund	Registered investment company	(y)	3,659,001
*	Fidelity Freedom Index 2055 Fund	Registered investment company	(y)	5,254,816
*	Fidelity Freedom Index 2060 Fund	Registered investment company	(y)	1,525,927
*	Fidelity Freedom Index 2065 Fund	Registered investment company	(y)	380,170
*	Fidelity Freedom Index Income Fund	Registered investment company	(y)	19,960
*	Fidelity Global ex U.S. Index Fund	Registered investment company	(y)	219,054
*	Fidelity Small Cap Growth Index Fund	Registered investment company	(y)	456,291
*	Fidelity U.S. Bond Index Fund	Registered investment company	(y)	371,092
	MFS Growth Fund	Registered investment company	(y)	3,368,720
	MFS Mid Cap Growth Fund	Registered investment company	(y)	577,158
	MFS Value Fund	Registered investment company	(y)	362,525
	PIMCO Income Fund	Registered investment company	(y)	91,408
	T. Rowe Price Dividend Growth Fund	Registered investment company	(y)	435,205
	Wells Fargo Special Small Cap Value Fund	Registered investment company	(y)	308,814
	Wells Fargo Special Mid Cap Value Fund	Registered investment company	(y)	242,360
	Western Asset Core Bond Fund	Registered investment company	(y)	546,233

OnPoint Group, LLC 401(k) Plan**Schedule H, Line 4i - Schedule of Assets Held for Investment Purposes at End of Year (Continued)****E.I.N. 20-3601140****Plan # 001****December 31, 2023**

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Gabelli U.S. Treasury Money Market Fund	Money market fund	(y)	1,088,653
*	Participant Loans	Low: 4.25% High: 9.50%	0	1,500,487
				<u>\$ 55,494,844</u>

* Denotes party-in-interest

(y) Information not required to be disclosed for participant directed investments.



In this ever-changing business environment, Flagel Huber Flagel goes beyond numbers and deadlines, returning the trust and confidence our clients place in us, with a caring partner relationship. We are committed to a collaborative search for ideas and solutions that help business organizations thrive and families build and preserve wealth. Our commitment is simple; financial and operational *insight*, service *integrity*, and problem solving *innovation*.

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