

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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 07/01/1984
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) FIRST UROLOGY P.S.C. 101 HOSPITAL BOULEVARD JEFFERSONVILLE, IN 47130	2b Employer Identification Number (EIN) 35-1488175 2c Plan Sponsor's telephone number 812-206-8171 2d Business code (see instructions) 621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2024	WILLIAM BONDS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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	5 492
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) 355 6a(2) 317 6b 0 6c 192 6d 509 6e 2 6f 511 6g(1) 441 6g(2) 499 6h 38
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2A 2E 2F 2G 2J 2K 2R 2S 2T 3D

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175	

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

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

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0145825	60895	K00064	6	01/01/2023	12/31/2023

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

(a) Total amount of commissions paid	(b) Total amount of fees paid

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b	Balance at the end of the previous year	7b	389842
c	Additions: (1) Contributions deposited during the year	7c(1)	82058
	(2) Dividends and credits	7c(2)	0
	(3) Interest credited during the year	7c(3)	7045
	(4) Transferred from separate account.....	7c(4)	260934
	(5) Other (specify below)	7c(5)	0
	(6) Total additions	7c(6)	350037
d	Total of balance and additions (add lines 7b and 7c(6))	7d	739879
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	24442
	(2) Administration charge made by carrier	7e(2)	720
	(3) Transferred to separate account.....	7e(3)	106481
	(4) Other (specify below)	7e(4)	0
	(5) Total deductions	7e(5)	131643
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	608236

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

ROBERT W. BAIRD & CO.

202 S. COLLEGE AVENUE
BLOOMINGTON, IN 47404

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	43493	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

RAYMOND JAMES & ASSOCIATES

101 SOUTH FIFTH STREET SUITE 1900
LOUISVILLE, KY 40202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	36189	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SECURITIES AMERICA INC.

6006 BROWNSBORO PARK BLVD SUITE E
LOUISVILLE, KY 40207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	23747	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

CUNNINGHAM FINANCIAL GROUP

4801 OLYMPIA PARK PLAZA SUITE 4000
LOUISVILLE, KY 40241

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	23486	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

4969 US HIGHWAY 42 STE 1200
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	21521	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE GLENVIEW TRUST COMPANY

4969 US HIGHWAY 42 SUITE 2000
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	20603	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

CHARLES SCHWAB

2423 E. LINCOLN DRIVE
PHOENIX, AZ 85016

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	14452	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERITRUST WEALTH MANAGEMENT

702 NORTH SHORE DRIVE SUITE 501
JEFFERSONVILLE, IN 47130

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	7588	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ONEAMERICA RETIREMENT SERVICES

46-5378846

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50 64 59 60 63	NONE	7550	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
18 19 21 25 49 50 51 59 60 61 62 63 65	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MATRIX TRUST COMPANY	18 19 21 25 49 50 62	0

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

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	MCM CPAS & ADVISORS LLP	b EIN:	27-1235638
c Position:	ACCOUNTANT		
d Address:	101 S. FIFTH STREET SUITE 2100 LOUISVILLE, KY 40202	e Telephone:	502-749-1900

Explanation: PREVIOUS ACCOUNTANT WAS NOT TERMINATED, BUT ACQUIRED AND IS NOW PERFORMING THE AUDIT AS CHERRY BEKAERT LLP UNDER EIN 5600574444.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan <u>FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>FIRST UROLOGY P.S.C.</u>	D Employer Identification Number (EIN) <u>35-1488175</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FT 9675 TECHNOLOGY</u>		
b Name of sponsor of entity listed in (a): <u>FIRST TRUST</u>		
c EIN-PN <u>36-3768815-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FT 10079 CAP STR OPP PRT-UI</u>		
b Name of sponsor of entity listed in (a): <u>FIRST TRUST</u>		
c EIN-PN <u>36-3768815-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FT UT2151AREAST1FCM</u>		
b Name of sponsor of entity listed in (a): <u>FIRST TRUST</u>		
c EIN-PN <u>36-3768815-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FT109 TEC DVD PR SR48-CASH</u>		
b Name of sponsor of entity listed in (a): <u>FIRST TRUST</u>		
c EIN-PN <u>36-3768815-000</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 153273
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.		
D Employer Identification Number (EIN) 35-1488175		

Part I	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)	1748867	1762596
(2) Participant contributions	1b(2)	19169	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2610820	1922921
(2) U.S. Government securities	1c(2)	633587	2243190
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2694904	2250027
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	32480	35040
(B) Common	1c(4)(B)	12466847	13227777
(5) Partnership/joint venture interests	1c(5)	113551	126094
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)	181859	88243
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	220738	153273
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	35165251	38661885
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1592842	1747413
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	57480915	62218459
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	57480915	62218459

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)	1762596	
(B) Participants	2a(1)(B)	1427880	
(C) Others (including rollovers)	2a(1)(C)	77730	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3268206
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	80376	
(B) U.S. Government securities	2b(1)(B)	8457	
(C) Corporate debt instruments	2b(1)(C)	133490	
(D) Loans (other than to participants)	2b(1)(D)	4594	
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		226917
(2) Dividends: (A) Preferred stock	2b(2)(A)	2044	
(B) Common stock	2b(2)(B)	204257	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1303667	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1509968
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	14730547	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	14478198	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		252349
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2707222	
(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)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		4044829
c Other income	2c		12330
d Total income. Add all income amounts in column (b) and enter total	2d		12021821

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7056035	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7056035
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	7129	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	178250	
(6) Bank or trust company trustee/custodial fees	2i(6)	18694	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	24169	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		228242
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7284277

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		4737544
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **CHERRY BEKAERT LLP**

(2) EIN: **56-0574444**

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.)	☒	☐	386404
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)

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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.		D Employer Identification Number (EIN) 35-1488175
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

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>Q703912A</u> .	

**FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN**

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

*As of December 31, 2023 and 2022 and
for the Year Ended December 31, 2023*

And Report of Independent Auditor

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
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NOTE: All other schedules required under Section 2520.103-10 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, have been omitted because they are not applicable.

Report of Independent Auditor

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

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

We have performed audits of the financial statements of the First Urology, P.S.C. 401(k) Profit Sharing Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained certification from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and 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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

2022 Financial Statements

The financial statements as of December 31, 2022, were audited by MCM CPAs & Advisors LLP, which was acquired by Cherry Bekaert LLP as of October 31, 2023. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated September 22, 2023, indicated that (a) the amounts and disclosures in the 2022 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2022 supplemental schedules, other than the information in the 2022 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with DOL's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2022 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 Schedules Required by ERISA

The supplemental schedules, Schedule of Delinquent Participant Contributions – Form 5500, Schedule H, Part IV, Line 4a for the year ended December 31, 2023, and Schedule of Assets (Held at End of Year) – Form 5500, Schedule, Part IV, Line 4i as of December 31, 2023, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and 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 schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Cherry Bekaert LLP

Louisville, Kentucky
October 1, 2024

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value	\$ 59,847,627	\$ 55,323,037
Investments, at contract value	608,236	389,842
Receivables:		
Employer contributions	1,762,596	1,748,867
Participant contributions	<u>-</u>	<u>19,169</u>
Total Receivables	<u>1,762,596</u>	<u>1,768,036</u>
Net Assets Available for Benefits	<u><u>\$ 62,218,459</u></u>	<u><u>\$ 57,480,915</u></u>

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

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2023

Additions to net assets attributed to:

Investment Income:

Net appreciation in fair value of investments	\$ 7,016,730
Interest and dividends	<u>1,736,885</u>
Total Investment Income	<u>8,753,615</u>

Contributions:

Participant	1,427,880
Employer	1,762,596
Rollover	<u>77,730</u>
Total Contributions	<u>3,268,206</u>
Total Additions	<u>12,021,821</u>

Deductions from net assets attributed to:

Benefits paid to participants	7,056,035
Administrative fees	<u>228,242</u>
Total Deductions	<u>7,284,277</u>

Net increase in net assets available for benefits	4,737,544
Net assets available for benefits, beginning of year	<u>57,480,915</u>
Net assets available for benefits, end of year	<u><u>\$ 62,218,459</u></u>

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

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

Note 1—Description of Plan

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

General – The Plan is a defined contribution plan covering all eligible employees of First Urology, P.S.C. (the “Company” or “Employer”). Employees become eligible to make elective deferrals when they have attained age 21 and completed three months of service. A participant becomes eligible for Company contributions after attaining age 21 and completing one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Administration – The Plan sponsor has designated certain employees, who serve without additional compensation, to administer the Plan. The Plan administrator has the overall responsibility and authority as the named fiduciary to manage and control the operations and administration of the Plan and may designate one or more individuals to perform those responsibilities.

