

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 INFOSTRETCH 401(K) PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 04/01/2012
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) INFOSTRETCH CORPORATION 3200 PATRICK HENRY DRIVE, SUITE 250 SANTA CLARA, CA 95054
2b	Employer Identification Number (EIN) 20-1181362
2c	Plan Sponsor's telephone number 408-727-1100
2d	Business code (see instructions) 541511

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.	10/11/2024	MANUEL AGNELO RODRIGUES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/11/2024	MANUEL AGNELO RODRIGUES
	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	5 384
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) 340 6a(2) 545 6b 0 6c 152 6d 697 6e 0 6f 697 6g(1) 279 6g(2) 541 6h 7
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

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

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	B Three-digit plan number (PN)	002
INFOSTRETCH 401(K) PROFIT SHARING PLAN		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
INFOSTRETCH CORPORATION	20-1181362	

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
VOYA RETIREMENT INSURANCE AND ANNUITY 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
71-0294708	86509	551966	541	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
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	417146
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	23128647

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 PENSION FUNDING

b Balance at the end of the previous year**7b**

0

c Additions: (1) Contributions deposited during the year**7c(1)**

84674

(2) Dividends and credits

7c(2)

(3) Interest credited during the year

7c(3)

10107

(4) Transferred from separate account.....

7c(4)

151556

(5) Other (specify below)

7c(5)

180653

▶ *

(6) Total additions.....

7c(6)

426990

d Total of balance and additions (add lines **7b** and **7c(6)**)**7d**

426990

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

6133

(2) Administration charge made by carrier

7e(2)

488

(3) Transferred to separate account.....

7e(3)

(4) Other (specify below)

7e(4)

(5) Total deductions.....

7e(5)

6621

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)**7f**

420369

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)	
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)	
(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)	
(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 INFOSTRETCH 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 INFOSTRETCH CORPORATION	D Employer Identification Number (EIN) 20-1181362	

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
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

(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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
26	INVESTMENT ADVISORY	38236	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ADVANCED RETIREMENT SOLUTIONS

46-2309236

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
99	OTHER FEES	0	Yes ☒ No ☐	Yes ☒ No ☐	27280	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
ADVANCED RETIREMENT SOLUTIONS	99	27280
(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.	
VOYA RETIREMENT INSURANCE AND ANNUITY 71-0294708	OTHER FEES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) 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.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan INFOSTRETCH 401(K) PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶ 002	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 INFOSTRETCH CORPORATION				D Employer Identification Number (EIN) 20-1181362	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: MORLEY STABLE VALUE FUND - CLASS 25					
b Name of sponsor of entity listed in (a): MORLEY STABLE VALUE					
c EIN-PN 93-6274329-001		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 511285	
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)	
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)	
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 10	

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
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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
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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
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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
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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 INFOSTRETCH 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 INFOSTRETCH CORPORATION		
D Employer Identification Number (EIN) 20-1181362		

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
	Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	126014	206928
(9) Value of interest in common/collective trusts	1c(9)	568334	420369
(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)	14041642	23128648
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(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	14735990	23755945
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	14735990	23755945

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)	603441	
(B) Participants	2a(1)(B)	3649593	
(C) Others (including rollovers)	2a(1)(C)	95602	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		4348636
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	10374	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		10374
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	529753	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		529753
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		1134
(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)		3211269
c Other income	2c		6163
d Total income. Add all income amounts in column (b) and enter total	2d		8107329

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4980458	
(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)		4980458
f Corrective distributions (see instructions)	2f		9215
g Certain deemed distributions of participant loans (see instructions)	2g		19914
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(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)	43930	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		43930
j Total expenses. Add all expense amounts in column (b) and enter total	2j		5053517

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3053812
l Transfers of assets:			
(1) To this plan	2l(1)		5966143
(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: **JWT&ASSOCIATES,LLP**

(2) EIN: **47-2718509**

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		1000000
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.
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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 INFOSTRETCH 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 INFOSTRETCH CORPORATION	D Employer Identification Number (EIN) 20-1181362	

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 71-0294708	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4	Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	☐ Yes	☐ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.				
5	If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6	a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
	b Enter the amount contributed by the employer to the plan for this plan year	6b		
	c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
If you completed line 6c, skip lines 8 and 9.				
7	Will the minimum funding amount reported on line 6c be met by the funding deadline?	☐ Yes	☐ No	☐ N/A
8	If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	☐ Yes	☐ No	☐ N/A

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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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.
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10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation. _____

Part VII	IRS Compliance Questions
-----------------	---------------------------------

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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A.

Audited Financial Statements
and Supplemental Information

Infostretch 401(k) Profit Sharing Plan

December 31, 2023

JWT & Associates, LLP
Advisory Assurance Tax

Infostretch 401(k) Profit Sharing Plan

Audited Financial Statements

December 31, 2023

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JWT & Associates, LLP

Advisory Assurance Tax

1111 E. Herndon Avenue, Suite 211, Fresno, CA 93720

Voice: (559) 431-7708 Fax: (559) 431-7685

Report of Independent Auditors

Plan Administrator
Infostretch 401(k) Profit Sharing Plan
Santa Clara, California

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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 audit 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 Schedule H, line 4i - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

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

JWTE Associates, LLP

Fresno, California
September 24, 2024

Infostretch 401(k) Profit Sharing Plan

Statement of Net Assets Available for Plan Benefits

December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value		
Pooled separate accounts	\$ 23,128,648	\$ 14,041,642
Guaranteed investment contract, at contract value	420,369	568,334
Total investments	<u>23,549,017</u>	<u>14,609,976</u>
Notes receivable from participants	206,928	126,014
Total assets	<u>23,755,945</u>	<u>14,735,990</u>
Net assets available for plan benefits	<u><u>\$ 23,755,945</u></u>	<u><u>\$ 14,735,990</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Statement of Changes in Net Assets Available for Plan Benefits

Year Ended December 31, 2023

Additions

Investment income	
Net realized and unrealized gain on investments	\$ 3,218,566
Interest and dividend income	529,753
Total investment income	<u>3,748,319</u>
Interest income on notes receivable from participants	10,374
Contributions	
Employer contributions	603,441
Participant contributions	3,649,593
Rollover contributions	<u>95,602</u>
Total contributions	<u>4,348,636</u>
Transfer of assets to the plan	5,966,143
Total additions	<u>14,073,472</u>

Deductions

Distributions to participants	5,009,587
Administrative expenses	43,930
Total deductions	<u>5,053,517</u>
Net change in net assets	<u>9,019,955</u>
Net assets available for plan benefits at beginning of year	14,735,990
Net assets available for plan benefits at end of year	<u><u>\$ 23,755,945</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Infostretch 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 established on April 1, 2012, restated on January 1, 2016 and most recently restated again on June 5, 2022. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan provides benefits for all eligible employees of the Infostretch Corporation, Saggezza, Inc., Gathi Analytics and QMetry, Inc. (referred to together as the Company). The Company is the Plan Administrator and retains the services of third parties to assist in the administration of the Plan. The Plan's trustee is Voya Retirement Insurance and Annuity Company (Voya).

Eligibility: All employees, excluding those who are covered by a collective bargaining agreement, leased employees, non-resident aliens with no U.S. source income, temporary employees and independent contractors, are eligible to participate in the Plan on the first day of the month following, or coincident with, the completion of one month of service. An employee may elect not to participate in the Plan.

Participant contributions: Participants may elect to contribute up to 100% of their eligible compensation, as defined in the Plan, subject to the maximum allowed under section 401(k) of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make "catch-up" contributions. Participants are also permitted to deposit into the Plan distributions received from other plans (rollovers). Deferrals consist of pretax and/or Roth 401(k) contributions. Participants direct the investment of their account balances into various investment options offered by the Plan.

Employer contributions: The Company may, at their sole discretion, make employer matching contributions at the option of the Company's Board of Directors. During 2023, the Company elected to make matching contributions equal to \$0.40 on every dollar of the participant's deferred contributions up to a maximum of \$2,000 for the year. For the year ended December 31, 2023, the Company made total discretionary employer matching contributions of \$603,441.

Participant accounts: Each participant's account is credited with the participant's contribution, employer's contributions, and allocations of Plan earnings. Allocations are based on participant compensation 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.

