

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) HURRICANE BERYL
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 ATOS SYNTEL INC. 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1987
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) ATOS SYNTEL INC. 525 EAST BIG BEAVER ROAD SUITE 300 TROY, MI 48083
2b	Employer Identification Number (EIN) 83-4284670
2c	Plan Sponsor's telephone number 682-978-8622
2d	Business code (see instructions) 541511

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	03/27/2025	MAHENDRA YADAV
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	03/27/2025	MAHENDRA YADAV
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 2658
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 2244 6a(2) 1610 6b 4 6c 480 6d 2094 6e 3 6f 2097 6g(1) 1026 6g(2) 1069 6h 78
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2E 2F 2G 2J 3D 3H

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan ATOS SYNTEL INC. 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ATOS SYNTEL INC.	D Employer Identification Number (EIN) 83-4284670

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

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	DH1583	2097	01/01/2023	12/31/2023

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4** 2763532**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING**b** Balance at the end of the previous year **7b** 2826004**c** Additions: (1) Contributions deposited during the year **7c(1)** 632678
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)** 63316
(4) Transferred from separate account **7c(4)** 140435
(5) Other (specify below) **7c(5)** 11518
▶ *(6) Total additions **7c(6)** 847947**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 3673951**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 588072
(2) Administration charge made by carrier **7e(2)** 6160
(3) Transferred to separate account **7e(3)**
(4) Other (specify below) **7e(4)** 18352
▶ *(5) Total deductions **7e(5)** 612584**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 3061367

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan ATOS SYNTEL INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ATOS SYNTEL INC.	D Employer Identification Number (EIN) 83-4284670	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

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

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

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 64	SERVICE PROVIDER	87701	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

USI ADVISORS, INC.

06-1397347

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
99	SERVICE PROVIDER	0	Yes ☒ No ☐	Yes ☐ No ☒	28500	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
USI ADVISORS, INC.	99	28500

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VOYA RETIREMENT INSURANCE & ANNUITY 71-0294708	OTHER FEES

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	CROWE, LLP	b EIN:	35-0921680
c Position:	AUDITOR		
d Address:	ONE MID AMERICA PLAZA SUITE 700 OAKBROOK TERRACE, IL 60181	e Telephone:	630-574-7878

Explanation: BETTER SERVICES

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan ATOS SYNTEL INC. 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 ATOS SYNTEL INC.		
		D Employer Identification Number (EIN) 83-4284670

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	190199	198463
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	34120536	47809765
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	2826004	3061367
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	37136739	51069595
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	37136739	51069595

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)	1546520	
(B) Participants	2a(1)(B)	7043580	
(C) Others (including rollovers)	2a(1)(C)	703876	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		9293976
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	8948	
(F) Other	2b(1)(F)	63316	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		72264
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1336168	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1336168
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		8114946
c Other income	2c		1609
d Total income. Add all income amounts in column (b) and enter total	2d		18818963

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4646285	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4646285
f Corrective distributions (see instructions)	2f		144216
g Certain deemed distributions of participant loans (see instructions)	2g		3589
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	78707	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	12260	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	1050	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		92017
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4886107

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		13932856
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **HARPER & PEARSON P. C.**

(2) EIN: **74-1695589**

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.)	☒	☐	819451
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	☐	☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	☐	☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☐	☐	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan ATOS SYNTEL INC. 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ATOS SYNTEL INC.	D Employer Identification Number (EIN) 83-4284670

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	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): 71-0294708	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	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
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase ☐ Decrease ☐ Both ☐ No
---	--

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

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2023
v. 230707

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☐ "Prior year" ADP test ☒ "Current year" ADP test ☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702844A</u> .	