Contributions – Each year, participants may elect to contribute up to the maximum compensation permissible under the Internal Revenue Code (“IRC”) on a pre-tax or Roth after-tax basis. The Plan provides for automatic enrollment of eligible employees at a pre-tax deferral rate of 3% of eligible compensation unless the participant affirmatively elects otherwise. Participants may also contribute amounts representing distributions from other qualified plans.

The Plan agreement provides for a Company non-elective safe harbor contribution equal to 3% of participant eligible compensation. It also allows the Company to make additional discretionary contributions. For the 2023 Plan year, the Company allocated a discretionary profit sharing contribution approximating \$1.25 million. Contributions are subject to certain limitations.

Participant Accounts – Individual accounts are maintained for each Plan participant. Each participant’s account is credited with the participant’s contributions and Company non-elective safe harbor contributions, as well as allocations of the Company’s profit sharing contribution and Plan investment results. Participant accounts are charged with their withdrawals and an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, specific participant transactions or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Vesting – Participants are immediately vested in their voluntary contributions and Company non-elective safe harbor contributions plus actual earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. A participant becomes 100% vested after six years of credited service.

Investment Options – Upon enrollment in the Plan, participants may direct the investment of their accounts into various investment options offered by the Plan, including self-directed brokerage accounts. They may change their investment options among those investments provided at any time during the Plan year.

Payment of Benefits – Upon termination of service or attaining normal retirement age, a participant may elect to receive a lump sum amount equal to the value of the participant’s vested interest in his or her account. In-service and hardship withdrawals are also allowed as defined in the Plan agreement.

Forfeited Accounts – The non-vested portion of former participant accounts may be used to pay administrative expenses of the Plan or to reduce the amount of future employer contributions. Forfeited accounts approximated \$82,000 and \$106,000 at December 31, 2023 and 2022, respectively. During 2023, forfeitures approximating \$106,000 were used to reduce the amount of employer contributions allocated and receivable at December 31, 2022. Forfeitures approximating \$163,000 were used during 2024 to reduce the amount of employer contributions allocated and receivable at December 31, 2023.

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”).

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition – The Plan’s investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). U.S. GAAP defines fair value as the exchange price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

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

Investment Management Fees and Operating Expenses – Investment management fees and operating expenses charged to the Plan for certain investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return for such investments.

Payments of Benefits – Benefits are recorded when paid. There were no benefit payments requested and not yet disbursed at December 31, 2023 and 2022.

Administrative Expenses – Administrative expenses of the Plan are paid by the Company or Plan participants, as defined in the Plan agreement.

Note 3—Information certified by the qualified institution (unaudited)

The Plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Matrix Trust Company, a qualified institution, has certified to the completeness and accuracy of the following data included in the accompanying financial statements and supplemental schedule.

- Investments at fair value, and investments at contract value as shown in the statements of net assets available for benefits as of December 31, 2023 and 2022.
- Net appreciation in fair value of investments, and interest and dividends as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2023.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2023.

At the request of the Plan administrator, the Plan’s independent auditor did not perform auditing procedures with respect to this certified information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

Note 4—Fair value measurements

U.S. GAAP provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

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

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

The following are descriptions of the valuation methodologies used for investments measured at fair value, including the general classification of such assets pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Mutual Funds – Valued at the daily closing price as reported by the fund. The mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded and are therefore classified within Level 1 of the valuation hierarchy.

Self-Directed Accounts – Accounts primarily consist of certificates of deposit, money market funds, U.S. government securities, corporate bonds, common stocks, preferred stocks, mutual and exchange traded funds, notes receivable, interests in limited liability partnerships, and insurance annuities. Certificates of deposit, money market funds and notes receivable are valued at cost which approximates fair value and are classified within Level 1 of the valuation hierarchy. Common stocks, preferred stocks, and mutual and exchange traded funds are valued at the closing price reported on the active market on which the individual securities are traded and are classified within Level 1 of the valuation hierarchy. U.S. government securities and corporate bonds are valued using pricing models maximizing the use of observable inputs for similar securities and are classified within Level 2 of the valuation hierarchy. Interests in limited liability partnerships are valued based on the liquidity of the various partnerships using information provided by the partnerships' capital management company. Insurance annuities are valued at cash surrender value. These are both classified within Level 3 of the valuation hierarchy.

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

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

Note 4—Fair value measurements (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at December 31, 2023 and 2022:

Assets at Fair Value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 21,395,546	\$ -	\$ -	\$ 21,395,546
Self-directed brokerage accounts	37,098,468	126,193	1,227,420	38,452,081
Total investments, at fair value	<u>\$ 58,494,014</u>	<u>\$ 126,193</u>	<u>\$ 1,227,420</u>	<u>\$ 59,847,627</u>

Assets at Fair Value as of December 31, 2022				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 17,768,434	\$ -	\$ -	\$ 17,768,434
Self-directed brokerage accounts	34,578,178	1,591,566	1,384,859	37,554,603
Total investments, at fair value	<u>\$ 52,346,612</u>	<u>\$ 1,591,566</u>	<u>\$ 1,384,859</u>	<u>\$ 55,323,037</u>

There were no purchases, issuances, transfers in or transfers out of Level 3 assets during the Plan year ended December 31, 2023.

Note 5—Fully benefit-responsive investment contract with insurance company

The Plan has a fully benefit-responsive investment contract with AUL. AUL maintains the contributions in a general account. The general account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The guaranteed investment contract is included in the financial statements at contract value as reported to the Plan by AUL. Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all, or a portion, of their investment at contract value. The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting rate is reviewed on a quarterly basis for resetting. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (i) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan) (ii) changes to Plan's prohibition on competing investment options or deletion of equity wash provisions (iii) bankruptcy of the Company or other Company events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (iv) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA (v) premature termination of the contract. The Plan administrator does not believe that the occurrence of any such event which would limit the Plan's ability to transact at contract value with participants is probable.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, (4) a material amendment to the agreement without the consent of the issuer.

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2023 AND 2022

Note 6—Related party and party-in-interest transactions

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

Note 7—Income tax status

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

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023 and 2022, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8—Plan termination

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

Note 9—Risks and uncertainties

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

Note 10—Subsequent events

The Plan has evaluated all subsequent events through October 1, 2024, which is the date these financial statements were available to be issued and has determined there are no subsequent events that require disclosure.

Note 11—Non-exempt transactions

During the 2023 and 2022 Plan years, employee withholdings totaling \$59,499 and \$326,905, respectively, were not remitted to the trust within the appropriate time period by the Company. These transactions constitute prohibited transactions as defined by ERISA. The Plan administrator filed a Voluntary Fiduciary Correction Program ("VFCP") Application with the Department of Labor, Employee Benefits Security Administration ("EBSA"), to identify the transactions and the corrective action that was taken. The EBSA, via correspondence dated June 11, 2024, communicated that the corrective action taken by the Plan administrator is consistent with the requirements of the VFCP, and that no further action will be taken by the EBSA with regards to these transactions.