Investment options: The Plan provides for investments to be directed by participants into a number of investment options held by the custodian and trustee. Some Plan investments are units of funds managed by the custodian and trustee; therefore, those investments and all investment transactions are party-in-interest transactions. Earnings of each investment fund are allocated to participant's accounts in proportion to each participant's share of that fund. Participants may change their investment options at their own discretion and are responsible for their own investments.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN (continued)

Vesting: Participants become immediately vested in their contributions, including rollovers of funds from other qualified retirement plans and earnings thereon. Participants become vested in the Company's discretionary employer matching contributions upon completed years of service over a four-year period at 25% per year from year one through four.

Notes receivable from participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are issued by the Plan and secured by the balance in the participant's account. All loans must be repaid within a period of five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid within a period of time not to exceed 10 years. Under the terms of the Plan Agreement, plan loans will bear a reasonable rate of interest determined by the plan administrator. Principal and interest is paid ratably through bi-monthly payroll deductions. As of December 31, 2023, the rate of interest on outstanding loans ranged from 4.25% to 9.50% with various maturities through August 2052.

Payment of benefits: The Plan provides for the payment of benefits to the participants (or, if applicable the beneficiary) at retirement, disability, death, financial hardship (as defined in the Plan), or termination of employment. Participants may receive a lump sum payment equal to the value of the participant's vested interest in his or her account. In-service distributions of a participant's vested account balance are permitted providing the participant has attained age 59½. Unless otherwise instructed by the participant, participants with vested account balances of \$1,000 or less upon separation will receive a lump sum cash payout and participants with vested account balances ranging from \$1,000 to \$5,000 will automatically be rolled over to an individual retirement account ("IRA").

Forfeitures: Forfeitures are retained in the Plan and are used to pay expenses related to the Plan and to supplement employer contributions. Forfeitures remaining in the Plan as of December 31, 2023 and 2022 totaled \$235,448 and \$183,365, respectively. For the year ended December 31, 2023, no forfeitures were used to reduce employer contributions.

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting: The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan's management to make estimates and assumptions that may affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment valuation: The investments are reported at fair value and contract value. The Plan's custodian, Voya, certifies the contract value of the guaranteed investment contract and the fair market value of all other investments. If available, quoted market prices are used to value investments.

Fair value is the price that would be received to sell an asset or paid to transfer a liability (the "exit price") in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Contract value is the relevant measurement for assets invested in fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Fair value measurements: The Plan performs fair value measurements in accordance with Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*. Refer to Note 3 for the fair value measurement disclosures associated with the Plan's investments.

Net appreciation in fair value of investments: The earnings, expenses, realized gains or losses, and unrealized appreciation (depreciation) in registered investment companies and other investments are recorded in the accompanying financial statements as net appreciation in fair value of investments.

Investment management fees and operating expenses: Investment management fees and operating expenses charged to the Plan for investments in the mutual funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

Administrative expenses: Substantially all administrative expenses of the Plan are paid by the Plan. Separate fees for loan processing and certain investments as specified in the service agreement, are charged to individual participant's accounts.

Notes receivable from participants: Notes receivable from participants are measured at amortized cost, which represents unpaid principal balance plus accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions upon the occurrence of a distributable event, based on the terms of the Plan Agreement. No allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Payments of benefits: Benefits are recorded when paid.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Subsequent events: Subsequent events are events or transactions that occur after the statement of net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of net assets available for benefits but arose after the statement of net assets available for benefits date and before the financial statements are available to be issued.

The Plan has evaluated subsequent events through September 24, 2024, which is the date the financial statements were available to be issued.

NOTE 3 - FAIR VALUE MEASUREMENTS

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* (ASC 820) provides a framework for measuring fair value under U.S. generally accepted accounting principles. 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 following provides a general description of the three levels of inputs that may be used to measure fair value under ASC 820:

Level 1 - Inputs to the valuation methodology are based on quoted prices available in active markets for identical assets or liabilities on the reporting date.

Level 2 - Inputs to the valuation methodology are other than quoted market prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies. 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 include significant inputs that are generally unobservable from objective sources. These inputs may be used with internally developed methodologies that result in management's best estimate of fair value including assumptions regarding risk. Level 3 instruments include those that may be more structured or otherwise tailored to the Plan's needs.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

As required by ASC 820, financial assets and liabilities are classified in their entirety based on the lowest level of 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 Plan's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

Following is a description of the valuation methodologies used for assets measured at fair value.

Pooled Separate Accounts – Level 2 classified securities. Pooled separate accounts are valued at net asset value (NAV) of units based upon the quoted market value of the underlying assets net of an investment management fee as estimated by Voya. NAV is a readily determinable fair value and is the basis for current transactions which may occur daily. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

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

Assets measured at fair value as of December 31, 2023 and 2022 are as follows:

2023				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 23,128,648	\$ -	\$ 23,128,648
Total investments at fair value	<u>\$ -</u>	<u>\$ 23,128,648</u>	<u>\$ -</u>	<u>\$ 23,128,648</u>
2022				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 14,041,642	\$ -	\$ 14,041,642
Total investments at fair value	<u>\$ -</u>	<u>\$ 14,041,642</u>	<u>\$ -</u>	<u>\$ 14,041,642</u>

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 4 - GUARANTEED INVESTMENT CONTRACT

The Plan has a fully benefit-responsive guaranteed investment contract (FBRIC) with Voya. maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than the rate established each period; the rate was 4.00% as of December 31, 2023. The crediting rate is reviewed on a semiannual basis for resetting. The FBRIC does not permit Voya to terminate the agreement prior to the scheduled maturity date

The contract meets the FBRIC criteria and, therefore, is reported at contract value. Contract value is the relevant measure for FBRICs because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, 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, which may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, and (5) premature termination of the contract. No events are probable of occurring that might limit the Plan's ability to transact at contract value with the contract issuer and that also would limit the ability of the Plan to transact at contract value with the participants.

NOTE 5 - INCOME TAX STATUS

The prototype plan adopted by the Plan sponsor obtained its latest opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Subsequent to receiving this determination letter, the prototype plan was amended. The Plan has not received a separate determination letter however the Plan Administrator believes that the prototype plan, as adopted by the sponsor, is operating in compliance with the requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 5 - INCOME TAX STATUS (continued)

In accordance with guidance on accounting for uncertainty in income taxes, the plan administrator has evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to 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 6 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities 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 that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 7 - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, net appreciation or depreciation in fair value of investments, and interest and dividend income for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Voya, the trustee/custodian of the Plan.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Plan investments include a common collective trust and registered investment company accounts managed by Voya. As Voya is the custodian of the Plan, transactions between the Plan and Voya qualify as exempt party-in-interest transactions.

NOTE 9 – PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan and discontinue its contributions at any time, subject to the provisions of ERISA. If the Plan is terminated, the net assets will be distributed among the participants and beneficiaries of the Plan in accordance with the amount allocated to the account of each participating employee. Upon termination or partial termination of the Plan, all funds in each affected participant's account will be fully vested.

Schedule H, Line 4i - Schedule of Assets
Schedule of Assets (Held at End of Year)
Plan Year Ending: 12/31/2023

