Form 5500	Annual Return/Report of Employee Benefit Plan	OMB Nos. 1210-0110 1210-0089
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ **Complete all entries in accordance with the instructions to the Form 5500.**	**2023** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

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.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
OPHTHALMIC CONSULTANTS OF BOSTON, INC. 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 06/30/1978

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)
OPHTHALMIC CONSULTANTS OF BOSTON, INC.

50 STANIFORD STREET, SUITE 600
BOSTON, MA 02114

2b Employer Identification Number (EIN) 04-2500346

2c Plan Sponsor's telephone number 617-742-6366

2d Business code (see instructions) 621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	01/27/2025	LISA BARNES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	813
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	563
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	516
b	Retired or separated participants receiving benefits	**6b**	6
c	Other retired or separated participants entitled to future benefits	**6c**	219
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	741
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	742
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	807
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	733
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	49
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:

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

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

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

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

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
OPHTHALMIC CONSULTANTS OF BOSTON, INC. 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
OPHTHALMIC CONSULTANTS OF BOSTON, INC.

D Employer Identification Number (EIN)
04-2500346

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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

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

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

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

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

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

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

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

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

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

ICAPITAL LLC

76-0708798

(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?
16	CONSULTANT	113786	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	70907	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
COL EMRG MKT BOND I - COLUMBIA MGT	P.O. BOX 8081 BOSTON, MA 02266	0.40%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation		(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DRIEHAUS EM GRTH IS - THE NORTHERN	50 BANK STREET CANARY WHARF LONDON, UN E14 5 GB	0.12%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP BLUE CHIP GRTH - T. ROWE PRICE 52-2269240	0.15%

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2023** **This Form is Open to Public Inspection**

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
OPHTHALMIC CONSULTANTS OF BOSTON, INC. 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
OPHTHALMIC CONSULTANTS OF BOSTON, INC.

D Employer Identification Number (EIN)
04-2500346

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	34781	13255
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3292295	3149149
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	797938	938284
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	961435	1093436
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	87816105	101065788
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	92902554	106259912
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	92902554	106259912

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)	2249527	
(B) Participants	2a(1)(B)	3393683	
(C) Others (including rollovers)	2a(1)(C)	13960	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		5657170
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	161396	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	68366	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		229762
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	5487	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2947135	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2952622
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	77166	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		77166

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		11778301
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		20695021
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7150547	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		7150547
f Corrective distributions (see instructions)	2f		2940
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	70390	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	113786	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		184176
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		7337663
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		13357358
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: AAFCPAS, INC. **(2)** EIN: 04-2571780

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.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		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?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**	X		1026
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) …….. ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ **File as an attachment to Form 5500.**	**2023** **This Form is Open to Public Inspection.**

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

A Name of plan
OPHTHALMIC CONSULTANTS OF BOSTON, INC. 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
OPHTHALMIC CONSULTANTS OF BOSTON, INC.

D Employer Identification Number (EIN)
04-2500346

Part I Distributions

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

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

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

EIN(s): 04-6568107 _____

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

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

Part II Funding Information

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

Part IV ESOPs

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

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

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

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

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

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): _____

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) 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 Q702438A .

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS
AS OF JUNE 30, 2024 AND 2023 AND
FOR THE YEAR ENDED JUNE 30, 2024

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Contents
June 30, 2024 and 2023

	Pages
Independent Auditor's Report	1 - 1B
Financial Statements:	
Statements of Net Assets Available for Benefits	2
Statement of Changes in Net Assets Available for Benefits	3
Notes to Financial Statements	4 - 11
Supplemental Schedule:	
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year	12

AAFCPAs
great minds | great hearts

50 Washington Street
Westborough, MA 01581
508.366.9100
aafcpa.com

Independent Auditor's Report

To the Plan Administrator and Trustees of
Ophthalmic Consultants of Boston, Inc.
401(k) Profit Sharing Plan:

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

We have performed audits of the financial statements of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of June 30, 2024 and 2023, and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of June 30, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

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

AAFCPAs, Inc.

Westborough, Massachusetts
January 23, 2025

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits
June 30, 2024 and 2023

Assets	**2024**	**2023**
Investments, at fair value:		
Mutual funds	$ 93,709,350	$ 80,918,402
Self-directed brokerage accounts	11,457,126	11,022,717
Total investments, at fair value	105,166,476	91,941,119
Receivables:		
Employer contributions	1,796,774	1,467,287
Notes receivable from participants	1,093,436	961,435
Total receivables	2,890,210	2,428,722
Net Assets Available for Benefits	$ 108,056,686	$ 94,369,841

The accompanying notes are an integral part of these statements.