SUPPLEMENTAL SCHEDULES

FIRST UROLOGY, P.S.C.**401(k) PROFIT SHARING PLAN****SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**

FORM 5500, SCHEDULE H, PART IV, LINE 4a

EIN: 35-1488175, PLAN NUMBER: 001

YEAR ENDED DECEMBER 31, 2023

Participant Contributions Transferred Late to Plan \$ 386,404	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are Included	Contributions not Corrected \$ -	Contributions Corrected Outside VFCP \$ -	Contributions Pending Correction in VFCP \$ -	
				\$ 386,404

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Money Market:			
		Federated Hermes Government Obl-Adv	18,681	\$ 18,681
		Federated Hermes Prime Cash Oblig SS	15,811	15,811
		Fidelity® Government Cash Reserves	201,067	201,067
		Fidelity® Government MMkt Cptl Rsrvs	30,652	30,652
		Fidelity® Government MMkt Dly Mny	357,171	357,171
		Fidelity® Inv MM Fds Money Market Instl	53,805	53,805
		Goldman Sachs Financial Square Government Fund FST Admin	163,225	163,225
		JPMorgan US Government MMkt Investor	118,447	118,447
		Northern US Government Money Market	211,886	211,886
		Schwab Value Advantage Money Fund Inv	5,346	5,346
		UBS Money Market Fund	62,374	62,374
		Vanguard Cash Reserves Federal Money Market Fund Admiral Class	70,162	70,162
	Total Money Market			1,308,628
	Stocks:			
		3I Group PLC-Unspon ADR	63	980
		Abb Ltd Spons ADR	134,000	5,936
		Abbott Laboratories	54,000	5,944
		Abbvie Inc	561,000	86,938
		Acacia Research -Acacia Tec	33,000	129,360
		Accenture PLC	56,000	19,651
		Adidas Ag-Spon ADR	17,000	1,728
		Adobe Inc	333,000	198,668
		Advanced Drainage Systems In	20,000	2,813
		Advanced Micro Devices	79,000	11,645
		Adyen Nv-Unspon ADR	412,000	5,307
		Ageas ADR	115,000	4,986
		Agnico-Eagle Mines Ltd F	60,000	3,291
		Aia Group Ltd Spon ADR	231,000	8,009
		Air Liquide Adr France ADR	74,000	2,882
		Air Products & Chemicals Inc	121,000	33,130
		Airbnb Inc Class A	25,000	3,404
		Airbus Group NV	195,000	7,521
		Alcon Inc	117,000	9,140
		Alibaba Group Holding-Sp ADR	73,000	5,658
		Allstate Corp	373,000	52,213
		Alphabet Inc CL A	1,420	198,360
		Alphabet Inc CL C	5,456	768,914
		Amadeus IT Holding-Unsp Adr	105,000	7,568
		Amazon Com Inc	1,769	268,782
		America Movil Sab De CV Spon ADS CL B	60,000	1,111
		American Financial Group	33,000	3,923
		American Tower REIT Inc	281,000	60,662
		American Water Works Co Inc	50,000	6,600
		Americold Realty Trust Inc	77,000	2,331
		Ameriprise Financial Inc	200,000	75,966
		Amgen Inc	9,000	2,592
		Amkor Technology Inc.	265,000	8,817
		Analog Devices Inc	174,000	34,549
		Anheuser Busch Inbev	36,000	2,326
		Apple Inc	3,525	678,668
		Applied Material	135,000	21,879
		Applovin Corp Class A	74,000	2,949
		Aptargroup Inc	67,000	8,283
		Aptiv PLC	105,000	9,421
		Argenx Se - ADR	15,000	5,706
		Asml Holding Nv	239,000	180,904
		Aspen Technology Inc New Com	12,000	2,642
		Assa Abloy Ab - Unsp ADR	78,000	1,122
		Astrazeneca Plc Sponsored Adr	198,000	13,335
		Atlas Copco Ab-Spons ADR A	237,000	4,079
		Atlassian Corp Plc CL A	38,000	9,039
		Autodesk Inc	37,000	9,009
		Automatic Data Processing	8,000	1,864
		Azenta Inc	96,000	6,253

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		B&M European Value-Unsp ADR	36,000	\$ 1,037
		Bae Systems Plc Spon ADR (baes.Y)	213,000	12,315
		Baker Hughes Co	79,000	2,700
		Bank Of America Corp	1,044	35,151
		Bank Rakyat Indonesia-Un ADR	337,000	6,174
		Bankinter Sa-Spons ADR	1,373	8,791
		Bavarian Nordic A/S	500,000	13,148
		Baytex Energy Corp	7,000	23,240
		Beigene Ltd-ADR	23,000	4,148
		Berkshire Hathaway Inc Cl B	212,000	75,612
		Best Buy Co	326,000	25,519
		BHP Limited	18,000	1,230
		Bio-Techne Corp	45,000	3,472
		Bio Rad Labs Inc Cl A	12,000	3,875
		Biogen Inc	22,000	5,693
		BJs Wholesale Club Holdings	1,000	66,660
		BlackRock 2001 Term Tr Inc	88,000	71,438
		Blackstone Inc	557,000	72,922
		Boeing Company	300,000	78,198
		Boise Cascade Co	95,000	12,289
		Booz Allen Hamilton Holding	67,000	8,570
		Bp Plc Spons ADR	72,000	2,549
		Brambles Ltd-Sponsored ADR	162,000	2,984
		British American Tobacco	113,000	3,310
		Broadcom Ltd	299,000	333,759
		Broadridge Financial Solutions	88,000	18,106
		Brookfield Renewable Corp CL A Sub Vtg	99,000	2,850
		Bumble Inc-A	62,000	914
		Burlington Stores Inc	26,000	5,056
		Cal-Maine Foods Inc	112,000	6,428
		Camden Pty Tr	57,000	5,660
		Canadian Natl Ry Co	19,000	2,387
		Canadian Pacific Kansas City Ltd	78,000	6,167
		Capgemini Se - Unsponsor ADR	70,000	2,930
		Cardinal Health Inc.	142,000	14,314
		Carlisle Inc.	27,000	8,436
		Carlsberg As-B-Spon ADR	534,000	13,363
		Carmax Inc	57,000	4,374
		Caseys General Stores	18,000	4,945
		Caterpillar Inc	205,000	60,612
		Cboe Global Markets Inc	11,000	1,964
		CDW Corp/DE	40,000	9,093
		Century Communities Inc	70,000	6,380
		CF Industries Holdings Inc	65,000	5,168
		Charles Riv Labs Intl	38,000	8,983
		Charles Schwab Corporation	204,000	14,035
		Chevron Corp	296,000	44,151
		Chipotle Mexican Grill - Cl A	6,000	13,722
		Chubb Ltd	114,000	25,764
		Church & Dwight	193,000	18,250
		CIE Financiere Rich-Unsp ADR	56,000	771
		Cintas Corp	30,000	18,080
		Cisco Systems Inc	1,743	88,056
		Citigroup Inc	360,000	18,518
		CME Group Inc	170,000	35,802
		Cms Energy Corp	196,000	11,382
		Coca-Cola Company	671,000	39,542
		Colgate-Palmolive	600,000	47,826
		Coloplast AS- Unsp ADR	270,000	3,089
		Comcast Corp Cl A	1,682	73,756
		Commercial Metals Co	228,000	11,409
		Compass Group Plc-Spon ADR	86,000	2,392
		Computershare Ltd -Spons ADR	89,000	1,474
		Conocophillips	55,000	6,384