ATOS SYNTEL INC. 401(K) PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

C O N T E N T S

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrative Committee of
Atos Syntel Inc. 401(k) Plan
Troy, MI

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2023 Financial Statements

We have performed audit of the accompanying financial statements of Atos Syntel Inc. 401(k) 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 statement of net assets available for plan benefits – modified cash basis as of December 31, 2023, and the related statement of changes in net assets available for plan benefits – modified cash basis for the year then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2023 financial statements of Atos Syntel Inc. 401(k) Plan's (the Plan) performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the 2023 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section –

- the amounts and disclosures in the 2023 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with modified cash basis of accounting.
- the information in the 2023 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2023 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Correction of Error

Certain errors related to nonexempt prohibited transactions as of December 31, 2023, were discovered subsequent to issuance of audit report dated October 31, 2024. Accordingly, amounts reported within Schedule H, Line 4a – Schedule Of Delinquent Participant Contributions, for the year ended December 31, 2023, have been restated in the supplemental schedules of the financial statements now presented. Our opinion is not modified with respect to that matter.

Basis of Accounting

We draw attention to Note A of the 2023 financial statements, which describe the basis of accounting. The 2023 financial statements were prepared on a modified cash basis of accounting which is comprehensive basis of accounting other than generally accepted accounting principles in the United States. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the 2023 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note A; this included determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 2023 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2023 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2023 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 the modified cash basis of accounting.

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 the modified cash basis of accounting.

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.

2023 Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent contributions and assets (held at end of year) for the year ended and as of December 31, 2023 are presented for purposes of additional analysis, delinquent contributions and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all

material respects, in conformity with 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).

Auditor's Report on the 2022 Financial Statements

The financial statements of Atos Syntel Inc. 401(k) Plan as of December 31, 2022, were audited by predecessor auditors. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 23, 2024 indicated that in their opinion (a) the amounts and disclosures in the 2022 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with the modified cash basis of accounting, and (b) the information in the 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2022 supplemental schedules, other than the information in the 2022 supplemental schedules that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2022 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

A handwritten signature in blue ink that reads "Harper & Pearson Company, P.C.".

HARPER & PEARSON COMPANY, P.C.

Houston, Texas

October 31, 2024, except for Schedule H, Line 4a – Schedule of Delinquent Participant Contributions, as to which the date is February 4, 2025

ATOS SYNTEL INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	50,871,132	36,946,540
Receivables:		
Notes receivable from participants	<u>198,463</u>	<u>190,199</u>
TOTAL ASSETS	<u>51,069,595</u>	<u>37,136,739</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 51,069,595</u>	<u>\$ 37,136,739</u>

ATOS SYNTEL INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
FOR THE YEAR ENDED DECEMBER 31, 2023

ADDITIONS ATTRIBUTED TO:

INVESTMENT INCOME

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	<u>1,336,168</u>

TOTAL INVESTMENT INCOME 9,451,114

Interest income from participant loans and other 73,873

CONTRIBUTIONS

Employer	1,546,520
Employees	7,043,580
Rollovers	<u>703,876</u>

TOTAL ADDITIONS 18,818,963

DEDUCTIONS ATTRIBUTED TO:

Benefits paid to participants	4,646,285
Corrective distributions	144,216
Deemed distributions from participant loans	3,589
Administrative expenses	<u>92,017</u>

TOTAL DEDUCTIONS 4,886,107

NET INCREASE 13,932,856

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Beginning 37,136,739

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Ending \$ 51,069,595

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

General - Atos Syntel Inc. 401(k) Plan (the Plan) was adopted effective January 1, 1987. (the Company and Plan Sponsor), affiliates and their beneficiaries. The Plan is a defined contribution plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Basis of Presentation - The financial statements of the Plan are prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States (GAAP). Under this method, revenues are recognized when received rather than when earned, and expenses are recognized when paid rather than when incurred. Modification to the cash basis method has been made with respect to the valuation of investments at fair value.

Estimates - The preparation of financial statements in conformity with modified cash basis of accounting requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan provides for several investment options which are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for plan benefits – modified cash basis and the statement of changes in net assets available for plan benefits – modified cash basis.