Name of Plan: Infostretch 401(k) Profit Sharing plan				
Employer Identification Number: 20-1181362			Three-digit plan number > 002	
(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	Amana Growth Fund Inv	Registered Investment Company - PSA	N/A	719,843
	American Funds Amer Mutual R6	Registered Investment Company - PSA	N/A	98,265
	American Funds Nw Prspctv R6	Registered Investment Company - PSA	N/A	203,272
	BlkRck Emrg Mkts Fnd Inst	Registered Investment Company - PSA	N/A	122,133
	BlkRck High Yield Bnd Port Ins	Registered Investment Company - PSA	N/A	52,354
	BlkRck Hlth Sci Opport Prt IA	Registered Investment Company - PSA	N/A	16,207
	BlkRck Tech Opp Fd Ins	Registered Investment Company - PSA	N/A	266,161
	DFA Intl Value Portfolio Ins	Registered Investment Company - PSA	N/A	391,082
	DFA US Small Cap Portfolio Ins	Registered Investment Company - PSA	N/A	824
	Dlwr Small Cap Value Fund A	Registered Investment Company - PSA	N/A	28,017
	Dodge & Cox Income Fd I	Registered Investment Company - PSA	N/A	508,252
	Fidelity Mid Cap Stock Fund	Registered Investment Company - PSA	N/A	19,669
	MFS Intl Intrinsic Val Fnd R6	Registered Investment Company - PSA	N/A	19,176
	Morley Stable Value Fund 25-I	Registered Investment Company - PSA	N/A	511,285
	Neuberg Berm SmCp Grw Fnd In	Registered Investment Company - PSA	N/A	1,981
	PGIM Global Total Return Fd R6	Registered Investment Company - PSA	N/A	79,621
	TRwPr New Horizons Fund	Registered Investment Company - PSA	N/A	217,612
	The Jensen Quality Grw F Inc J	Registered Investment Company - PSA	N/A	331,172
	Vangrd 500 Index Fund Adm	Registered Investment Company - PSA	N/A	2,021,331
	Vangrd European Stk Ind Fd Adm	Registered Investment Company - PSA	N/A	205,319
	Vangrd Growth Index Fund Adm	Registered Investment Company - PSA	N/A	2,159,099
	Vangrd Md-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	108,446
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company - PSA	N/A	506,204
	Vangrd Mid-Cap VI Indx Fnd Adm	Registered Investment Company - PSA	N/A	114,039
	Vangrd Sm-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	426,389
	Vangrd Sm-Cap VI Index Fnd Adr	Registered Investment Company - PSA	N/A	599,110
	Vangrd Small-Cap Index Fnd Adn	Registered Investment Company - PSA	N/A	76,719
	Vangrd St-Trm Bd Indx Fnd Adm	Registered Investment Company - PSA	N/A	50,685
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company - PSA	N/A	413,216
	Vangrd Tot Int Stk In F Adm	Registered Investment Company - PSA	N/A	104,284
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company - PSA	N/A	107,913
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company - PSA	N/A	276,306
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company - PSA	N/A	698,299
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company - PSA	N/A	998,943
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company - PSA	N/A	1,342,447
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company - PSA	N/A	2,544,215
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company - PSA	N/A	1,958,399
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company - PSA	N/A	1,683,104
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company - PSA	N/A	1,319,365
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company - PSA	N/A	95,620
	Vangrd Trgt Retire 2070 Fd	Registered Investment Company - PSA	N/A	16,628
	Vangrd Trgt Retire Inc Fd	Registered Investment Company - PSA	N/A	55,030
	Vangrd Value Index Fund Adm	Registered Investment Company - PSA	N/A	777,492
	Vangrd Wellington Fund Inv	Registered Investment Company - PSA	N/A	577,799
	Vanguard Real Estate Indx Adm	Registered Investment Company - PSA	N/A	227,446
	Victory Sycmr Est VI Fd A	Registered Investment Company - PSA	N/A	36,751
*	Voya Fixed Account	Insurance Company General Account	N/A	420,369
*	Voya Gv Mny Mkt F A	Registered Investment Company - PSA	N/A	41,122
		Participant Loans - Interest rates at 4.25% to 9.50%	N/A	206,928
				<u>23,755,945</u>

* Party-in-interest

Audited Financial Statements
and Supplemental Information

Infostretch 401(k) Profit Sharing Plan

December 31, 2023

JWT & Associates, LLP
Advisory Assurance Tax

Infostretch 401(k) Profit Sharing Plan

Audited Financial Statements

December 31, 2023

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JWT & Associates, LLP

Advisory Assurance Tax

1111 E. Herndon Avenue, Suite 211, Fresno, CA 93720

Voice: (559) 431-7708 Fax: (559) 431-7685

Report of Independent Auditors

Plan Administrator
Infostretch 401(k) Profit Sharing Plan
Santa Clara, California

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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 audit 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 Schedule H, line 4i - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

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

JWTE Associates, LLP

Fresno, California
September 24, 2024

Infostretch 401(k) Profit Sharing Plan

Statement of Net Assets Available for Plan Benefits

December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value		
Pooled separate accounts	\$ 23,128,648	\$ 14,041,642
Guaranteed investment contract, at contract value	420,369	568,334
Total investments	<u>23,549,017</u>	<u>14,609,976</u>
Notes receivable from participants	206,928	126,014
Total assets	<u>23,755,945</u>	<u>14,735,990</u>
Net assets available for plan benefits	<u><u>\$ 23,755,945</u></u>	<u><u>\$ 14,735,990</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Statement of Changes in Net Assets Available for Plan Benefits

Year Ended December 31, 2023

Additions

Investment income	
Net realized and unrealized gain on investments	\$ 3,218,566
Interest and dividend income	529,753
Total investment income	<u>3,748,319</u>
Interest income on notes receivable from participants	10,374
Contributions	
Employer contributions	603,441
Participant contributions	3,649,593
Rollover contributions	<u>95,602</u>
Total contributions	<u>4,348,636</u>
Transfer of assets to the plan	5,966,143
Total additions	<u>14,073,472</u>

Deductions

Distributions to participants	5,009,587
Administrative expenses	43,930
Total deductions	<u>5,053,517</u>
Net change in net assets	<u>9,019,955</u>
Net assets available for plan benefits at beginning of year	14,735,990
Net assets available for plan benefits at end of year	<u><u>\$ 23,755,945</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Infostretch 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 established on April 1, 2012, restated on January 1, 2016 and most recently restated again on June 5, 2022. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan provides benefits for all eligible employees of the Infostretch Corporation, Saggezza, Inc., Gathi Analytics and QMetry, Inc. (referred to together as the Company). The Company is the Plan Administrator and retains the services of third parties to assist in the administration of the Plan. The Plan's trustee is Voya Retirement Insurance and Annuity Company (Voya).

Eligibility: All employees, excluding those who are covered by a collective bargaining agreement, leased employees, non-resident aliens with no U.S. source income, temporary employees and independent contractors, are eligible to participate in the Plan on the first day of the month following, or coincident with, the completion of one month of service. An employee may elect not to participate in the Plan.

Participant contributions: Participants may elect to contribute up to 100% of their eligible compensation, as defined in the Plan, subject to the maximum allowed under section 401(k) of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make "catch-up" contributions. Participants are also permitted to deposit into the Plan distributions received from other plans (rollovers). Deferrals consist of pretax and/or Roth 401(k) contributions. Participants direct the investment of their account balances into various investment options offered by the Plan.

Employer contributions: The Company may, at their sole discretion, make employer matching contributions at the option of the Company's Board of Directors. During 2023, the Company elected to make matching contributions equal to \$0.40 on every dollar of the participant's deferred contributions up to a maximum of \$2,000 for the year. For the year ended December 31, 2023, the Company made total discretionary employer matching contributions of \$603,441.

Participant accounts: Each participant's account is credited with the participant's contribution, employer's contributions, and allocations of Plan earnings. Allocations are based on participant compensation 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.

Investment options: The Plan provides for investments to be directed by participants into a number of investment options held by the custodian and trustee. Some Plan investments are units of funds managed by the custodian and trustee; therefore, those investments and all investment transactions are party-in-interest transactions. Earnings of each investment fund are allocated to participant's accounts in proportion to each participant's share of that fund. Participants may change their investment options at their own discretion and are responsible for their own investments.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN (continued)

Vesting: Participants become immediately vested in their contributions, including rollovers of funds from other qualified retirement plans and earnings thereon. Participants become vested in the Company's discretionary employer matching contributions upon completed years of service over a four-year period at 25% per year from year one through four.

Notes receivable from participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are issued by the Plan and secured by the balance in the participant's account. All loans must be repaid within a period of five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid within a period of time not to exceed 10 years. Under the terms of the Plan Agreement, plan loans will bear a reasonable rate of interest determined by the plan administrator. Principal and interest is paid ratably through bi-monthly payroll deductions. As of December 31, 2023, the rate of interest on outstanding loans ranged from 4.25% to 9.50% with various maturities through August 2052.

Payment of benefits: The Plan provides for the payment of benefits to the participants (or, if applicable the beneficiary) at retirement, disability, death, financial hardship (as defined in the Plan), or termination of employment. Participants may receive a lump sum payment equal to the value of the participant's vested interest in his or her account. In-service distributions of a participant's vested account balance are permitted providing the participant has attained age 59½. Unless otherwise instructed by the participant, participants with vested account balances of \$1,000 or less upon separation will receive a lump sum cash payout and participants with vested account balances ranging from \$1,000 to \$5,000 will automatically be rolled over to an individual retirement account ("IRA").