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		Consol Energy Inc	91,000	\$ 9,148
		Constellation Brands Cl. A	285,000	68,899
		Constellation Software Inc	3,000	7,454
		Copart Inc	162,000	7,938
		Corning Inc	176,000	5,359
		Costar Group Inc	70,000	6,117
		Coterra EnerCoterra Energy Inc	182,000	4,645
		Crh PLC	75,000	5,187
		Crocs Inc	154,000	14,385
		Cronos Group Inc	3,000	6,270
		Crowdstrike Holdings Inc - A	43,000	10,979
		Daiichi Sankyo Co - Spon ADR	239,000	6,537
		Daikin Industries-Unspon ADR	135,000	2,183
		Daito Trust Cons Co Spon ADR	184,000	5,335
		Danaher Corp Del	715,000	165,408
		Danone Spons ADR	137,000	1,774
		Darden Restaurants Inc	179,000	29,410
		Dassault Sys S.A.-ADR	28,000	1,373
		Datadog Inc Class A	49,000	5,948
		Dbx Group Hldgs Ltd. Spon ADR	75,000	7,595
		Deere & Co.	279,000	111,564
		Dell Technologies CL C	27,000	2,066
		Deutsche Boerse Ag Unspn ADR	262,000	5,383
		Deutsche Telekom Ag Sponsored ADR	283,000	6,829
		Devon Energy Corp New	653,000	29,581
		Diageo Plc Sposored ADR New	47,000	6,846
		Diamondback Energy Inc	54,000	8,374
		Digital Realty Trust Inc	50,000	6,729
		Disney Walt Co	330,000	29,796
		DNB Bank Asa ADR	119,000	2,532
		Docusign Inc	62,000	3,686
		Dolby Laboratories Inc A	16,000	1,379
		Doximity Inc-Class A	154,000	4,318
		DSV A/S-Unsponsored ADR	18,000	1,581
		Duke Energy Corp	75,000	7,278
		Duoyuan Global Water Inc-ADR (delisted 11/23/15)	2,000	-
		Durect Corp	500,000	295
		Eaton Corp PLC	188,000	45,274
		Edenred Sa-Unsp ADR	17,000	505
		Edwards Lifesciences	324,000	24,705
		Elanco Animal Health Inc	888,000	13,231
		Electric De Portugal	122,000	6,158
		Electronic Arts	468,000	64,027
		Eli Lilly & Company	211,000	122,996
		Encore Wire Corp	61,000	13,030
		Engie ADR	193,000	3,394
		Enova International Inc	79,000	4,373
		Entegris Inc	32,000	3,834
		Eog Resources Inc	169,000	20,441
		Epiroc Ab-Unsp ADR	177,000	3,552
		EQT Corp	99,000	3,827
		Equinix Inc	6,000	4,832
		Equinor ASA ADR	137,000	4,335
		Essilor Intl - ADR	90,000	9,044
		Estee Lauder Cos Cl A	140,000	20,475
		Etsy Inc	53,000	4,296
		Evercore Inc CL A	36,000	6,158
		Evolution Gaming Group-ADR	96,000	11,463
		Exelon Corp	377,000	13,534
		Expedia Group Inc	32,000	4,857
		Expeditors Intl Wash	64,000	8,141
		Exxon-Mobil Corporation	400,000	39,992
		Fairfax Financial Hldgs	7,000	6,459
		Fanuc Ltd Unsp ADR	209,000	3,058
		Fastenal Co	350,000	22,670
		Fedex Corp	102,000	25,803
		Ferguson Plc	47,000	9,074
		Ferrellgas Partners-LP	100,000	760
		Fidelity National Information	300,000	18,021
		Fiserv Inc	226,000	30,022
		Five Below	30,000	6,395
		Flutter Entertainment PLC (delisted 01/29/24)	88,000	7,814
		Flux Power Holdings Inc	41,867	172,073
		Fortinet Inc	413,000	24,173
		Fortive Corp	400,000	29,452
		Freeport-Mcmoran Inc	257,000	10,940
		Fujitsu Ltd ADR 5 Com New	63,000	1,892

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
Stocks (continued):				
	GCI Liberty Inc Pending Possible Future Allocations	20,000	\$	-
	GE Healthcare Technologies Inc	37,000		2,861
	General Dynamics Corp	34,000		8,829
	General Electric Co	208,000		26,547
	Genmab A/S -Sp ADR	248,000		7,896
	Genuine Parts Co.	92,000		12,742
	Gilead Sciences Inc	419,000		33,943
	Givaudan Unspn ADR	87,000		7,228
	Globant SA	13,000		3,094
	Goldman Sachs Group Inc	195,000		75,225
	Golub Capital Bdc Inc	240,000		3,624
	Grainger W W	51,000		42,263
	Grupo Financiero Banorte SPONS ADR	295,000		14,812
	GSK PLC Spon ADR	139,000		5,151
	Guardant Health Inc	37,000		1,001
	Guidewire Software Inc	14,000		1,527
	GXO Logistics Inc	39,000		2,385
	Haleon Plc Spon Ads	545,000		4,485
	Halliburton Company	739,000		26,715
	Hartford Financial Services Group	96,000		7,716
	HDFC Bank Ltd Adr	139,000		9,328
	Henry Jack & Assoc Inc	133,000		21,734
	Hercules Capital Inc	300,000		5,001
	Hermes Intl-Unsponsored ADR	13,000		2,764
	Hershey Co	20,000		3,729
	Hibbett Inc	45,000		3,241
	Hitachi Ltd Adr	13,000		1,879
	Home Depot Incorporated	624,000		216,247
	Hong Kon Exchanges & Clearing ADR	189,000		6,473
	Host Hotels & Resorts Inc	582,000		11,332
	Hoya Corp-Sponsored ADR	29,000		3,611
	Hubbell Inc B	26,000		8,552
	Hubspot Inc	29,000		16,836
	Iberdrola SA Sponsored ADR	78,000		4,095
	Icon Plc	30,000		8,492
	Idex Corp	28,000		6,079
	Idexx Laboratories Inc	16,000		8,881
	Illinois Tool Works Inc.	61,000		15,978
	Imperial Brands Plc-Spon ADR	77,000		1,795
	Inditex-Unspon ADR	535,000		11,711
	Infosys Tech Ltd Spd Adr	364,000		6,690
	Ingersoll Rand Inc	140,000		10,828
	Installed Building Products	24,000		4,388
	Insulet Corp	23,000		4,991
	Intercontinental Exchange Inc	723,000		92,855
	Interpublic Group Co	527,000		17,201
	Intesa Sanpaolo - Spon ADR	177,000		3,105
	Intl Business Machines Inc	40,000		6,542
	Intuit	23,000		14,376
	Intuitive Surgical	13,000		4,386
	Ionis Pharmaceuticals Inc	55,000		2,782
	IQVIA Holdings Inc	160,000		37,021
	Itochu Corp Adr	30,000		2,443
	Jefferies Financial Group Inc	399,000		16,124
	Johnson & Johnson	402,000		63,009
	Johnson Controls International PLC	227,000		13,084
	JPMorgan Chase & Co	771,000		131,147
	Katapult Holdings Inc	335,000		3,648
	Katapult Holdings Inc (kpld 07/28/23)	200,000		2,178
	KB Financial Group Inc ADR	211,000		8,729
	Ke Holdings Inc	280,000		4,539
	Kering SA Unsponsored ADR	191,000		8,450

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001
DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):	Keurig Dr Pepper Inc Keyence Corp Keysight Technologies Inc KLA Corp Knight-Swift Transportation Holdings Inc Kulicke & Soffa Industries L Oreal Co Adr L3Harris Technologies Inc Laboratory Corp Of America Holdings Lamar Advertising Co A Legrand Sa-Unsp ADR Lenovo Group Ltd ADR Liberty Media Group Corp Del Com Lbty One Ser C Ligand Pharmaceuticals CL B Linde PLC Lithium Americas Argentina Corp Lithium Americas Corp Live Nation Entertainment Inc Livent Corp (atm 01/04/24) Lkq Corp Lockheed Martin Corp London Stock Exchg-Unsp ADR Lonza Group Ag Unspn ADR Lowes Co Inc Lvmh Moet Hennessy Adr Lyondellbasell Indus A MabVax Therapeutics Holdings Inc Marathon Petroleum Corp MarketWise Inc Marsh & McLennan Inc. Martin Marietta Materials Marubeni Corp ADR Marvell Technology Group Ltd Mastercard Inc A Match Group Inc Matson Inc Mcdonalds Corp McEwen Mining Inc MDC Holding Inc Medtronic PLC Mercadolibre Inc Merck & Company Inc Meritage Homes Corp Meta Platforms Inc Metso Corp-Unspn ADR Mettler Toledo Intl Microsoft Corporation Mid America Apt Community Monday.Com Ltd Mondelez International Inc MongoDB Inc Monolithic Power Sys Inc Monotaro Co Ltd - Unsp ADR Monster Beverage Corp Motorola Solutions Inc Msc Indl Direct Inc Class A MSCI Inc MTU Aero Engin Unspn ADR Murphy USA Inc Nano One Materials Corp Nestle SA Sponsored ADR Registered (NSRGY)	385,000 8,000 114,000 16,000 373,000 127,000 93,000 156,000 31,000 131,000 163,000 323,000 24,000 45,000 314,000 13,200 2,200 55,000 354,000 138,000 73,000 511,000 47,000 105,000 73,000 136,000 2,000 223,000 42,095 102,000 13,000 12,000 231,000 140,000 41,000 64,000 163,000 6,500 231,000 459,000 2,000 965,000 49,000 445,000 939,000 6,000 1,708 42,000 14,000 184,000 6,000 48,000 59,000 80,000 141,000 75,000 9,000 17,000 53,000 39,000 611,000	\$ 12,828 3,488 18,136 9,301 21,503 6,949 9,245 32,857 7,046 13,923 3,389 9,034 1,515 3,214 128,963 83,424 14,080 5,148 6,365 6,595 33,087 15,317 1,978 23,368 11,859 12,931 - 33,084 114,919 19,326 6,486 1,881 13,932 59,711 1,497 7,014 48,331 46,865 12,763 37,812 3,143 105,204 8,536 157,512 4,703 7,278 642,276 5,647 2,629 13,327 2,453 30,277 636 4,609 44,146 7,595 5,091 1,835 18,898 70,965 70,650