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended June 30, 2024

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation of investments	$ 11,855,467
Investment and dividends	3,114,018
Total investment income	14,969,485
Interest income on notes receivable from participants	68,366
Contributions:	
Participant	3,393,683
Employer	2,579,014
Rollover	13,960
Total contributions	5,986,657
Total additions	21,024,508
Deductions from Net Assets Attributed to:	
Benefits paid to participants	7,153,487
Administrative expenses	184,176
Total deductions	7,337,663
Net increase	13,686,845
Net Assets Available for Benefits:	
Beginning of year	94,369,841
End of year	$ 108,056,686

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF THE PLAN

The following description of the Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

a. General

The Plan is a defined contribution plan which covers substantially all full-time employees of Ophthalmic Consultants of Boston, Inc. (Plan Sponsor) (the Company). The Plan was established to provide the Company's employees with a qualified retirement savings plan funded by employee and employer contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Directors is responsible for the oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Board of Directors.

b. Trustee

Fidelity Management Trust Company (FMTC) is the trustee for the Plan's assets.

c. Eligibility

Employees must be at least twenty-one years of age and have completed three months of service to participate in the Plan. Employees are not eligible for matching contributions or discretionary Company profit sharing contributions until they have completed one year of service (with at least 1,000 hours). Employees must be employed at the end of the plan year to receive discretionary Company profit-sharing contributions. Temporary employees, students, interns, residents and fellows practicing temporarily in an ophthalmic setting, and residents of Puerto Rico are excluded from participating in the Plan. Effective August 5, 2024, only residents of Puerto Rico are excluded from participating in the Plan.

d. Contributions

Participants may contribute up to 60% of pre-tax and post-tax (Roth) annual compensation, including a catch-up provision for those age fifty years or older, as defined in the Plan, up to the maximum allowed by the Internal Revenue Code (the Code). Participants may also enter into a special salary reduction agreement to make deferral contributions in an amount up to 100% of any Company paid cash bonuses designated by the Company on a uniform and nondiscriminatory basis that are made for such participants during the plan year. Newly hired employees, once eligible, are automatically enrolled into the Plan at a 3% deferral rate. The deferral rate for these participants is automatically increased 1% annually, not to exceed 5%. Effective January 1, 2024, participants automatically enrolled will have their deferral rates increased 1% annually until deferrals reach a cap of 10%. Participants have the right to opt out of these programs. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollover contributions). Participants direct the investment of their contributions into various investment options offered by the Plan. In addition, participants may self-direct investments of their choice through a brokerage account.

1. DESCRIPTION OF THE PLAN (Continued)

d. Contributions (Continued)

The Company currently makes a non-discretionary matching contribution equal to 50% of the first 5% of eligible compensation that a participant contributes, which totaled $894,028 for the year ended June 30, 2024. Additionally, the Company funded a true-up of the non-discretionary matching contributions totaling $67,436, which is included in the employer contribution receivable as of June 30, 2024. The Company may make discretionary Company profit-sharing contributions with the approval of the Board of Directors. The Company made a discretionary Company profit-sharing contribution equal to 4% of total eligible wages for participants, totaling $1,729,338, which is included in employer contributions receivable as of June 30, 2024. The Company's profit-sharing contribution receivable as of June 30, 2024, is presented net of the forfeitures applied totaling $111,788.

e. Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company's contributions plus applicable earnings thereon is based on years of service as defined by the plan document. A participant begins to vest at two years of service, and 20% annually thereafter. Participants are fully vested after six years of service. Participants become fully vested upon death or disability.

f. Forfeitures

Forfeitures represent non-vested Company contributions forfeited by participants who terminate their employment or withdraw from the Plan. Forfeitures of terminated participants' non-vested accounts may be used to reduce future administrative expenses and Company contributions. The Plan had $116,711 and $124,678 of unallocated forfeitures available for use as of June 30, 2024 and 2023, respectively. The Plan used $3,950 of forfeitures to pay for plan expenses and $115,187 to reduce the plan year 2023 Company profit-sharing contribution during the year ended June 30, 2024. Subsequent to year-end, the Plan applied $111,788 of forfeitures to the Company's profit-sharing contribution for the plan year 2024.

g. Distribution of Benefits

Upon normal retirement (as defined in the plan document), with no option for early retirement, death or disability, the balance in a participant's account will be paid to the participant or their beneficiary in a single lump-sum or installment payments, as defined by the plan document. For termination of service for reasons not mentioned above, a participant may receive the value of their vested balance in a lump-sum distribution.

The Plan allows in-service withdrawals upon attainment of age 59 ½. A participant may also request a withdrawal upon demonstration to the Plan Administrator that they are suffering a "hardship". Hardship is defined in applicable regulations promulgated or to be promulgated pursuant to the Code or standards established by the Secretary of the Treasury or their delegate.