Forfeitures: Forfeitures are retained in the Plan and are used to pay expenses related to the Plan and to supplement employer contributions. Forfeitures remaining in the Plan as of December 31, 2023 and 2022 totaled \$235,448 and \$183,365, respectively. For the year ended December 31, 2023, no forfeitures were used to reduce employer contributions.

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting: The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan's management to make estimates and assumptions that may affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment valuation: The investments are reported at fair value and contract value. The Plan's custodian, Voya, certifies the contract value of the guaranteed investment contract and the fair market value of all other investments. If available, quoted market prices are used to value investments.

Fair value is the price that would be received to sell an asset or paid to transfer a liability (the "exit price") in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Contract value is the relevant measurement for assets invested in fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Fair value measurements: The Plan performs fair value measurements in accordance with Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*. Refer to Note 3 for the fair value measurement disclosures associated with the Plan's investments.

Net appreciation in fair value of investments: The earnings, expenses, realized gains or losses, and unrealized appreciation (depreciation) in registered investment companies and other investments are recorded in the accompanying financial statements as net appreciation in fair value of investments.

Investment management fees and operating expenses: Investment management fees and operating expenses charged to the Plan for investments in the mutual funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

Administrative expenses: Substantially all administrative expenses of the Plan are paid by the Plan. Separate fees for loan processing and certain investments as specified in the service agreement, are charged to individual participant's accounts.

Notes receivable from participants: Notes receivable from participants are measured at amortized cost, which represents unpaid principal balance plus accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions upon the occurrence of a distributable event, based on the terms of the Plan Agreement. No allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Payments of benefits: Benefits are recorded when paid.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Subsequent events: Subsequent events are events or transactions that occur after the statement of net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of net assets available for benefits but arose after the statement of net assets available for benefits date and before the financial statements are available to be issued.

The Plan has evaluated subsequent events through September 24, 2024, which is the date the financial statements were available to be issued.

NOTE 3 - FAIR VALUE MEASUREMENTS

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* (ASC 820) provides a framework for measuring fair value under U.S. generally accepted accounting principles. 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 following provides a general description of the three levels of inputs that may be used to measure fair value under ASC 820:

Level 1 - Inputs to the valuation methodology are based on quoted prices available in active markets for identical assets or liabilities on the reporting date.

Level 2 - Inputs to the valuation methodology are other than quoted market prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies. 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 include significant inputs that are generally unobservable from objective sources. These inputs may be used with internally developed methodologies that result in management's best estimate of fair value including assumptions regarding risk. Level 3 instruments include those that may be more structured or otherwise tailored to the Plan's needs.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

As required by ASC 820, financial assets and liabilities are classified in their entirety based on the lowest level of 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 Plan's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

Following is a description of the valuation methodologies used for assets measured at fair value.

Pooled Separate Accounts – Level 2 classified securities. Pooled separate accounts are valued at net asset value (NAV) of units based upon the quoted market value of the underlying assets net of an investment management fee as estimated by Voya. NAV is a readily determinable fair value and is the basis for current transactions which may occur daily. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

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

Assets measured at fair value as of December 31, 2023 and 2022 are as follows:

2023				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 23,128,648	\$ -	\$ 23,128,648
Total investments at fair value	<u>\$ -</u>	<u>\$ 23,128,648</u>	<u>\$ -</u>	<u>\$ 23,128,648</u>
2022				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 14,041,642	\$ -	\$ 14,041,642
Total investments at fair value	<u>\$ -</u>	<u>\$ 14,041,642</u>	<u>\$ -</u>	<u>\$ 14,041,642</u>

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 4 - GUARANTEED INVESTMENT CONTRACT

The Plan has a fully benefit-responsive guaranteed investment contract (FBRIC) with Voya. maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than the rate established each period; the rate was 4.00% as of December 31, 2023. The crediting rate is reviewed on a semiannual basis for resetting. The FBRIC does not permit Voya to terminate the agreement prior to the scheduled maturity date

The contract meets the FBRIC criteria and, therefore, is reported at contract value. Contract value is the relevant measure for FBRICs because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, 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, which may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, and (5) premature termination of the contract. No events are probable of occurring that might limit the Plan's ability to transact at contract value with the contract issuer and that also would limit the ability of the Plan to transact at contract value with the participants.

NOTE 5 - INCOME TAX STATUS

The prototype plan adopted by the Plan sponsor obtained its latest opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Subsequent to receiving this determination letter, the prototype plan was amended. The Plan has not received a separate determination letter however the Plan Administrator believes that the prototype plan, as adopted by the sponsor, is operating in compliance with the requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 5 - INCOME TAX STATUS (continued)

In accordance with guidance on accounting for uncertainty in income taxes, the plan administrator has evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to 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 6 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities 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 that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 7 - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, net appreciation or depreciation in fair value of investments, and interest and dividend income for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Voya, the trustee/custodian of the Plan.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Plan investments include a common collective trust and registered investment company accounts managed by Voya. As Voya is the custodian of the Plan, transactions between the Plan and Voya qualify as exempt party-in-interest transactions.

NOTE 9 – PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan and discontinue its contributions at any time, subject to the provisions of ERISA. If the Plan is terminated, the net assets will be distributed among the participants and beneficiaries of the Plan in accordance with the amount allocated to the account of each participating employee. Upon termination or partial termination of the Plan, all funds in each affected participant's account will be fully vested.

Schedule H, Line 4i - Schedule of Assets
Schedule of Assets (Held at End of Year)
Plan Year Ending: 12/31/2023

Name of Plan: Infostretch 401(k) Profit Sharing plan				
Employer Identification Number: 20-1181362			Three-digit plan number > 002	
(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	Amana Growth Fund Inv	Registered Investment Company - PSA	N/A	719,843
	American Funds Amer Mutual R6	Registered Investment Company - PSA	N/A	98,265
	American Funds Nw Prspctv R6	Registered Investment Company - PSA	N/A	203,272
	BlkRck Emrg Mkts Fnd Inst	Registered Investment Company - PSA	N/A	122,133
	BlkRck High Yield Bnd Port Ins	Registered Investment Company - PSA	N/A	52,354
	BlkRck Hlth Sci Opport Prt IA	Registered Investment Company - PSA	N/A	16,207
	BlkRck Tech Opp Fd Ins	Registered Investment Company - PSA	N/A	266,161
	DFA Intl Value Portfolio Ins	Registered Investment Company - PSA	N/A	391,082
	DFA US Small Cap Portfolio Ins	Registered Investment Company - PSA	N/A	824
	Dlwr Small Cap Value Fund A	Registered Investment Company - PSA	N/A	28,017
	Dodge & Cox Income Fd I	Registered Investment Company - PSA	N/A	508,252
	Fidelity Mid Cap Stock Fund	Registered Investment Company - PSA	N/A	19,669
	MFS Intl Intrinsic Val Fnd R6	Registered Investment Company - PSA	N/A	19,176
	Morley Stable Value Fund 25-I	Registered Investment Company - PSA	N/A	511,285
	Neuberg Berm SmCp Grw Fnd In	Registered Investment Company - PSA	N/A	1,981
	PGIM Global Total Return Fd R6	Registered Investment Company - PSA	N/A	79,621
	TRwPr New Horizons Fund	Registered Investment Company - PSA	N/A	217,612
	The Jensen Quality Grw F Inc J	Registered Investment Company - PSA	N/A	331,172
	Vangrd 500 Index Fund Adm	Registered Investment Company - PSA	N/A	2,021,331
	Vangrd European Stk Ind Fd Adm	Registered Investment Company - PSA	N/A	205,319
	Vangrd Growth Index Fund Adm	Registered Investment Company - PSA	N/A	2,159,099
	Vangrd Md-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	108,446
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company - PSA	N/A	506,204
	Vangrd Mid-Cap VI Indx Fnd Adm	Registered Investment Company - PSA	N/A	114,039
	Vangrd Sm-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	426,389
	Vangrd Sm-Cap VI Index Fnd Adr	Registered Investment Company - PSA	N/A	599,110
	Vangrd Small-Cap Index Fnd Adn	Registered Investment Company - PSA	N/A	76,719
	Vangrd St-Trm Bd Indx Fnd Adm	Registered Investment Company - PSA	N/A	50,685
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company - PSA	N/A	413,216
	Vangrd Tot Int Stk In F Adm	Registered Investment Company - PSA	N/A	104,284
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company - PSA	N/A	107,913
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company - PSA	N/A	276,306
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company - PSA	N/A	698,299
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company - PSA	N/A	998,943
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company - PSA	N/A	1,342,447
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company - PSA	N/A	2,544,215
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company - PSA	N/A	1,958,399
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company - PSA	N/A	1,683,104
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company - PSA	N/A	1,319,365
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company - PSA	N/A	95,620
	Vangrd Trgt Retire 2070 Fd	Registered Investment Company - PSA	N/A	16,628
	Vangrd Trgt Retire Inc Fd	Registered Investment Company - PSA	N/A	55,030
	Vangrd Value Index Fund Adm	Registered Investment Company - PSA	N/A	777,492
	Vangrd Wellington Fund Inv	Registered Investment Company - PSA	N/A	577,799
	Vanguard Real Estate Indx Adm	Registered Investment Company - PSA	N/A	227,446
	Victory Sycmr Est VI Fd A	Registered Investment Company - PSA	N/A	36,751
*	Voya Fixed Account	Insurance Company General Account	N/A	420,369
*	Voya Gv Mny Mkt F A	Registered Investment Company - PSA	N/A	41,122
		Participant Loans - Interest rates at 4.25% to 9.50%	N/A	206,928
				<u>23,755,945</u>