Notes Receivable from Participants – Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principals and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Valuation of Investments - Investments are reported at fair or contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In accordance with the policy of stating certain investments at fair value, net investment gain or loss is included in the carrying value of related investments in the statements of net assets available for plan benefits – modified cash basis and the changes in the net investment gain or loss are reflected in the statement of changes in net assets available for plan benefits – modified cash basis.

Fully benefit-responsive investment contracts are reported at contract value because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

Benefit-Responsive Fund - The Voya Retirement Insurance and Annuity Company (Guaranteed Interest Account) invests primarily in asset-backed contracts that are fully benefit-responsive. These asset-backed contracts have two components: (1) a portfolio of securities or underlying assets and (2) a wrap contract. Pursuant to the contract, the issuer of the contract (wrap provider) undertakes to repay the principal amount deposited plus accrued interest less expenses to fund participant-directed withdrawals, transfers and loans.

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(CONTINUED)

The crediting rate of the asset-backed contract is a function of the relationship between the market value, yield and duration of the underlying assets versus the contract value. If the positive adjustment for the portion of net assets attributable to fully benefit-responsive investment contracts from fair value to contract value increases, the crediting rate at the next reset date will be negatively impacted and vice versa. Interest rate change is a key factor that can influence future crediting rates because it impacts the value, yield and duration of the underlying securities.

All of the asset-backed contracts held by the Guaranteed Interest Account are fully participating contracts. In a fully participating contract, the asset and liability risks may be transferred from the wrap provider to the Guaranteed Interest Account in the event of a termination or non-participant directed withdrawal, transfer or loan. The wrap provider may terminate a fully benefit-responsive contract and settle at an amount different from the contract value if the wrap provider of the Guaranteed Interest Account is unable to meet the terms of the contract. The Plan Administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are not probable of occurring.

Federal Income Tax - The Company adopted a Volume Submitter Profit Sharing Plan (the Volume Submitter Plan) with a deferral arrangement. The Volume Submitter Plan received a favorable opinion letter from the Internal Revenue Service on October 1, 2018, which stated that the Volume Submitter Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Volume Submitter Plan has been subsequently amended; however, the Plan Administrator believes the Plan continues to be in compliance with the applicable requirements of the IRC at December 31, 2023.

The Plan Administrator believes that all significant tax positions utilized by the Plan will more likely than not be sustained upon examination. As of December 31, 2023, the tax years that remain subject to examination by the major tax jurisdictions under the statute of limitations are from the year 2020 forward (with limited exceptions). Tax penalties and interest, if any, would be accrued as incurred and would be classified as tax expense in the statement of changes in net assets available for plan benefits.

Subsequent Events - The Plan has evaluated subsequent events through October 31, 2024, the date the financial statements were available to be issued. No subsequent events occurred which require adjustment or disclosure to the financial statements at December 31, 2023.

NOTE B PLAN DESCRIPTION

The following description of the Plan provides only general information about the Plan. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

Participation - Employees who are over 21 years of age, non-union, resident and non-leased are eligible to become participants in the Plan on the first day of each month coinciding with or following three months of continuous service.

NOTE B PLAN DESCRIPTION (CONTINUED)

Contributions - Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax or after tax (Roth) basis in an annual amount up to 75% of eligible compensation. Eligible compensation in 2023 is limited to \$330,000. Contributions are made through authorized payroll reductions. Contributions by individual employees were limited to \$22,500 (participants under 50 years of age) and \$30,000 (participants 50 years of age or older) in 2023. This limitation is periodically adjusted to reflect cost-of-living increases. Additional amounts maybe be contributed at the discretion of the Company. In February 2024, the Company elected to make a discretionary Company matching contribution of approximately \$1.68 million which was based on participant deferrals made to the plan in 2023. As the financial statements are prepared on a modified cash basis, this contribution is not accrued for or presented in the financial statements as of and for the year ended December 31, 2023.