1. DESCRIPTION OF THE PLAN (Continued)

g. Distribution of Benefits (Continued)

If a participant terminates employment and the participant's account balance does not exceed $1,000, the Plan Administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between $1,000 and $5,000, the Company may authorize that the benefit payment be rolled into an individual retirement account (IRA) in the participant's name. Effective January 1, 2024, the limit of involuntary distributions increased to $7,000 under the provisions of SECURE Act 2.0.

h. Notes Receivable from Participants

The Plan allows for participants to borrow an aggregate amount up to the lesser of (i) 50% of the aggregate amount of contributions, plus allocable earnings or (ii) $50,000 of the participant's vested account balance. The minimum loan allowed is $1,000. A participant must repay the note within five years unless the note is used to acquire a principal place of residence, in which case the maximum repayment period is ten years. Notes receivable from participants are secured by the vested account balance in the participant's account and bear interest at the commercial lending rate for comparable notes. Loans may be paid through payroll deductions. Participants may only have three loans outstanding at one time. Effective August 5, 2024, participants may only have two loans outstanding at one time.

i. Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's non-discretionary matching contributions, the Company's discretionary profit-sharing contributions, an allocation of plan earnings and appreciation in fair value of investments and is charged with an allocation of administrative expenses paid by the Plan. Allocations are based on participant earnings, account balances or specific participant transactions, as defined in the plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The Plan prepares its financial statements in accordance with generally accepted accounting standards and principles established by the Financial Accounting Standards Board (FASB). References to generally accepted accounting principles (U.S. GAAP) in these notes are to the FASB Accounting Standards Codification (ASC).

Use of Estimates

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Investments in mutual funds are included in the financial statements at quoted market prices on public exchanges which represent the net asset value (NAV) of shares held by the Plan at year-end. Self-directed brokerage accounts consist of mutual funds, interest-bearing cash and other marketable securities, and are stated at fair value based on the last reported sales price on the last business day of the Plan's year. The Plan Sponsor determines the Plan's valuation policies utilizing information provided by the Plan's investment advisor and trustee. See Note 4 for discussion of fair value measurement.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of June 30, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Contributions

Contributions from plan participants and the non-discretionary matching contributions made by the Plan Sponsor are recorded in the year which the participant contributions are withheld from compensation. Discretionary Company profit-sharing contributions are recorded when such contributions are authorized by the Plan Sponsor's Board of Directors.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan Sponsor pays a portion of the administrative costs associated with professional services provided to the Plan, and therefore, these costs are not included in administrative expenses. The administrative expenses recorded in the Plan represent fees charged by the ERISA Section 3(38) Fiduciary Investment Advisor, trustee fees, and other recordkeeping fees paid directly from the Plan to the Plan's trustee. Fees related to the administration of notes receivable from participants and processing of distributions are charged directly to the participant's account and are included in administrative expenses.

Subsequent Events

Subsequent events have been evaluated through January 23, 2025, which is the date the financial statements were available to be issued. There were no events that met the criteria for recognition for disclosure in the accompanying financial statements, except as disclosed in Note 1c and Note 1h.

3. INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S QUALIFIED INSTITUTION

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, a qualified institution, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying statements of net assets available for benefits as of June 30, 2024 and 2023, and the supplemental schedule, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of June 30, 2024, and the related investment transactions and investment income and interest income on notes receivable from participants reported in the accompanying statement of changes in net assets available for benefits for the year ended June 30, 2024.

At the request of the Plan Administrator, the Plan's independent auditors did not perform auditing procedures with respect to certified investment information, except for comparing such certified investment information included in the accompanying financial statements and supplemental schedule.

4. FAIR VALUE MEASUREMENT

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. *Fair Value Measurement* establishes a hierarchy of the valuation techniques based upon whether the inputs to those valuation techniques reflect assumptions other market participants would use based upon market data obtained from independent sources (also referred to as observable inputs). The fair value hierarchy is as follows:

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

Level 2: Inputs to the valuation methodology include:

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

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

4. FAIR VALUE MEASUREMENT (Continued)

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

Mutual funds: Valued at the daily closing price as reported by the funds. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-directed brokerage accounts: The Fidelity Self-Directed Brokerage Option allows participants to self-direct investment in a wider variety of investment options. Within the Fidelity Self-Directed Brokerage Option, participants may invest in mutual funds, interest-bearing cash, stock and other marketable securities. Common stock is valued at the closing price reported on the active market on which the individual security is traded. Money market funds are valued at $1.00 per share in U.S. dollars. Mutual funds are valued at the daily closing price as reported by the fund, as noted above.