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
Stocks (continued):				
	NetEase Inc	11,000	\$	1,025
	Netflix Inc	26,000		12,659
	Nextera Energy Inc	133,000		8,078
	NICE Systems Ltd-Spons ADR	15,000		2,993
	Nidec Corp Sponsored ADR	72,000		726
	Nike Inc.	259,000		28,120
	Nippon Teleg & Tel Corp ADR	91,000		2,772
	Nitori Hldgs Co Ltd-Unsp ADR	137,000		1,830
	Nokia Corp ADR	228,000		780
	Nomura Research Ins-Unsp ADR	131,000		3,807
	Norfolk Southern Co.	120,000		28,366
	Northrop Grumman Corp	13,000		6,086
	Novartis Ag Sponsored ADR	700,000		70,679
	Novo-Nordisk As	288,000		29,794
	Nutrien Ltd	192,000		10,815
	Nvidia Corp	712,000		352,597
	NXP Semiconductors Nv	133,000		30,547
	O Reilly Automotive Inc	198,000		188,116
	Occidental Petroleum Corp	132,000		7,882
	Oge Energy Corp	206,000		7,196
	Old Dominion Freight Line	26,000		10,539
	Old Republic International Corp.	603,000		17,728
	Olympus Corp - ADR	301,000		4,324
	Omniab Inc - 15.00 Earnout	9,000		-
	Omniab Inc 12.5 Earnout	9,000		-
	Omnicom Group	78,000		6,748
	Open Text Corp	175,000		7,354
	Opko Health Inc	2,000		3,020
	Oracle Corp	335,000		35,319
	Otis Worldwide Corp	61,000		5,458
	Pacira BioSciences Inc	499,000		16,836
	Palo Alto Networks Inc	49,000		14,449
	Parker Hannifin Corp	25,000		11,518
	Paychex Inc	127,000		15,127
	Paycom Software Inc	23,000		4,755
	Paylocity Holding Corp	26,000		4,286
	Paypal Holdings Inc	984,000		60,427
	Pepsico Inc	347,000		58,934
	Performance Food Group Co	82,000		5,670
	Petmed Express Inc	2,000		15,120
	Pfizer Incorporated	1,174		33,799
	Phillips 66	138,000		18,373
	Pinterest Inc- Class A	210,000		7,778
	Pioneer Natural Resources Co	225,000		50,598
	Pnc Financial Svc Group	183,000		28,338
	Procter & Gamble Co	351,000		51,436
	Progressive Corp	124,000		19,751
	Prologis Inc	63,000		8,398
	Prosus NV Spon ADR	650,001		3,868
	Prothena Corp PLC	500,000		18,170
	Public Service Enterprise Group Inc.	315,000		19,262
	Public Storage	11,000		3,355
	Publicis Groupe Adr	601,000		13,934
	Qualcomm	231,000		33,410
	RBC Bearings Inc	16,000		4,558
	Reckitt Benckiser-Spon ADR	140,000		1,924
	Recruit Holdings Co Ltd-ADR	855,000		7,139
	Regions Finl Corp Com	117,000		2,267
	Reliance Steel & Aluminum	27,000		7,551
	Relx PLC - Spon ADR	179,000		7,099

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		Rentokil Initial Plc Spon ADR	134,000	\$ 3,834
		Republic Svcs Inc	400,000	65,964
		Rexel Sa - Un-sponsored ADR	214,000	5,855
		Ross Stores Inc	252,000	34,874
		Royal Bank Of Canada	286,000	28,923
		Royal Ptt Nederland ADR	570,000	1,949
		RPC Inc	206,000	1,500
		RTX Corp	43,000	3,618
		S&P Global Inc	130,000	57,268
		Safran Sa-Unspon ADR	421,000	18,579
		Salesforce Inc	167,000	43,944
		Sandoz Group AG Sponsored ADS	140,000	4,481
		Sandvik Ab Spd ADR (sdvky)	53,000	1,149
		Sap Aktiengesellschaft ADR	167,000	25,817
		Sarepta Therapeutics Inc	9,000	868
		SBA Communications Corp	19,000	4,820
		Schlumberger Ltd	135,000	7,025
		Scripps E W Co Ohio Cl A	1,000	7,990
		Sea Ltd-ADR	64,000	2,592
		Seagate Technology	35,000	2,988
		Select Medical Holdings Corp	163,000	3,831
		Sempra	94,000	7,025
		Sensata Technologies Holding	143,000	5,373
		Servicenow Inc	12,000	8,478
		Shake Shack Inc - Class A	200,000	14,824
		Sherwin Williams	15,000	4,679
		Shin Etsu Chemical Un-sponsored ADR	191,000	3,992
		Shiseido Ltd Sp ADR	72,000	2,163
		Shockwave Medical Inc	8,000	1,524
		Shopify Inc A	55,000	4,285
		Sika Ag-Br-ADR	128,000	4,177
		SM Energy Co	250,000	9,680
		SMC Corp	7,000	3,745
		SMC Corp-Sponsored ADR	144,000	3,845
		Snap On Inc	7,000	2,022
		Snowflake Inc-Class A	23,000	4,577
		Solaredge Technologies Inc	19,000	1,778
		Sony Corp ADR New	77,000	7,291
		Splunk Inc	22,000	3,352
		Spotify Technology Sa	9,000	1,691
		Sprinklr Inc-A	5,038	60,658
		Stag Industrial Inc	179,000	7,028
		Starbucks Corp.	778,000	74,696
		Steel Dynamics Inc	113,000	13,345
		Steris PLC	149,000	32,758
		Stevanato Group Spa	127,000	3,466
		Stmicroelectronics Nv	76,000	3,810
		Stock Yards Bancorp Inc	1,450	74,661
		Straumann Holding Ag-Uns ADR	330,000	5,314
		Stryker Corporation	33,000	9,882
		Suncor Energy Inc	137,000	4,389
		Suzuki Motor Corp-Uns ADR	31,000	5,281
		Sysco Corp	355,000	25,961
		T-Mobile US Inc	1,200	192,396
		T Rowe Price & Assoc Inc	72,000	7,754
		Taiwan Semiconductor-Sp ADR	163,000	16,952
		Targa Resources Corp	32,000	2,780
		Target Corp	274,000	39,023
		TDK Corp	50,000	2,366
		TE Connectivity LTD	126,000	17,703
		Teledyne Inc	6,000	2,678
		Temenos Group Ag Sp ADR	47,000	4,385
		Tempur-Sealy International Inc	196,000	9,990
		Tencent Holdings Ltd ADR	50,000	1,890
		Terumo Corp ADR	32,000	1,044
		Tesla Inc	937,000	232,826
		Texas Instruments Inc	104,000	17,728
		Texas Roadhouse Inc Cl A	400,000	48,892
		TFI International Inc	24,000	3,264
		The Bank of New York Mellon Corp	321,000	16,708