* Party-in-interest

Audited Financial Statements
and Supplemental Information

Infostretch 401(k) Profit Sharing Plan

December 31, 2023

JWT & Associates, LLP
Advisory Assurance Tax

Infostretch 401(k) Profit Sharing Plan

Audited Financial Statements

December 31, 2023

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JWT & Associates, LLP

Advisory Assurance Tax

1111 E. Herndon Avenue, Suite 211, Fresno, CA 93720

Voice: (559) 431-7708 Fax: (559) 431-7685

Report of Independent Auditors

Plan Administrator
Infostretch 401(k) Profit Sharing Plan
Santa Clara, California

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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 audit 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 Schedule H, line 4i - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

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

JWTE Associates, LLP

Fresno, California
September 24, 2024

Infostretch 401(k) Profit Sharing Plan

Statement of Net Assets Available for Plan Benefits

December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value		
Pooled separate accounts	\$ 23,128,648	\$ 14,041,642
Guaranteed investment contract, at contract value	420,369	568,334
Total investments	<u>23,549,017</u>	<u>14,609,976</u>
Notes receivable from participants	206,928	126,014
Total assets	<u>23,755,945</u>	<u>14,735,990</u>
Net assets available for plan benefits	<u><u>\$ 23,755,945</u></u>	<u><u>\$ 14,735,990</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Statement of Changes in Net Assets Available for Plan Benefits

Year Ended December 31, 2023

Additions

Investment income	
Net realized and unrealized gain on investments	\$ 3,218,566
Interest and dividend income	529,753
Total investment income	<u>3,748,319</u>
Interest income on notes receivable from participants	10,374
Contributions	
Employer contributions	603,441
Participant contributions	3,649,593
Rollover contributions	<u>95,602</u>
Total contributions	<u>4,348,636</u>
Transfer of assets to the plan	5,966,143
Total additions	<u>14,073,472</u>

Deductions

Distributions to participants	5,009,587
Administrative expenses	43,930
Total deductions	<u>5,053,517</u>
Net change in net assets	<u>9,019,955</u>
Net assets available for plan benefits at beginning of year	14,735,990
Net assets available for plan benefits at end of year	<u><u>\$ 23,755,945</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Infostretch 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 established on April 1, 2012, restated on January 1, 2016 and most recently restated again on June 5, 2022. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan provides benefits for all eligible employees of the Infostretch Corporation, Saggezza, Inc., Gathi Analytics and QMetry, Inc. (referred to together as the Company). The Company is the Plan Administrator and retains the services of third parties to assist in the administration of the Plan. The Plan's trustee is Voya Retirement Insurance and Annuity Company (Voya).

Eligibility: All employees, excluding those who are covered by a collective bargaining agreement, leased employees, non-resident aliens with no U.S. source income, temporary employees and independent contractors, are eligible to participate in the Plan on the first day of the month following, or coincident with, the completion of one month of service. An employee may elect not to participate in the Plan.

Participant contributions: Participants may elect to contribute up to 100% of their eligible compensation, as defined in the Plan, subject to the maximum allowed under section 401(k) of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make "catch-up" contributions. Participants are also permitted to deposit into the Plan distributions received from other plans (rollovers). Deferrals consist of pretax and/or Roth 401(k) contributions. Participants direct the investment of their account balances into various investment options offered by the Plan.

Employer contributions: The Company may, at their sole discretion, make employer matching contributions at the option of the Company's Board of Directors. During 2023, the Company elected to make matching contributions equal to \$0.40 on every dollar of the participant's deferred contributions up to a maximum of \$2,000 for the year. For the year ended December 31, 2023, the Company made total discretionary employer matching contributions of \$603,441.

Participant accounts: Each participant's account is credited with the participant's contribution, employer's contributions, and allocations of Plan earnings. Allocations are based on participant compensation 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.

Investment options: The Plan provides for investments to be directed by participants into a number of investment options held by the custodian and trustee. Some Plan investments are units of funds managed by the custodian and trustee; therefore, those investments and all investment transactions are party-in-interest transactions. Earnings of each investment fund are allocated to participant's accounts in proportion to each participant's share of that fund. Participants may change their investment options at their own discretion and are responsible for their own investments.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN (continued)

Vesting: Participants become immediately vested in their contributions, including rollovers of funds from other qualified retirement plans and earnings thereon. Participants become vested in the Company's discretionary employer matching contributions upon completed years of service over a four-year period at 25% per year from year one through four.

Notes receivable from participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are issued by the Plan and secured by the balance in the participant's account. All loans must be repaid within a period of five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid within a period of time not to exceed 10 years. Under the terms of the Plan Agreement, plan loans will bear a reasonable rate of interest determined by the plan administrator. Principal and interest is paid ratably through bi-monthly payroll deductions. As of December 31, 2023, the rate of interest on outstanding loans ranged from 4.25% to 9.50% with various maturities through August 2052.

Payment of benefits: The Plan provides for the payment of benefits to the participants (or, if applicable the beneficiary) at retirement, disability, death, financial hardship (as defined in the Plan), or termination of employment. Participants may receive a lump sum payment equal to the value of the participant's vested interest in his or her account. In-service distributions of a participant's vested account balance are permitted providing the participant has attained age 59½. Unless otherwise instructed by the participant, participants with vested account balances of \$1,000 or less upon separation will receive a lump sum cash payout and participants with vested account balances ranging from \$1,000 to \$5,000 will automatically be rolled over to an individual retirement account ("IRA").

Forfeitures: Forfeitures are retained in the Plan and are used to pay expenses related to the Plan and to supplement employer contributions. Forfeitures remaining in the Plan as of December 31, 2023 and 2022 totaled \$235,448 and \$183,365, respectively. For the year ended December 31, 2023, no forfeitures were used to reduce employer contributions.

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting: The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan's management to make estimates and assumptions that may affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment valuation: The investments are reported at fair value and contract value. The Plan's custodian, Voya, certifies the contract value of the guaranteed investment contract and the fair market value of all other investments. If available, quoted market prices are used to value investments.

Fair value is the price that would be received to sell an asset or paid to transfer a liability (the "exit price") in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Contract value is the relevant measurement for assets invested in fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Fair value measurements: The Plan performs fair value measurements in accordance with Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*. Refer to Note 3 for the fair value measurement disclosures associated with the Plan's investments.

Net appreciation in fair value of investments: The earnings, expenses, realized gains or losses, and unrealized appreciation (depreciation) in registered investment companies and other investments are recorded in the accompanying financial statements as net appreciation in fair value of investments.

Investment management fees and operating expenses: Investment management fees and operating expenses charged to the Plan for investments in the mutual funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

Administrative expenses: Substantially all administrative expenses of the Plan are paid by the Plan. Separate fees for loan processing and certain investments as specified in the service agreement, are charged to individual participant's accounts.