There have been no changes in the methodologies used at June 30, 2024 and 2023.

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

The following tables present by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30:

	2024			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Mutual funds	$ 93,709,350	$ -	$ -	$ 93,709,350
Self-directed brokerage accounts	11,457,126	-	-	11,457,126
Total investments, at fair value	$ 105,166,476	$ -	$ -	$ 105,166,476

	2023			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Mutual funds	$ 80,918,402	$ -	$ -	$ 80,918,402
Self-directed brokerage accounts	11,022,717	-	-	11,022,717
Total investments, at fair value	$ 91,941,119	$ -	$ -	$ 91,941,119

5. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the provisions of the plan document to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, participants would become fully vested in their employer contributions and all accrued benefits shall be paid to participants in accordance with plan provisions.

6. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, notes receivable from participants and transactions with investment funds managed and held by the trustee, as well as fees paid to the plan advisor, are considered party-in-interest transactions. During fiscal year 2024, the Plan paid recordkeeping and investment advisory fees of $184,176.

7. TAX STATUS

The Plan Sponsor has obtained an opinion letter dated June 30, 2020, in which the Internal Revenue Service (IRS) stated that the restated prototype plan document was in compliance with applicable requirements of the Internal Revenue Code (the Code). The Plan Administrator timely adopted the restated prototype plan. Although the Plan has been amended since receiving the opinion letter, the Plan Administrator believes that the Plan is currently being operated in accordance with the Code.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognizes a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress.

8. RISK AND UNCERTAINTIES

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

9. RECONCILIATION OF FINANCIAL STATEMENTS TO THE IRS FORM 5500

The following is a reconciliation of net assets available for benefits on the IRS Form 5500 to the audited financial statements as of June 30:

	2024	2023
Net assets available for benefits per the IRS Form 5500	$ 106,259,912	$ 92,902,554
Employer contributions receivable not on the IRS Form 5500	1,796,774	1,467,287
Net assets available for benefits per financial statements	$ 108,056,686	$ 94,369,841

9. RECONCILIATION OF FINANCIAL STATEMENTS TO THE IRS FORM 5500 (Continued)

The following is a reconciliation of net income per the IRS Form 5500 to the audited financial statements for the year ended June 30, 2024:

Net income per the IRS Form 5500	$ 13,357,358
Net change in employer contributions receivable	329,487
Net increase per financial statements	$ 13,686,845

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN
(PLAN NO. 002, FEIN: 04-2500346)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
June 30, 2024

(a) Party-In-Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
**	Fidelity 500 Index Investment	Mutual Fund	*	$ 13,532,996
**	Fidelity Brokeragelink	Self-Directed Brokerage Accounts	*	11,457,126
	Vanguard Target Retirement 2035	Mutual Fund	*	9,439,815
	T. Rowe Price Blue Chip Growth	Mutual Fund	*	8,260,893
**	Fidelity Growth Company K	Mutual Fund	*	6,843,976
	Vanguard Target Retirement 2030	Mutual Fund	*	4,345,351
**	Fidelity Extended Market Index Fund	Mutual Fund	*	3,885,114
	Delaware Value R6	Mutual Fund	*	3,820,133
	Vanguard Target Retirement 2045	Mutual Fund	*	3,750,962
	Vanguard Target Retirement 2050	Mutual Fund	*	3,683,815
	Metropolitan West Total Return	Mutual Fund	*	3,625,136
	Driehaus Emerging Growth IS	Mutual Fund	*	2,855,515
	Vanguard Target Retirement 2040	Mutual Fund	*	2,629,465
	Vanguard Target Retirement 2020	Mutual Fund	*	2,517,319
	Vanguard Target Retirement 2055	Mutual Fund	*	2,410,766
**	Fidelity International Index Investment	Mutual Fund	*	2,273,762
	Vanguard Small Cap Index Signal	Mutual Fund	*	2,147,263
	Vanguard Real Estate Index Fund Admiral	Mutual Fund	*	2,130,441
	Vanguard International Growth Admiral	Mutual Fund	*	2,003,061
	Vanguard Target Retirement 2025	Mutual Fund	*	1,995,974
	Invesco Small Cap Value Fund R6	Mutual Fund	*	1,931,241
	Eaton Vance Income Fund of Boston R6	Mutual Fund	*	1,294,890
	Eaton Vance Floating Rate Adv R6	Mutual Fund	*	1,247,566
	Vanguard Target Retirement 2060	Mutual Fund	*	1,135,915
**	Fidelity US Bond Index	Mutual Fund	*	1,135,695
	Oppenheimer Gold Special Minerals I	Mutual Fund	*	1,094,376
	Gabelli U.S. Treasury Money Market Fund	Mutual Fund	*	1,071,815
	Vanguard Target Retirement Income	Mutual Fund	*	857,370
**	Fidelity Select Technology	Mutual Fund	*	494,505
**	Fidelity Total Return Government Bond R6	Mutual Fund	*	408,725
**	Fidelity Ginnie Mae Fund	Mutual Fund	*	295,829
**	Fidelity Select Healthcare	Mutual Fund	*	262,420
	Vanguard Emerging Markets Stock Index Fund	Mutual Fund	*	108,610
	Vanguard Energy Fund	Mutual Fund	*	95,519
	American Century Inflation-Adj Bond	Mutual Fund	*	79,110
	Vanguard Target Retirement 2065	Mutual Fund	*	26,862
	Columbia Emerging Markets Bond I3	Mutual Fund	*	16,557
	Vanguard Target Retirement 2070	Mutual Fund	*	588
**	Notes Receivable From Participants	Interest rates ranging from 4.25% to 9.50%, maturing through September 2032	-	1,093,436
				$ 106,259,912