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		The Wendy's Co	302,000	\$ 5,883
		Thermo Fisher Scientific Inc	213,000	113,058
		Thomson Reuters Corp	30,000	4,387
		Tjx Companies	903,000	84,710
		TKO Group Holdings Inc CL A	16,000	1,305
		Tokyo Electron LTD Unsp ADR	118,000	10,483
		TotalEnergies SE	429,000	28,906
		Trade Desk Inc/The Class A	39,000	2,806
		Tradeweb Markets Inc-Class A	55,000	4,998
		Trane Technologies PLC	146,000	35,609
		Travelers Cos Inc	28,000	5,334
		TreeHouse Foods Inc	500,000	20,725
		Trex Company Inc	36,000	2,980
		Uber Technologies Inc	111,000	6,834
		Ulta Salon Cosmetics & Fragrance Inc	70,000	34,299
		Unicharm Corp-Spn ADR	158,000	1,142
		Union Pacific Corp.	307,000	75,405
		Unit Corp 6.625Xxx Escrow Pending Possible Future Distributions	10,000	-
		Unit Corporation Shs	173,000	7,470
		United Overseas Bank Ltd Spon Adr	86,000	3,722
		United Parcel Service	70,000	11,006
		United Rentals Inc	27,000	15,482
		Unitedhealth Group Inc	318,000	167,417
		US Bancorp - Del	529,000	22,895
		Veeva Systems Inc-Class A	14,000	2,695
		Veralto Corp	238,000	19,578
		Verizon Communications	1,132	42,676
		Vertex Pharmaceuticals	57,000	23,193
		Visa Inc Class A Shares	797,000	207,499
		Walgreens Boots Alliance Inc	320,000	8,355
		Walker & Dunlop Inc	42,000	4,662
		Walmart Inc	486,000	76,618
		Waste Connections Inc	44,000	6,568
		Waste Management Inc	68,000	12,179
		Watsco Inc	8,000	3,428
		Wells Fargo & Co New	106,000	5,217
		West Pharmaceutical Services	6,000	2,113
		Williams Co.	130,000	4,528
		Williams Sonoma Inc	144,000	29,056
		Willis Towers Watson PLC	96,000	23,155
		WillScot Mobile Mini Holdings	161,000	7,165
		Wolfspeed Inc	46,000	2,001
		Workday Inc-Class A	33,000	9,110
		Worthington Enterprises Inc	135,000	7,769
		Wuxi Biologics Cayman - ADR	195,000	1,453
		XPO Inc	32,000	2,803
		Yum! Brands Inc.	500,000	65,330
		Zoetis Inc	91,000	17,961
	Total Stocks			13,227,777
	Preferred Stocks:			
		US Bancorp 4%	2,000	35,040

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Mutual Funds:			
		Af Cap Wlrd Gr & Inc-F3	500,000	\$ 30,040
		Allspring Special Mid Cap Value Fund Institutional	2,130	97,833
		Altegris AACA Opportunistic Real Estate Fund Cl I	3,192	40,979
		Am Cap Fd Inc Cl R-3	763,317	27,647
		Am Fnd Dev Wld Gr & In-R3	1,753	18,041
		Amer Cent One Choice 2025-R6	107,667	1,009,921
		Amer Cent One Choice 2030-R6	118,397	1,259,747
		Amer Cent One Choice 2035-R6	246,673	2,407,529
		Amer Cent One Choice 2040-R6	78,075	863,513
		Amer Cent One Choice 2045-R6	169,163	1,676,403
		Amer Cent One Choice 2050-R6	120,428	1,437,915
		Amer Cent One Choice 2055-R6	91,965	1,165,193
		Amer Cent One Choice 2060 Portfolio R6	22,527	320,333
		Amer Cent One Choice Ret-R6	49,679	452,574
		Amer Fnd Smallcap Wlrd-F3	500,000	33,850
		Amer Funds Washington2	674,127	37,798
		American 2035 Target Ret A	25,960	455,605
		American Balanced Fund-F3	8,000	255,760
		American Beacon Large Cap Value Instl	7,917	203,693
		American Beacon Small Cap Value Instl	3,775	94,145
		American Century Inflation Adjusted Bond Fund R6	4,791	49,681
		American Century One Choice 2065 R6	6,793	77,717
		American Fnds Stra Bnd F2	1,472	13,671
		American Fundmntl Investors R3	353,537	25,193
		American Funds AMCAP A	4,150	158,213
		American Funds American Balanced A	2,744	87,786
		American Funds American Mutual A	2,140	109,128
		American Funds Bond Fund of Amer F2	1,071	12,303
		American Funds Capital World Gr&Inc A	2,600	156,312
		American Funds Europacific Growth A	1,510	82,583
		American Funds Europacific Growth F3	1,882	103,081
		American Funds Global Balanced A	1,998	72,531
		American Funds Growth Fund of Amer A	5,007	316,267
		American Funds Growth Portfolio R2	4,539	97,686
		American Funds Income Fund of Amer A	4,362	102,246
		American Funds Invmt Co of Amer A	3,425	172,635
		American Funds New Perspective A	610,265	34,114
		American Funds New Perspective R3	402,179	21,782
		American Funds New World A	284,907	21,377
		American Funds New World R6	3,655	273,997
		American Funds SMALLCAP World A	862,948	57,170
		American Funds Washington Mutual A	655,378	37,488
		American Mutual Fund-R4	1,221	61,992
		American Mutual R2	697,325	35,034
		American New Perspect R-4	397,529	21,816
		American Smallcap World R-4	651,103	42,751
		Artisan Global Equity-Invt	6,460	116,805
		Artisan Global Opportunit-Ad	3,820	119,491
		Artisan International Value Instl	3,016	138,613
		BlackRock Equity Dividend Instl	5,901	113,191
		BlackRock Systematic Multi-Strategy Instl	7,468	73,482
		Calvert US Large Cap Core Responsible Index Fund I 769	1,464	61,075
		Cohen & Steers Real Estate Securities I	4,734	78,683
		Columbia Quality Income Fund Adv	7,930	142,025
		Congress Mid Cap Growth-Ins	3,389	83,427
		Delaware Emerging Markets Instl	3,044	59,292
		Delaware Ivy High Income R6	22,861	138,537
		Delaware Ivy Mid Cap Growth Fund R6	3,201	98,520
		Diamond Hill Short Duration Securitized Bond Fund I	25,306	245,218
		Diamond Hill Small-Mid Cap I	5,678	144,678
		Dodge & Cox Income Cl I	61,928	781,536
		Dodge & Cox International Stock Cl I	6,883	338,344
		Dodge & Cox Stock Cl I	1,060	258,058

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Mutual Funds (continued):			
		Eaton Vance Atlanta Capital SMID-Cap I	2,308	\$ 87,366
		Fidelity Advisor Intl Small Cap Z	2,073	65,350
		Fidelity Advisor® Total Bond I	11,376	108,983
		Fidelity® Contrafund®	3,000	48,270
		Fidelity® International Small Cap	1,359	42,618
		Fundamental Investors CL F 3	600,000	42,858
		Gldmn Schs Bal Strat-Inst	9,915	114,421
		Harbor Capital Appreciation Fund R	1,444	139,677
		Hartford Core Equity Fund-I	1,078	49,201
		Jensen Quality Growth I	2,089	123,402
		John Hancock Disciplined Value Mid Cap R6	984,075	26,924
		JPMorgan Large Cap Growth R6	15,218	960,566
		JPMorgan Small Cap Growth Fund Cl L	1,901	37,156
		JPMorgan U.S. Small Company Fund Cl L	2,495	43,370
		JPMorgan Unconstrained Debt Fund - I	16,368	158,441
		Lord Abbett Shrt Dur Inc-R6	92,278	356,194
		MainStay Winslow Large Cap Growth Fund I	5,912	63,438
		Meehan Waycross Long/Short Equity	6,701	103,333
		MFS Intl Growth I	1,189	54,238
		MFS® Emerging Markets Debt Fund R6	1,300	15,537
		MFS® International Growth Fund R6	7,437	299,190
		MFS® International Intrinsic Value I	1,378	55,511
		MFS® New Discovery Fund R6	3,358	98,177
		MFS® Value A	4,490	212,228
		MFS® Value Fund R6	15,323	723,683
		MFS® Value I	1,053	50,116
		Neuberger Berman Large Cap Value Instl	1,089	44,951
		NH PIF CClass S	17,287	327,930
		Northern Emerging Markets Equity Fund	2,527	27,066
		Northern High Yield Fixed Income Fd	53,173	318,506
		Northern Intl Equity Index	2,321	32,054
		Northern Small Cap Index Fd	14,585	194,420
		Northern Stock Index Fund	11,265	551,743
		PartnerSelect Alternative Strategies Fund-Is	6,351	66,239
		PGIM Global Real Estate Cl R6	7,551	144,753
		PGIM Global Total Return Cl R6	5,847	30,872
		PGIM Jenn Natural Resources Cl R6	369,424	19,893
		Pimco All Asset Fund-Institutional	9,308	102,478
		PIMCO Commodity Real Ret Strat Instl	1,410	18,253
		Pimco Income Fund-I3	10,096	107,214
		PIMCO Income Instl	17,511	185,970
		PIMCO Total Return Instl	49,884	431,494
		Pomona Investment Fund A	6,927	100,000
		Principal Real Estate Securities Inst	2,761	76,724
		T Rowe Pr Health Sciences-I	2,329	205,275
		T Rowe Price Integrated US Small-Cap Growth Equity Inv	2,948	121,957
		T. Rowe Price Blue Chip Growth	422,816	63,143
		T. Rowe Price Dividend Growth	2,139	151,437
		T. Rowe Price Growth Stock	1,428	123,667
		T. Rowe Price Mid-Cap Growth I	966,759	96,918
		T. Rowe Price Overseas Stock	4,495	56,057
		Templeton Global Bond R6	0	0
		Touchstone Sands Em Gr-Y	2,063	28,715
		Vanguard 500 Index Admiral	8,628	3,796,214
		Vanguard Balanced Index Adm	22,858	1,018,991
		Vanguard International Value Inv	9,341	376,997
		Vanguard Mid-Cap Value Index Admiral	1,400	105,142
		Vanguard Mid Cap Index Admiral	3,266	940,799
		Vanguard Small Cap Index Adm	7,177	733,450
		Vanguard Tax-Managed Small Cap Adm	507,027	44,573
		Vanguard US Growth Admiral™	500,000	73,345
		Vctry Lw Dur Bnd A	1,333	13,066
		Victory Floating Rate Fund A	2,859	23,183
		Victory RS Large Cap Alpha Fund A	8,473	454,680
		Victory RS Select Growth Fund A	7,531	138,578
		Victory Sycamore S/C Opp-R6	317,920	15,359
		Westwood Quality SmallCap Fund Instal	2,421	49,611
	Total Mutual Funds			32,616,017