Notes receivable from participants: Notes receivable from participants are measured at amortized cost, which represents unpaid principal balance plus accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions upon the occurrence of a distributable event, based on the terms of the Plan Agreement. No allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Payments of benefits: Benefits are recorded when paid.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Subsequent events: Subsequent events are events or transactions that occur after the statement of net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of net assets available for benefits but arose after the statement of net assets available for benefits date and before the financial statements are available to be issued.

The Plan has evaluated subsequent events through September 24, 2024, which is the date the financial statements were available to be issued.

NOTE 3 - FAIR VALUE MEASUREMENTS

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* (ASC 820) provides a framework for measuring fair value under U.S. generally accepted accounting principles. 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 following provides a general description of the three levels of inputs that may be used to measure fair value under ASC 820:

Level 1 - Inputs to the valuation methodology are based on quoted prices available in active markets for identical assets or liabilities on the reporting date.

Level 2 - Inputs to the valuation methodology are other than quoted market prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies. 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 include significant inputs that are generally unobservable from objective sources. These inputs may be used with internally developed methodologies that result in management's best estimate of fair value including assumptions regarding risk. Level 3 instruments include those that may be more structured or otherwise tailored to the Plan's needs.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

As required by ASC 820, financial assets and liabilities are classified in their entirety based on the lowest level of 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 Plan's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

Following is a description of the valuation methodologies used for assets measured at fair value.

Pooled Separate Accounts – Level 2 classified securities. Pooled separate accounts are valued at net asset value (NAV) of units based upon the quoted market value of the underlying assets net of an investment management fee as estimated by Voya. NAV is a readily determinable fair value and is the basis for current transactions which may occur daily. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

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

Assets measured at fair value as of December 31, 2023 and 2022 are as follows:

2023				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 23,128,648	\$ -	\$ 23,128,648
Total investments at fair value	<u>\$ -</u>	<u>\$ 23,128,648</u>	<u>\$ -</u>	<u>\$ 23,128,648</u>
2022				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 14,041,642	\$ -	\$ 14,041,642
Total investments at fair value	<u>\$ -</u>	<u>\$ 14,041,642</u>	<u>\$ -</u>	<u>\$ 14,041,642</u>

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 4 - GUARANTEED INVESTMENT CONTRACT

The Plan has a fully benefit-responsive guaranteed investment contract (FBRIC) with Voya. maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than the rate established each period; the rate was 4.00% as of December 31, 2023. The crediting rate is reviewed on a semiannual basis for resetting. The FBRIC does not permit Voya to terminate the agreement prior to the scheduled maturity date

The contract meets the FBRIC criteria and, therefore, is reported at contract value. Contract value is the relevant measure for FBRICs because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, 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, which may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, and (5) premature termination of the contract. No events are probable of occurring that might limit the Plan's ability to transact at contract value with the contract issuer and that also would limit the ability of the Plan to transact at contract value with the participants.

NOTE 5 - INCOME TAX STATUS

The prototype plan adopted by the Plan sponsor obtained its latest opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Subsequent to receiving this determination letter, the prototype plan was amended. The Plan has not received a separate determination letter however the Plan Administrator believes that the prototype plan, as adopted by the sponsor, is operating in compliance with the requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 5 - INCOME TAX STATUS (continued)

In accordance with guidance on accounting for uncertainty in income taxes, the plan administrator has evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to 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 6 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities 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 that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 7 - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, net appreciation or depreciation in fair value of investments, and interest and dividend income for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Voya, the trustee/custodian of the Plan.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Plan investments include a common collective trust and registered investment company accounts managed by Voya. As Voya is the custodian of the Plan, transactions between the Plan and Voya qualify as exempt party-in-interest transactions.

NOTE 9 – PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan and discontinue its contributions at any time, subject to the provisions of ERISA. If the Plan is terminated, the net assets will be distributed among the participants and beneficiaries of the Plan in accordance with the amount allocated to the account of each participating employee. Upon termination or partial termination of the Plan, all funds in each affected participant's account will be fully vested.

Schedule H, Line 4i - Schedule of Assets
Schedule of Assets (Held at End of Year)
Plan Year Ending: 12/31/2023

Name of Plan: Infostretch 401(k) Profit Sharing plan				
Employer Identification Number: 20-1181362			Three-digit plan number > 002	
(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	Amana Growth Fund Inv	Registered Investment Company - PSA	N/A	719,843
	American Funds Amer Mutual R6	Registered Investment Company - PSA	N/A	98,265
	American Funds Nw Prspctv R6	Registered Investment Company - PSA	N/A	203,272
	BlkRck Emrg Mkts Fnd Inst	Registered Investment Company - PSA	N/A	122,133
	BlkRck High Yield Bnd Port Ins	Registered Investment Company - PSA	N/A	52,354
	BlkRck Hlth Sci Opport Prt IA	Registered Investment Company - PSA	N/A	16,207
	BlkRck Tech Opp Fd Ins	Registered Investment Company - PSA	N/A	266,161
	DFA Intl Value Portfolio Ins	Registered Investment Company - PSA	N/A	391,082
	DFA US Small Cap Portfolio Ins	Registered Investment Company - PSA	N/A	824
	Dlwr Small Cap Value Fund A	Registered Investment Company - PSA	N/A	28,017
	Dodge & Cox Income Fd I	Registered Investment Company - PSA	N/A	508,252
	Fidelity Mid Cap Stock Fund	Registered Investment Company - PSA	N/A	19,669
	MFS Intl Intrinsic Val Fnd R6	Registered Investment Company - PSA	N/A	19,176
	Morley Stable Value Fund 25-I	Registered Investment Company - PSA	N/A	511,285
	Neuberg Berm SmCp Grw Fnd In	Registered Investment Company - PSA	N/A	1,981
	PGIM Global Total Return Fd R6	Registered Investment Company - PSA	N/A	79,621
	TRwPr New Horizons Fund	Registered Investment Company - PSA	N/A	217,612
	The Jensen Quality Grw F Inc J	Registered Investment Company - PSA	N/A	331,172
	Vangrd 500 Index Fund Adm	Registered Investment Company - PSA	N/A	2,021,331
	Vangrd European Stk Ind Fd Adm	Registered Investment Company - PSA	N/A	205,319
	Vangrd Growth Index Fund Adm	Registered Investment Company - PSA	N/A	2,159,099
	Vangrd Md-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	108,446
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company - PSA	N/A	506,204
	Vangrd Mid-Cap VI Indx Fnd Adm	Registered Investment Company - PSA	N/A	114,039
	Vangrd Sm-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	426,389
	Vangrd Sm-Cap VI Index Fnd Adr	Registered Investment Company - PSA	N/A	599,110
	Vangrd Small-Cap Index Fnd Adn	Registered Investment Company - PSA	N/A	76,719
	Vangrd St-Trm Bd Indx Fnd Adm	Registered Investment Company - PSA	N/A	50,685
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company - PSA	N/A	413,216
	Vangrd Tot Int Stk In F Adm	Registered Investment Company - PSA	N/A	104,284
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company - PSA	N/A	107,913
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company - PSA	N/A	276,306
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company - PSA	N/A	698,299
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company - PSA	N/A	998,943
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company - PSA	N/A	1,342,447
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company - PSA	N/A	2,544,215
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company - PSA	N/A	1,958,399
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company - PSA	N/A	1,683,104
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company - PSA	N/A	1,319,365
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company - PSA	N/A	95,620
	Vangrd Trgt Retire 2070 Fd	Registered Investment Company - PSA	N/A	16,628
	Vangrd Trgt Retire Inc Fd	Registered Investment Company - PSA	N/A	55,030
	Vangrd Value Index Fund Adm	Registered Investment Company - PSA	N/A	777,492
	Vangrd Wellington Fund Inv	Registered Investment Company - PSA	N/A	577,799
	Vanguard Real Estate Indx Adm	Registered Investment Company - PSA	N/A	227,446
	Victory Sycmr Est VI Fd A	Registered Investment Company - PSA	N/A	36,751
*	Voya Fixed Account	Insurance Company General Account	N/A	420,369
*	Voya Gv Mny Mkt F A	Registered Investment Company - PSA	N/A	41,122
		Participant Loans - Interest rates at 4.25% to 9.50%	N/A	206,928
				<u>23,755,945</u>