* The cost of participant-directed investments is not required to be disclosed.
** Party-in-interest

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS
AS OF JUNE 30, 2024 AND 2023 AND
FOR THE YEAR ENDED JUNE 30, 2024

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Contents
June 30, 2024 and 2023

	Pages
Independent Auditor's Report	1 - 1B
Financial Statements:	
Statements of Net Assets Available for Benefits	2
Statement of Changes in Net Assets Available for Benefits	3
Notes to Financial Statements	4 - 11
Supplemental Schedule:	
Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year	12

AAFCPAs
great minds | great hearts

50 Washington Street
Westborough, MA 01581
508.366.9100
aafcpa.com

Independent Auditor's Report

To the Plan Administrator and Trustees of
Ophthalmic Consultants of Boston, Inc.
401(k) Profit Sharing Plan:

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

We have performed audits of the financial statements of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of June 30, 2024 and 2023, and for the year ended June 30, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of June 30, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

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

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

AAFCPAs, Inc.

Westborough, Massachusetts
January 23, 2025

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits
June 30, 2024 and 2023

Assets	**2024**	**2023**
Investments, at fair value:		
Mutual funds	$ 93,709,350	$ 80,918,402
Self-directed brokerage accounts	11,457,126	11,022,717
Total investments, at fair value	105,166,476	91,941,119
Receivables:		
Employer contributions	1,796,774	1,467,287
Notes receivable from participants	1,093,436	961,435
Total receivables	2,890,210	2,428,722
Net Assets Available for Benefits	$ 108,056,686	$ 94,369,841

The accompanying notes are an integral part of these statements.

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits
For the Year Ended June 30, 2024

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation of investments	$ 11,855,467
Investment and dividends	3,114,018
Total investment income	14,969,485
Interest income on notes receivable from participants	68,366
Contributions:	
Participant	3,393,683
Employer	2,579,014
Rollover	13,960
Total contributions	5,986,657
Total additions	21,024,508
Deductions from Net Assets Attributed to:	
Benefits paid to participants	7,153,487
Administrative expenses	184,176
Total deductions	7,337,663
Net increase	13,686,845
Net Assets Available for Benefits:	
Beginning of year	94,369,841
End of year	$ 108,056,686

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF THE PLAN

The following description of the Ophthalmic Consultants of Boston, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

a. General

The Plan is a defined contribution plan which covers substantially all full-time employees of Ophthalmic Consultants of Boston, Inc. (Plan Sponsor) (the Company). The Plan was established to provide the Company's employees with a qualified retirement savings plan funded by employee and employer contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Directors is responsible for the oversight of the Plan. The Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Board of Directors.

b. Trustee

Fidelity Management Trust Company (FMTC) is the trustee for the Plan's assets.

c. Eligibility

Employees must be at least twenty-one years of age and have completed three months of service to participate in the Plan. Employees are not eligible for matching contributions or discretionary Company profit sharing contributions until they have completed one year of service (with at least 1,000 hours). Employees must be employed at the end of the plan year to receive discretionary Company profit-sharing contributions. Temporary employees, students, interns, residents and fellows practicing temporarily in an ophthalmic setting, and residents of Puerto Rico are excluded from participating in the Plan. Effective August 5, 2024, only residents of Puerto Rico are excluded from participating in the Plan.

d. Contributions

Participants may contribute up to 60% of pre-tax and post-tax (Roth) annual compensation, including a catch-up provision for those age fifty years or older, as defined in the Plan, up to the maximum allowed by the Internal Revenue Code (the Code). Participants may also enter into a special salary reduction agreement to make deferral contributions in an amount up to 100% of any Company paid cash bonuses designated by the Company on a uniform and nondiscriminatory basis that are made for such participants during the plan year. Newly hired employees, once eligible, are automatically enrolled into the Plan at a 3% deferral rate. The deferral rate for these participants is automatically increased 1% annually, not to exceed 5%. Effective January 1, 2024, participants automatically enrolled will have their deferral rates increased 1% annually until deferrals reach a cap of 10%. Participants have the right to opt out of these programs. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollover contributions). Participants direct the investment of their contributions into various investment options offered by the Plan. In addition, participants may self-direct investments of their choice through a brokerage account.