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
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FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Exchange Traded Funds:			
		Aptus Defined Risk ETF	730,000	\$ 18,396
		Direxion Daily S&P Biotech Bull	125,000	15,246
		Direxion Daily Tech Bear 3X	300,000	2,967
		Eaton-Vance Tax-Adv Dvd Inc	1,000	22,250
		Eaton Vance Tax - Managed Glob	5,500	42,460
		Emerging Mkts Internet & Ec	1,705	52,531
		Energy Select Sector Spdr	2,900	243,136
		First Trust Dorsey Wright Fo	838,598	43,230
		First Trust Large Cap Value AlphaDEX Fund	692,000	49,021
		First Trust MLP And Energy I	5,000	42,850
		First Trust NASDAQ Cybersecurity ETF	220,000	11,845
		First Trust North American E	3,000	83,070
		First Trust Value Line Dividend Index Fund	1,143	46,360
		Formidable ETF	21,000	469,098
		Formidable Fortress ETF	17,233	455,465
		Ft-Preferred Secur & Inc Etf	750,000	12,645
		GAMCO Global Gold Natural Res & Income Trust	58,346	219,381
		Goldman Activebeta US LC ETF	2,410	226,082
		Innovator S&P Investment Grade Preferred ETF	910,000	16,949
		Invesco Variable Rate Invest	1,202	30,038
		Invesco Variable Rate Prefer	6,830	157,636
		iShares 0-5 Yr Inv Grd Corp	1,000	49,200
		iShares 1-3 Year Treasury Bond	1,500	123,060
		iShares 3-7 Year Treasury Bond	500,000	58,565
		iShares 7-10 Year Treasury Bon	500,000	48,195
		iShares Biotechnology ETF	300,000	40,755
		iShares Core Dividend Growth	4,605	247,841
		iShares Core MSCI EAFE ETF	800,000	56,280
		iShares Core S&P Small-Cap ETF	840,000	90,930
		iShares Core S&P US Value ETF	3,300	278,289
		IsHares Ibonds Dec 2024 Term	10,000	249,100
		iShares Preferred & Income Securities ETF	5,850	182,462
		iShares Russell Mid-Cap ETF	2,218	172,440
		iShares S&P 500 Growth ETF	5,081	381,583
		John Hancock Financial Opportunity Fund	1,000	30,080
		Pacer Trendpilot US Bond ETF	850,000	17,400
		SPDR Biotech ETF	433,000	38,663
		Spdr Bloomberg 1-3 Month T-B	253,000	23,122
		SPDR GOLD TRUST GOLD SHS	425,000	81,247
		SPDR Portfolio S&P 500 Growth ETF	1,500	97,590
		SPDR S&P 500 ETF Trust	143,000	67,969
		SPDR S&P Midcap 400 EFT Trust	192,000	97,417
		US Natural Gas Fund LP (ung 01/24/24)	3,000	15,210
		Vaneck Junior Gold Miners Et	750,000	28,433
		Vanguard Consumer Staples ETF	184,000	35,137
		Vanguard Dividend Apprec ETF	300,000	51,120
		Vanguard Energy ETF	346,000	40,579
		Vanguard FTSE Developed Markets ETF	11,000	527
		Vanguard FTSE Pacific ETF	700,000	50,421
		Vanguard Growth ETF	235,000	73,057
		Vanguard High Dividend Yield	600,768	67,064
		Vanguard Info Tech ETF	400,000	193,600
		Vanguard Intermediate Term B	1,000	76,380
		Vanguard Mega Cap Value ETF	200,756	21,957
		Vanguard Mid-Cap ETF	130,000	30,243
		Vanguard Real Estate ETF	580,000	51,249
		Vanguard S&P 500 ETF	500,000	218,400
		Vanguard S&P 500 Value ETF	900,000	151,164
		Vanguard Short-Term Tips	1,000	47,490
		Vanguard Small Cap Value ETF	200,000	35,994
		Vanguard Value ETF	1,104	165,003
	Total Exchange Traded Funds			6,045,869