* Party-in-interest

Audited Financial Statements
and Supplemental Information

Infostretch 401(k) Profit Sharing Plan

December 31, 2023

JWT & Associates, LLP
Advisory Assurance Tax

Infostretch 401(k) Profit Sharing Plan

Audited Financial Statements

December 31, 2023

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JWT & Associates, LLP

Advisory Assurance Tax

1111 E. Herndon Avenue, Suite 211, Fresno, CA 93720

Voice: (559) 431-7708 Fax: (559) 431-7685

Report of Independent Auditors

Plan Administrator
Infostretch 401(k) Profit Sharing Plan
Santa Clara, California

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

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

Management has obtained a certification from a qualified institution as of and for the year ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audit 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 audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about 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 audit 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 Schedule H, line 4i - Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

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

JWTE Associates, LLP

Fresno, California
September 24, 2024

Infostretch 401(k) Profit Sharing Plan

Statement of Net Assets Available for Plan Benefits

December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
Assets		
Investments, at fair value		
Pooled separate accounts	\$ 23,128,648	\$ 14,041,642
Guaranteed investment contract, at contract value	420,369	568,334
Total investments	<u>23,549,017</u>	<u>14,609,976</u>
Notes receivable from participants	206,928	126,014
Total assets	<u>23,755,945</u>	<u>14,735,990</u>
Net assets available for plan benefits	<u><u>\$ 23,755,945</u></u>	<u><u>\$ 14,735,990</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Statement of Changes in Net Assets Available for Plan Benefits

Year Ended December 31, 2023

Additions

Investment income	
Net realized and unrealized gain on investments	\$ 3,218,566
Interest and dividend income	529,753
Total investment income	<u>3,748,319</u>
Interest income on notes receivable from participants	10,374
Contributions	
Employer contributions	603,441
Participant contributions	3,649,593
Rollover contributions	<u>95,602</u>
Total contributions	<u>4,348,636</u>
Transfer of assets to the plan	5,966,143
Total additions	<u>14,073,472</u>

Deductions

Distributions to participants	5,009,587
Administrative expenses	43,930
Total deductions	<u>5,053,517</u>
Net change in net assets	<u>9,019,955</u>
Net assets available for plan benefits at beginning of year	14,735,990
Net assets available for plan benefits at end of year	<u><u>\$ 23,755,945</u></u>

See accompanying notes to the financial statements

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of the Infostretch 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 established on April 1, 2012, restated on January 1, 2016 and most recently restated again on June 5, 2022. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Plan provides benefits for all eligible employees of the Infostretch Corporation, Saggezza, Inc., Gathi Analytics and QMetry, Inc. (referred to together as the Company). The Company is the Plan Administrator and retains the services of third parties to assist in the administration of the Plan. The Plan's trustee is Voya Retirement Insurance and Annuity Company (Voya).

Eligibility: All employees, excluding those who are covered by a collective bargaining agreement, leased employees, non-resident aliens with no U.S. source income, temporary employees and independent contractors, are eligible to participate in the Plan on the first day of the month following, or coincident with, the completion of one month of service. An employee may elect not to participate in the Plan.

Participant contributions: Participants may elect to contribute up to 100% of their eligible compensation, as defined in the Plan, subject to the maximum allowed under section 401(k) of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make "catch-up" contributions. Participants are also permitted to deposit into the Plan distributions received from other plans (rollovers). Deferrals consist of pretax and/or Roth 401(k) contributions. Participants direct the investment of their account balances into various investment options offered by the Plan.

Employer contributions: The Company may, at their sole discretion, make employer matching contributions at the option of the Company's Board of Directors. During 2023, the Company elected to make matching contributions equal to \$0.40 on every dollar of the participant's deferred contributions up to a maximum of \$2,000 for the year. For the year ended December 31, 2023, the Company made total discretionary employer matching contributions of \$603,441.

Participant accounts: Each participant's account is credited with the participant's contribution, employer's contributions, and allocations of Plan earnings. Allocations are based on participant compensation 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.

Investment options: The Plan provides for investments to be directed by participants into a number of investment options held by the custodian and trustee. Some Plan investments are units of funds managed by the custodian and trustee; therefore, those investments and all investment transactions are party-in-interest transactions. Earnings of each investment fund are allocated to participant's accounts in proportion to each participant's share of that fund. Participants may change their investment options at their own discretion and are responsible for their own investments.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 1 - DESCRIPTION OF THE PLAN (continued)

Vesting: Participants become immediately vested in their contributions, including rollovers of funds from other qualified retirement plans and earnings thereon. Participants become vested in the Company's discretionary employer matching contributions upon completed years of service over a four-year period at 25% per year from year one through four.

Notes receivable from participants: Participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. The loans are issued by the Plan and secured by the balance in the participant's account. All loans must be repaid within a period of five years, unless the loan is used to purchase a principal residence, in which case the loan must be repaid within a period of time not to exceed 10 years. Under the terms of the Plan Agreement, plan loans will bear a reasonable rate of interest determined by the plan administrator. Principal and interest is paid ratably through bi-monthly payroll deductions. As of December 31, 2023, the rate of interest on outstanding loans ranged from 4.25% to 9.50% with various maturities through August 2052.

Payment of benefits: The Plan provides for the payment of benefits to the participants (or, if applicable the beneficiary) at retirement, disability, death, financial hardship (as defined in the Plan), or termination of employment. Participants may receive a lump sum payment equal to the value of the participant's vested interest in his or her account. In-service distributions of a participant's vested account balance are permitted providing the participant has attained age 59½. Unless otherwise instructed by the participant, participants with vested account balances of \$1,000 or less upon separation will receive a lump sum cash payout and participants with vested account balances ranging from \$1,000 to \$5,000 will automatically be rolled over to an individual retirement account ("IRA").

Forfeitures: Forfeitures are retained in the Plan and are used to pay expenses related to the Plan and to supplement employer contributions. Forfeitures remaining in the Plan as of December 31, 2023 and 2022 totaled \$235,448 and \$183,365, respectively. For the year ended December 31, 2023, no forfeitures were used to reduce employer contributions.

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting: The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("GAAP"). Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan's management to make estimates and assumptions that may affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Investment valuation: The investments are reported at fair value and contract value. The Plan's custodian, Voya, certifies the contract value of the guaranteed investment contract and the fair market value of all other investments. If available, quoted market prices are used to value investments.

Fair value is the price that would be received to sell an asset or paid to transfer a liability (the "exit price") in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

Contract value is the relevant measurement for assets invested in fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

Fair value measurements: The Plan performs fair value measurements in accordance with Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures*. Refer to Note 3 for the fair value measurement disclosures associated with the Plan's investments.

Net appreciation in fair value of investments: The earnings, expenses, realized gains or losses, and unrealized appreciation (depreciation) in registered investment companies and other investments are recorded in the accompanying financial statements as net appreciation in fair value of investments.

Investment management fees and operating expenses: Investment management fees and operating expenses charged to the Plan for investments in the mutual funds are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

Administrative expenses: Substantially all administrative expenses of the Plan are paid by the Plan. Separate fees for loan processing and certain investments as specified in the service agreement, are charged to individual participant's accounts.

Notes receivable from participants: Notes receivable from participants are measured at amortized cost, which represents unpaid principal balance plus accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions upon the occurrence of a distributable event, based on the terms of the Plan Agreement. No allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Payments of benefits: Benefits are recorded when paid.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 2 – SIGNIFICANT ACCOUNTING POLICIES (continued)

Subsequent events: Subsequent events are events or transactions that occur after the statement of net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of net assets available for benefits but arose after the statement of net assets available for benefits date and before the financial statements are available to be issued.

The Plan has evaluated subsequent events through September 24, 2024, which is the date the financial statements were available to be issued.

NOTE 3 - FAIR VALUE MEASUREMENTS

FASB ASC Topic 820, *Fair Value Measurements and Disclosures* (ASC 820) provides a framework for measuring fair value under U.S. generally accepted accounting principles. 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 following provides a general description of the three levels of inputs that may be used to measure fair value under ASC 820:

Level 1 - Inputs to the valuation methodology are based on quoted prices available in active markets for identical assets or liabilities on the reporting date.