1. DESCRIPTION OF THE PLAN (Continued)

d. Contributions (Continued)

The Company currently makes a non-discretionary matching contribution equal to 50% of the first 5% of eligible compensation that a participant contributes, which totaled $894,028 for the year ended June 30, 2024. Additionally, the Company funded a true-up of the non-discretionary matching contributions totaling $67,436, which is included in the employer contribution receivable as of June 30, 2024. The Company may make discretionary Company profit-sharing contributions with the approval of the Board of Directors. The Company made a discretionary Company profit-sharing contribution equal to 4% of total eligible wages for participants, totaling $1,729,338, which is included in employer contributions receivable as of June 30, 2024. The Company's profit-sharing contribution receivable as of June 30, 2024, is presented net of the forfeitures applied totaling $111,788.

e. Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company's contributions plus applicable earnings thereon is based on years of service as defined by the plan document. A participant begins to vest at two years of service, and 20% annually thereafter. Participants are fully vested after six years of service. Participants become fully vested upon death or disability.

f. Forfeitures

Forfeitures represent non-vested Company contributions forfeited by participants who terminate their employment or withdraw from the Plan. Forfeitures of terminated participants' non-vested accounts may be used to reduce future administrative expenses and Company contributions. The Plan had $116,711 and $124,678 of unallocated forfeitures available for use as of June 30, 2024 and 2023, respectively. The Plan used $3,950 of forfeitures to pay for plan expenses and $115,187 to reduce the plan year 2023 Company profit-sharing contribution during the year ended June 30, 2024. Subsequent to year-end, the Plan applied $111,788 of forfeitures to the Company's profit-sharing contribution for the plan year 2024.

g. Distribution of Benefits

Upon normal retirement (as defined in the plan document), with no option for early retirement, death or disability, the balance in a participant's account will be paid to the participant or their beneficiary in a single lump-sum or installment payments, as defined by the plan document. For termination of service for reasons not mentioned above, a participant may receive the value of their vested balance in a lump-sum distribution.

The Plan allows in-service withdrawals upon attainment of age 59 ½. A participant may also request a withdrawal upon demonstration to the Plan Administrator that they are suffering a "hardship". Hardship is defined in applicable regulations promulgated or to be promulgated pursuant to the Code or standards established by the Secretary of the Treasury or their delegate.

1. DESCRIPTION OF THE PLAN (Continued)

g. Distribution of Benefits (Continued)

If a participant terminates employment and the participant's account balance does not exceed $1,000, the Plan Administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between $1,000 and $5,000, the Company may authorize that the benefit payment be rolled into an individual retirement account (IRA) in the participant's name. Effective January 1, 2024, the limit of involuntary distributions increased to $7,000 under the provisions of SECURE Act 2.0.

h. Notes Receivable from Participants

The Plan allows for participants to borrow an aggregate amount up to the lesser of (i) 50% of the aggregate amount of contributions, plus allocable earnings or (ii) $50,000 of the participant's vested account balance. The minimum loan allowed is $1,000. A participant must repay the note within five years unless the note is used to acquire a principal place of residence, in which case the maximum repayment period is ten years. Notes receivable from participants are secured by the vested account balance in the participant's account and bear interest at the commercial lending rate for comparable notes. Loans may be paid through payroll deductions. Participants may only have three loans outstanding at one time. Effective August 5, 2024, participants may only have two loans outstanding at one time.

i. Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's non-discretionary matching contributions, the Company's discretionary profit-sharing contributions, an allocation of plan earnings and appreciation in fair value of investments and is charged with an allocation of administrative expenses paid by the Plan. Allocations are based on participant earnings, account balances or specific participant transactions, as defined in the plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

The Plan prepares its financial statements in accordance with generally accepted accounting standards and principles established by the Financial Accounting Standards Board (FASB). References to generally accepted accounting principles (U.S. GAAP) in these notes are to the FASB Accounting Standards Codification (ASC).