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Corporate Bonds:			
	Abbvie Inc	2.950% Due 11-21-26	12,000	\$ 11,529
	Altria Group Inc	4.400% Due 02-14-26	14,000	13,875
	American Express Co	4.200% Due 11-06-25	12,000	11,860
	Anthem Inc	1.500% Due 03-15-26	13,000	12,116
	AT&T Inc	4.250% Due 03-01-27	12,000	11,890
	Athene Holding Ltd	4.125% Due 01-12-28	15,000	14,342
	Bank Of America Corp	5.000% Due 05-10-38	20,000	19,397
	Brightsphere Investment	4.800% Due 07-27-26	20,000	19,171
	Broadcom Crp / Caymn Fi	3.625% Due 01-15-24	15,000	14,986
	Caterpillar Inc	3.400% Due 05-15-24	12,000	11,900
	Cigna Corp	4.125% Due 11-15-25	14,000	13,845
	Citigroup Inc	3.400% Due 05-01-26	13,000	12,560
	Comcast Corp	3.550% Due 05-01-28	13,000	12,537
	CVS Health Corp	3.875% Due 07-20-25	14,000	13,758
	Enstar Group Ltd	4.950% Due 06-01-29	15,000	14,414
	Enterprise Products Oper	3.750% Due 02-15-25	14,000	13,827
	EPR Properties	4.950% Due 04-15-28	15,000	14,220
	Fifth Third Bancorp	5.100% Due 06-30-49	20,000	19,150
	Fluor Corp	4.250% Due 09-15-28	20,000	18,925
	FS KKR Capital Corp	4.125% Due 02-01-25	20,000	19,495
	Gilead Sciences Inc	3.500% Due 02-01-25	12,000	11,810
	Goldman Sachs Group Inc	4.400% Due 11-15-32	15,000	13,983
	Goldman Sachs Group Inc	4.000% Due 02-15-31	20,000	18,806
	Goldman Sachs Group Inc	3.750% Due 02-25-26	12,000	11,726
	Jefferies Grp LLC / Cap	4.150% Due 01-23-30	20,000	18,781
	JPMorgan Chase & Co	6.750% Due 01-29-49	50,000	50,063
	JPMorgan Chase & Co	3.875% Due 02-01-24	14,000	13,975
	JPMorgan Chase & Co	5.150% Due 04-23-99	20,000	20,060
	JPMorgan Chase Financial	0.000% Due 02-28-25	75,000	99,765
	Kroger Co	2.650% Due 10-15-26	13,000	12,315
	Lear Corp	4.250% Due 05-15-29	20,000	19,243
	McDonald's Corp	3.500% Due 03-01-27	52,000	50,648
	Microsoft Corp	3.300% Due 02-06-27	12,000	11,701
	Morgan Stanley	4.000% Due 07-23-25	13,000	12,824
	Morgan Stanley Fin LLC	0.000% Due 08-30-24	30,000	43,064
	Morgan Stanley Fin LLC	0.000% Due 03-05-25	100,000	157,825
	Morgan Stanley Fin LLC	0.000% Due 05-10-24	250,000	253,538
	Morgan Stanley Fin LLC	0.000% Due 04-02-26	125,000	125,181
	Morgan Stanley Fin LLC	0.000% Due 10-30-25	125,000	128,869
	Toronto-Dominion Bank	3.250% Due 03-11-24	13,000	12,942
	Unitedhealth Group Inc	3.700% Due 05-15-27	14,000	13,710
	Verizon Communications	3.150% Due 03-22-30	55,000	50,339
	Verizon Communications	1.450% Due 03-20-26	13,000	12,110
	Walt Disney Company/The	1.750% Due 08-30-24	13,000	12,690
	Wells Fargo & Company	3.000% Due 02-19-25	14,000	13,692
	Total Corporate Bond			1,483,456
	Treasury-Agency Bond:			
	FHLMC Note	1.500% Due 02-12-25	16,000	15,448
	FNMA Note	0.625% Due 04-22-25	14,000	13,313
	FNMA Note	0.500% Due 11-07-25	16,000	14,918
	FNMA Note	2.500% Due 02-05-24	14,000	13,963
	US Treasury Note/Bond	2.125% Due 09-30-24	16,000	15,668
	US Treasury Note/Bond	1.625% Due 11-30-26	17,000	15,910
	US Treasury Note/Bond	0.625% Due 10-15-24	200,000	193,375
	US Treasury Note/Bond	1.125% Due 10-31-26	120,000	110,831
	US Treasury Note/Bond	2.625% Due 05-31-27	16,000	15,324
	US Treasury Note/Bond	3.875% Due 12-31-27	16,000	15,979
	US Treasury Note/Bond	3.875% Due 03-31-25	75,000	74,382
	US Treasury Note/Bond	4.125% Due 07-31-28	15,000	15,159
	Total Treasury-Agency Bond			514,268

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Government Zeros:			
		US Treasury Bill	200,000	\$ 196,914
		US Treasury Bill	180,000	175,883
		US Treasury Coupon STRIPS	140,000	124,970
		US Treasury Coupon Strips	100,000	96,023
		US Treasury STRIPS	100,000	92,302
		US Treasury STRIPS	1,025,000	421,439
	Total Government Zeros			1,107,531
	Unit Trusts:			
		Ft109 Tec Dvd Pr Sr48-Cash	14,188	153,273
	GNMA/FNMA/FHLMC/SBA Pool:			
		Government National Mortgage A 2013-26 Lu	174	99
	Treasury Notes/Bond:			
		US Treasury Note/Bond	17,000	15,924
		US Treasury Note/Bond	16,000	15,099
		US Treasury Note/Bond	16,000	15,619
		US Treasury Note/Bond	16,000	15,304
		US Treasury Note/Bond	15,000	14,963
		US Treasury Note/Bond	16,000	15,293
		US Treasury Note/Bond	17,000	16,371
		US Treasury Note/Bond	120,000	115,659
		US Treasury Note/Bond	17,000	16,123
		US Treasury Note/Bond	16,000	15,785
		US Treasury Note/Bond	250,000	243,789
		US Treasury Note/Bond	120,000	105,525
		US Treasury Note/Bond	16,000	15,838
	Total Treasury Notes/Bond			621,292
	Annuity Contracts:			
		Integrity Life Insurance Company Annuity Contract# 2100676804	1,000	469,513
		Integrity Life Insurance Company Annuity Contract# 2100677740	1,000	187,508
		Integrity Life Insurance Company Annuity Contract# 2100711360	1,000	282,156
		Integrity Life Insurance Company Annuity Contract# 2100806380	1,000	200,000
	Total Annuity Contracts			1,139,177
	Guaranteed Investment Contract:			
		AUL Stable Value Account Series A	497,087	608,236
	Limited Partnerships/Hedge Funds:			
		FU Litho Stock Buy-Out	88,243	88,243
		Ironwood Institutional Multi-Strategy Fund, LLC	101,427	120,201
		KKR & Co Inc Cl A	64,000	5,302
		Summit Midstream Partners LP	33,000	591
	Total Limited Partnerships/Hedge Fund			214,337
	Certificates of Deposit:			
		Ally Bank	80,000	79,746
		Charles Schwab Bank SSB	50,000	49,952
		C Comerica Bank	100,000	100,000
		Goldman Sachs Bank USA	40,000	39,864
		JP Morgan Chase Bank Na	50,000	48,945
		JP Morgan Chase Bank Na	50,000	50,027
		JP Morgan Chase Bank Na	60,000	60,000
		JPMorgan Chase Bank Na	50,000	48,290
		JPMorgan Chase Bk	40,000	40,044
		Key Bank Na	100,000	99,911
		Washington Federal	50,000	49,964
		Western Alliance Bank	55,000	54,967
	Total Certificates of Deposit			721,709

FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2023

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Cash and Cash Equivalents:			
		Baird Cash Account		\$ 113,216
		Cash		30,514
		Funds-in-transfer Account		(22,228)
		Raymond James Cash Acct		376,704
		Schwab Cash Account		761
	Total Cash and Cash Equivalents			<u>498,966</u>
	Variable Rate Money Market Sweep:			
		City National Rochdale Government Money Market Fund Svc		<u>115,327</u>
	Variable Rate Corporate Bonds:			
		Bank Of America Corp 1.734% Due 07-22-27	14,000	12,837
		Truist Financial Corp 4.800% Due 12-01-99	35,000	32,025
	Total Variable Rate Corporate Bonds			<u>44,862</u>
	Total Assets (Held at End of Year)			<u><u>\$ 60,455,863</u></u>

* Party-in-interest as defined by ERISA.

Cost information (column (d)) omitted for participant directed investments.

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

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2023 Plan year (which would be filed during 2024).

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

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

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

Compensation

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

Direct Compensation

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

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

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

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2023 Plan year, if compensation paid meets the reporting thresholds.

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

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

Float Income

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

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

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

Matrix Trust Float Earnings

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

Summary of Float Paragraphs

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

Contributions - Plan Account Cash Sweep

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

Contributions - Plan Account - No Cash Sweep

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

Purchases of Securities Timeline

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

Settlement of Purchase Trade Order

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

Same Day Placement of Sale Trade Order

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

Plan Account Proceeds on Trade Settlement Date

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

Float When Issuing Checks

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

Float on Mailed Distribution Checks

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

Float on Periodic/Recurring Distributions

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

Recredit to Plan Account of Outstanding Distribution Checks

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

Rate on Float Earnings

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

Mutual Fund Fees / Administrative Fee Services

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

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

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

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

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

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

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

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.065 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

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

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

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

Self-Directed Brokerage Accounts

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

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

Retirement Cash Account

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

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the "stated rate" of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "**Applicable Rules**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or

commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

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

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

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

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

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

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) ("**Lifetime Income Products**", each a "**Lifetime Income Product**") to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform ("**IPX RE Platform**") offered by FPS Services, LLC dba IPX Retirement ("**IPX**") to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, IPX will pay Matrix Trust a fee (the "**Connectivity Fee**") to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by IPX to Matrix Trust at a rate of two (2) basis points annually,

calculated pro rata and remitted quarterly, on the Plan's balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to IPX or IPX's partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin ("iJoin"), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with IPX, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

Proprietary Funds

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

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

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

ModelTool(k)it™ Services

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

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix

Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

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

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

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

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

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

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

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

exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

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

Proceeds of Corrective Transactions

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

Non-Monetary Compensation

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

Completing Schedule C

You will need the following information to complete Schedule C.

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

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

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

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

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2023

*See attached financial statements with auditor's report.