Level 2 - Inputs to the valuation methodology are other than quoted market prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies. 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 include significant inputs that are generally unobservable from objective sources. These inputs may be used with internally developed methodologies that result in management's best estimate of fair value including assumptions regarding risk. Level 3 instruments include those that may be more structured or otherwise tailored to the Plan's needs.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

As required by ASC 820, financial assets and liabilities are classified in their entirety based on the lowest level of 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 Plan's assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the valuation of fair value assets and liabilities and their placement within the fair value hierarchy levels.

Following is a description of the valuation methodologies used for assets measured at fair value.

Pooled Separate Accounts – Level 2 classified securities. Pooled separate accounts are valued at net asset value (NAV) of units based upon the quoted market value of the underlying assets net of an investment management fee as estimated by Voya. NAV is a readily determinable fair value and is the basis for current transactions which may occur daily. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

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

Assets measured at fair value as of December 31, 2023 and 2022 are as follows:

2023				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 23,128,648	\$ -	\$ 23,128,648
Total investments at fair value	<u>\$ -</u>	<u>\$ 23,128,648</u>	<u>\$ -</u>	<u>\$ 23,128,648</u>
2022				
	Level 1	Level 2	Level 3	Total
Registered investment companies				
Pooled Separate Accounts	\$ -	\$ 14,041,642	\$ -	\$ 14,041,642
Total investments at fair value	<u>\$ -</u>	<u>\$ 14,041,642</u>	<u>\$ -</u>	<u>\$ 14,041,642</u>

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 4 - GUARANTEED INVESTMENT CONTRACT

The Plan has a fully benefit-responsive guaranteed investment contract (FBRIC) with Voya. maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting rate is based on a formula established by the contract issuer but may not be less than the rate established each period; the rate was 4.00% as of December 31, 2023. The crediting rate is reviewed on a semiannual basis for resetting. The FBRIC does not permit Voya to terminate the agreement prior to the scheduled maturity date

The contract meets the FBRIC criteria and, therefore, is reported at contract value. Contract value is the relevant measure for FBRICs because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, 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, which may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, and (5) premature termination of the contract. No events are probable of occurring that might limit the Plan's ability to transact at contract value with the contract issuer and that also would limit the ability of the Plan to transact at contract value with the participants.

NOTE 5 - INCOME TAX STATUS

The prototype plan adopted by the Plan sponsor obtained its latest opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Subsequent to receiving this determination letter, the prototype plan was amended. The Plan has not received a separate determination letter however the Plan Administrator believes that the prototype plan, as adopted by the sponsor, is operating in compliance with the requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Infostretch 401(k) Profit Sharing Plan

Notes to Financial Statements

December 31, 2023

NOTE 5 - INCOME TAX STATUS (continued)

In accordance with guidance on accounting for uncertainty in income taxes, the plan administrator has evaluated the Plan's tax positions and does not believe the Plan has any uncertain tax positions that require disclosure or adjustment to 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 6 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities 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 that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 7 - INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, all investment information disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2023 and 2022, net appreciation or depreciation in fair value of investments, and interest and dividend income for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Voya, the trustee/custodian of the Plan.

NOTE 8 - PARTY-IN-INTEREST TRANSACTIONS

Plan investments include a common collective trust and registered investment company accounts managed by Voya. As Voya is the custodian of the Plan, transactions between the Plan and Voya qualify as exempt party-in-interest transactions.

NOTE 9 – PLAN TERMINATION

Although it has not expressed any intention to do so, the Company has the right to terminate the Plan and discontinue its contributions at any time, subject to the provisions of ERISA. If the Plan is terminated, the net assets will be distributed among the participants and beneficiaries of the Plan in accordance with the amount allocated to the account of each participating employee. Upon termination or partial termination of the Plan, all funds in each affected participant's account will be fully vested.

Schedule H, Line 4i - Schedule of Assets
Schedule of Assets (Held at End of Year)
Plan Year Ending: 12/31/2023

Name of Plan: Infostretch 401(k) Profit Sharing plan				
Employer Identification Number: 20-1181362			Three-digit plan number > 002	
(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	(d) Cost	(e) Current Value
	Amana Growth Fund Inv	Registered Investment Company - PSA	N/A	719,843
	American Funds Amer Mutual R6	Registered Investment Company - PSA	N/A	98,265
	American Funds Nw Prspctv R6	Registered Investment Company - PSA	N/A	203,272
	BlkRck Emrg Mkts Fnd Inst	Registered Investment Company - PSA	N/A	122,133
	BlkRck High Yield Bnd Port Ins	Registered Investment Company - PSA	N/A	52,354
	BlkRck Hlth Sci Opport Prt IA	Registered Investment Company - PSA	N/A	16,207
	BlkRck Tech Opp Fd Ins	Registered Investment Company - PSA	N/A	266,161
	DFA Intl Value Portfolio Ins	Registered Investment Company - PSA	N/A	391,082
	DFA US Small Cap Portfolio Ins	Registered Investment Company - PSA	N/A	824
	Dlwr Small Cap Value Fund A	Registered Investment Company - PSA	N/A	28,017
	Dodge & Cox Income Fd I	Registered Investment Company - PSA	N/A	508,252
	Fidelity Mid Cap Stock Fund	Registered Investment Company - PSA	N/A	19,669
	MFS Intl Intrinsic Val Fnd R6	Registered Investment Company - PSA	N/A	19,176
	Morley Stable Value Fund 25-I	Registered Investment Company - PSA	N/A	511,285
	Neuberg Berm SmCp Grw Fnd In	Registered Investment Company - PSA	N/A	1,981
	PGIM Global Total Return Fd R6	Registered Investment Company - PSA	N/A	79,621
	TRwPr New Horizons Fund	Registered Investment Company - PSA	N/A	217,612
	The Jensen Quality Grw F Inc J	Registered Investment Company - PSA	N/A	331,172
	Vangrd 500 Index Fund Adm	Registered Investment Company - PSA	N/A	2,021,331
	Vangrd European Stk Ind Fd Adm	Registered Investment Company - PSA	N/A	205,319
	Vangrd Growth Index Fund Adm	Registered Investment Company - PSA	N/A	2,159,099
	Vangrd Md-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	108,446
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company - PSA	N/A	506,204
	Vangrd Mid-Cap VI Indx Fnd Adm	Registered Investment Company - PSA	N/A	114,039
	Vangrd Sm-Cap Grw Index Fd Ad	Registered Investment Company - PSA	N/A	426,389
	Vangrd Sm-Cap VI Index Fnd Adr	Registered Investment Company - PSA	N/A	599,110
	Vangrd Small-Cap Index Fnd Adn	Registered Investment Company - PSA	N/A	76,719
	Vangrd St-Trm Bd Indx Fnd Adm	Registered Investment Company - PSA	N/A	50,685
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company - PSA	N/A	413,216
	Vangrd Tot Int Stk In F Adm	Registered Investment Company - PSA	N/A	104,284
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company - PSA	N/A	107,913
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company - PSA	N/A	276,306
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company - PSA	N/A	698,299
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company - PSA	N/A	998,943
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company - PSA	N/A	1,342,447
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company - PSA	N/A	2,544,215
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company - PSA	N/A	1,958,399
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company - PSA	N/A	1,683,104
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company - PSA	N/A	1,319,365
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company - PSA	N/A	95,620
	Vangrd Trgt Retire 2070 Fd	Registered Investment Company - PSA	N/A	16,628
	Vangrd Trgt Retire Inc Fd	Registered Investment Company - PSA	N/A	55,030
	Vangrd Value Index Fund Adm	Registered Investment Company - PSA	N/A	777,492
	Vangrd Wellington Fund Inv	Registered Investment Company - PSA	N/A	577,799
	Vanguard Real Estate Indx Adm	Registered Investment Company - PSA	N/A	227,446
	Victory Sycmr Est VI Fd A	Registered Investment Company - PSA	N/A	36,751
*	Voya Fixed Account	Insurance Company General Account	N/A	420,369
*	Voya Gv Mny Mkt F A	Registered Investment Company - PSA	N/A	41,122
		Participant Loans - Interest rates at 4.25% to 9.50%	N/A	206,928
				<u>23,755,945</u>

* Party-in-interest