Use of Estimates

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

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Investments in mutual funds are included in the financial statements at quoted market prices on public exchanges which represent the net asset value (NAV) of shares held by the Plan at year-end. Self-directed brokerage accounts consist of mutual funds, interest-bearing cash and other marketable securities, and are stated at fair value based on the last reported sales price on the last business day of the Plan's year. The Plan Sponsor determines the Plan's valuation policies utilizing information provided by the Plan's investment advisor and trustee. See Note 4 for discussion of fair value measurement.

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

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of June 30, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Contributions

Contributions from plan participants and the non-discretionary matching contributions made by the Plan Sponsor are recorded in the year which the participant contributions are withheld from compensation. Discretionary Company profit-sharing contributions are recorded when such contributions are authorized by the Plan Sponsor's Board of Directors.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan Sponsor pays a portion of the administrative costs associated with professional services provided to the Plan, and therefore, these costs are not included in administrative expenses. The administrative expenses recorded in the Plan represent fees charged by the ERISA Section 3(38) Fiduciary Investment Advisor, trustee fees, and other recordkeeping fees paid directly from the Plan to the Plan's trustee. Fees related to the administration of notes receivable from participants and processing of distributions are charged directly to the participant's account and are included in administrative expenses.

Subsequent Events

Subsequent events have been evaluated through January 23, 2025, which is the date the financial statements were available to be issued. There were no events that met the criteria for recognition for disclosure in the accompanying financial statements, except as disclosed in Note 1c and Note 1h.

3. INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S QUALIFIED INSTITUTION

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, a qualified institution, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying statements of net assets available for benefits as of June 30, 2024 and 2023, and the supplemental schedule, Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year as of June 30, 2024, and the related investment transactions and investment income and interest income on notes receivable from participants reported in the accompanying statement of changes in net assets available for benefits for the year ended June 30, 2024.

At the request of the Plan Administrator, the Plan's independent auditors did not perform auditing procedures with respect to certified investment information, except for comparing such certified investment information included in the accompanying financial statements and supplemental schedule.

4. FAIR VALUE MEASUREMENT

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants as of the measurement date. *Fair Value Measurement* establishes a hierarchy of the valuation techniques based upon whether the inputs to those valuation techniques reflect assumptions other market participants would use based upon market data obtained from independent sources (also referred to as observable inputs). The fair value hierarchy is as follows:

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

Level 2: Inputs to the valuation methodology include:

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

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

4. FAIR VALUE MEASUREMENT (Continued)

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

Mutual funds: Valued at the daily closing price as reported by the funds. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-directed brokerage accounts: The Fidelity Self-Directed Brokerage Option allows participants to self-direct investment in a wider variety of investment options. Within the Fidelity Self-Directed Brokerage Option, participants may invest in mutual funds, interest-bearing cash, stock and other marketable securities. Common stock is valued at the closing price reported on the active market on which the individual security is traded. Money market funds are valued at $1.00 per share in U.S. dollars. Mutual funds are valued at the daily closing price as reported by the fund, as noted above.

There have been no changes in the methodologies used at June 30, 2024 and 2023.

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

The following tables present by level, within the fair value hierarchy, the Plan's assets at fair value as of June 30:

	2024			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Mutual funds	$ 93,709,350	$ -	$ -	$ 93,709,350
Self-directed brokerage accounts	11,457,126	-	-	11,457,126
Total investments, at fair value	$ 105,166,476	$ -	$ -	$ 105,166,476

	2023			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Mutual funds	$ 80,918,402	$ -	$ -	$ 80,918,402
Self-directed brokerage accounts	11,022,717	-	-	11,022,717
Total investments, at fair value	$ 91,941,119	$ -	$ -	$ 91,941,119

5. PLAN TERMINATION

Although the Company has not expressed any intent to do so, it has the right under the provisions of the plan document to terminate the Plan, subject to the provisions of ERISA. In the event of plan termination, participants would become fully vested in their employer contributions and all accrued benefits shall be paid to participants in accordance with plan provisions.

6. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Section 3(14) of ERISA defines a party-in-interest to include, among others, fiduciaries or employees of the Plan, any person who provides services to the Plan or an employer whose employees are covered by the Plan. Accordingly, notes receivable from participants and transactions with investment funds managed and held by the trustee, as well as fees paid to the plan advisor, are considered party-in-interest transactions. During fiscal year 2024, the Plan paid recordkeeping and investment advisory fees of $184,176.

7. TAX STATUS

The Plan Sponsor has obtained an opinion letter dated June 30, 2020, in which the Internal Revenue Service (IRS) stated that the restated prototype plan document was in compliance with applicable requirements of the Internal Revenue Code (the Code). The Plan Administrator timely adopted the restated prototype plan. Although the Plan has been amended since receiving the opinion letter, the Plan Administrator believes that the Plan is currently being operated in accordance with the Code.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognizes a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress.