Effective January 1, 2024, the Plan was amended to allow "In-Plan Roth Conversions," which allow the conversion of existing participant account balances that are considered pre-tax, including pre-tax contributions, and vested employer contributions, to Roth accounts.

Each participant account is credited with the participant's contribution, the Company's contributions, and a pro rata share of the earnings of each fund in which the participant has invested.

Vesting - A participant is immediately fully vested with respect to the portion of their account attributable to participant contributions and related earnings. Vesting of 50% of employer discretionary matching contributions, non-elective employer contributions and related earnings occurs upon two years of service, and 100% upon three years of service.

Forfeitures of account balances not fully vested, are used to reduce future Plan expenses. During the year ended December 31, 2023 forfeitures totaling \$0 were used to reduce Plan expenses. Forfeitures available for use at December 31, 2023, amounted to \$26,852.

Note Receivable from Participants - Participants may borrow from their account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer between the investment fund and participant loans receivable. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with prevailing rates. Interest rates on loans outstanding at December 31, 2023 ranged from 3.25% to 8.5%.

Investments - Each participant directs the investment of their account into any of the investment options designated by the Plan Administrator. The Plan allows participants the option of having self directed brokerage accounts. This option allows participants to select investments not specifically offered by the Plan.

Each participant account is credited with the participant's contribution, the Company's contribution, and a pro rata share of the administrative expenses and earnings of each fund in which the participant has invested.

Administration - The Company as the Plan Administrator may, at its discretion, pay the Plan's administrative expenses. Any Plan expenses not paid by the Company will be paid by the Plan.

NOTE B PLAN DESCRIPTION (CONTINUED)

Plan Termination - Although the Company has not made a determination to terminate the Plan, the Company has the right under the Plan to terminate the Plan subject to provisions set forth in ERISA. Upon termination, participants would become fully vested in their accrued benefits as of the date of termination.

NOTE C INVESTMENTS AND CERTIFIED INFORMATION

Investments at December 31, 2023 and 2022, as certified by Voya Institutional Trust Company, are as follows:

	<u>2023</u>	<u>2022</u>
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	<u>\$ 50,871,132</u>	<u>\$ 36,946,540</u>

2023 income as certified by Voya Institutional Trust Company is as follows:

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	\$ 1,336,168
Interest income from participant loans and other	\$ 73,873

Voya Institutional Trust Company also certified participant loans receivable and the information contained in the supplemental schedule of assets (held at end of year) at December 31, 2023 and 2022.

The Plan's independent auditors did not perform auditing procedures with respect to the certified information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

NOTE D FAIR VALUE DISCLOSURES

GAAP provides a framework for measuring fair value using a hierarchy that prioritizes the inputs to valuation techniques used to measure fair value based upon whether the inputs to those valuation techniques are observable or unobservable. This hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical financial instruments and the lowest priority to unobservable inputs. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The financial instrument'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. These inputs are summarized in the three broad levels listed below:

NOTE D FAIR VALUE DISCLOSURES (CONTINUED)

Level 1 - Unadjusted quoted prices for identical financial instruments in active markets that the Plan has the ability to access. All investments in the Plan stated at fair value are valued using level 1 inputs. Investments classified as registered investment companies are valued using level 1 inputs.

Level 2 - Other significant observable inputs (including quoted prices in active and inactive markets for similar financial instruments), or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the financial instruments.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the financial instruments. The fair value of Level 3 financial instruments is determined using pricing models or similar techniques, including instruments for which the determination of fair value requires significant management judgment or estimation.

Following is a description of the valuation techniques used for investments measured at fair value. There have been no changes in the techniques used during 2023.

Registered investment companies are valued at the market value of shares held by the Plan at year end.

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 techniques are appropriate and consistent with other market participants, the use of different techniques or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

There were no significant transfers in and/or out of the fair value categories during 2023.