8. RISK AND UNCERTAINTIES

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

9. RECONCILIATION OF FINANCIAL STATEMENTS TO THE IRS FORM 5500

The following is a reconciliation of net assets available for benefits on the IRS Form 5500 to the audited financial statements as of June 30:

	2024	2023
Net assets available for benefits per the IRS Form 5500	$ 106,259,912	$ 92,902,554
Employer contributions receivable not on the IRS Form 5500	1,796,774	1,467,287
Net assets available for benefits per financial statements	$ 108,056,686	$ 94,369,841

9. RECONCILIATION OF FINANCIAL STATEMENTS TO THE IRS FORM 5500 (Continued)

The following is a reconciliation of net income per the IRS Form 5500 to the audited financial statements for the year ended June 30, 2024:

Net income per the IRS Form 5500	$ 13,357,358
Net change in employer contributions receivable	329,487
Net increase per financial statements	$ 13,686,845

OPHTHALMIC CONSULTANTS OF BOSTON, INC.
401(K) PROFIT SHARING PLAN
(PLAN NO. 002, FEIN: 04-2500346)

Form 5500, Schedule H, Part IV, Line 4i - Schedule of Assets Held at End of Year
June 30, 2024

(a) Party-In-Interest	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
**	Fidelity 500 Index Investment	Mutual Fund	*	$ 13,532,996
**	Fidelity Brokeragelink	Self-Directed Brokerage Accounts	*	11,457,126
	Vanguard Target Retirement 2035	Mutual Fund	*	9,439,815
	T. Rowe Price Blue Chip Growth	Mutual Fund	*	8,260,893
**	Fidelity Growth Company K	Mutual Fund	*	6,843,976
	Vanguard Target Retirement 2030	Mutual Fund	*	4,345,351
**	Fidelity Extended Market Index Fund	Mutual Fund	*	3,885,114
	Delaware Value R6	Mutual Fund	*	3,820,133
	Vanguard Target Retirement 2045	Mutual Fund	*	3,750,962
	Vanguard Target Retirement 2050	Mutual Fund	*	3,683,815
	Metropolitan West Total Return	Mutual Fund	*	3,625,136
	Driehaus Emerging Growth IS	Mutual Fund	*	2,855,515
	Vanguard Target Retirement 2040	Mutual Fund	*	2,629,465
	Vanguard Target Retirement 2020	Mutual Fund	*	2,517,319
	Vanguard Target Retirement 2055	Mutual Fund	*	2,410,766
**	Fidelity International Index Investment	Mutual Fund	*	2,273,762
	Vanguard Small Cap Index Signal	Mutual Fund	*	2,147,263
	Vanguard Real Estate Index Fund Admiral	Mutual Fund	*	2,130,441
	Vanguard International Growth Admiral	Mutual Fund	*	2,003,061
	Vanguard Target Retirement 2025	Mutual Fund	*	1,995,974
	Invesco Small Cap Value Fund R6	Mutual Fund	*	1,931,241
	Eaton Vance Income Fund of Boston R6	Mutual Fund	*	1,294,890
	Eaton Vance Floating Rate Adv R6	Mutual Fund	*	1,247,566
	Vanguard Target Retirement 2060	Mutual Fund	*	1,135,915
**	Fidelity US Bond Index	Mutual Fund	*	1,135,695
	Oppenheimer Gold Special Minerals I	Mutual Fund	*	1,094,376
	Gabelli U.S. Treasury Money Market Fund	Mutual Fund	*	1,071,815
	Vanguard Target Retirement Income	Mutual Fund	*	857,370
**	Fidelity Select Technology	Mutual Fund	*	494,505
**	Fidelity Total Return Government Bond R6	Mutual Fund	*	408,725
**	Fidelity Ginnie Mae Fund	Mutual Fund	*	295,829
**	Fidelity Select Healthcare	Mutual Fund	*	262,420
	Vanguard Emerging Markets Stock Index Fund	Mutual Fund	*	108,610
	Vanguard Energy Fund	Mutual Fund	*	95,519
	American Century Inflation-Adj Bond	Mutual Fund	*	79,110
	Vanguard Target Retirement 2065	Mutual Fund	*	26,862
	Columbia Emerging Markets Bond I3	Mutual Fund	*	16,557
	Vanguard Target Retirement 2070	Mutual Fund	*	588
**	Notes Receivable From Participants	Interest rates ranging from 4.25% to 9.50%, maturing through September 2032	-	1,093,436
				$ 106,259,912

* The cost of participant-directed investments is not required to be disclosed.
** Party-in-interest