NOTE E PARTY-IN-INTEREST

The Plan invests in various funds offered by Voya Institutional Trust Company. These investments are considered party-in-interest transactions because Voya Institutional Trust Company serves as trustee of the Plan. The Plan Administrator has approved of these investment options.

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2023
(RESTATED)

Plan Number 001 EIN 83-4284670

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			
Check here if Late Participant Loan Repayments are Included: ☒	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
\$ 404		\$ 404		
\$ 1,071		\$ 1,071		
\$ 29,140		\$ 29,140		
\$ 642,209		\$ 642,209		
\$ 146,627		\$ 146,627		

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(A)	12,074.722	Vanguard International Growth Fund	**	\$ 1,229,327
	(A)	2,365.303	Vanguard European Stock Index Fund Admiral	**	190,856
	(A)	19,444.114	Vanguard 500 Index Fund Admiral	**	8,555,215
	(A)	35,270.894	Vanguard Windsor II Fund Admiral	**	2,682,704
	(A)	29,676.940	Vanguard Target Retirement Inc Fund	**	386,097
	(A)	22,718.292	Vanguard Target Retirement 2020 Fund	**	610,441
	(A)	5,840.162	Vanguard Target Retirement 2025 Fund	**	107,342
	(A)	32,685.681	Vanguard Target Retirement 2030 Fund	**	1,159,361
	(A)	42,697.230	Vanguard Target Retirement 2035 Fund	**	944,463
	(A)	78,763.313	Vanguard Target Retirement 2040 Fund	**	3,095,398
	(A)	122,777.463	Vanguard Target Retirement 2045 Fund	**	3,273,247
	(A)	47,775.502	Vanguard Target Retirement 2050 Fund	**	2,123,143
	(A)	17,217.367	Vanguard Target Retirement 2055 Fund	**	853,809
	(A)	15,256.858	Vanguard Target Retirement 2060 Fund	**	697,086
	(A)	8,826.664	Vanguard Target Retirement 2065 Fund	**	264,359
	(A)	702.929	Vanguard Target Retirement 2070 Fund	**	16,659
	(A)	167,710.967	Vanguard Total Bond Market Index Fund Admiral	**	1,628,473
	(B)	8,173.192	Fidelity Extended Market Index Fund	**	637,999
	(C)	3,535.435	Nationwide Geneva Small Cap Growth Fund R6	**	278,062
	(D)	68,932.211	Delaware Ivy Mid Cap Growth Fund - Class R6	**	2,121,733
	(D)	3,788.027	Delaware Small Cap Value Fund R6	**	265,238
	(E)	17,201.893	Invesco Developing Markets Fund R6	**	663,477
	(E)	20,913.337	Invesco Real Estate Fund R6	**	360,128
	(F)	46,193.055	Virtus Ceredex Mid-Cap Value Equity Fund R6	**	547,850
	(F)	56,904.024	Virtus Seix High Yield Fund R6	**	450,111

See independent auditor's report.

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(G)	65,999.035	American Funds Am Balanced R6	**	2,111,969
	(H)	32,338.435	PIMCO Real Return Institutional Fund	**	324,355
	(I)	17,918.847	Pioneer Strategic Income Y Fund	**	170,050
	(J)	80,044.221	Trowe Price Blue Chip Growth Fund I	**	12,018,640
*	(K)	42,173.060	Voya Government Money Market Fund A	**	42,173
*	(K)	3,061,366.660	Voya Retirement Insurance & Annuity Co.	**	3,061,367
*	Participant Loans		Loans to Participants at interest rates ranging from 3.25% to 8.50%	-	198,463
					<u>\$ 51,069,595</u>

* Represents a party-in-interest.

** Cost omitted for participant directed investments.

- (A) All transactions were with Vanguard
- (B) All transactions were with Fidelity Brokerage Services LLC
- (C) All transactions were with Geneva Capital Management
- (D) All transactions were with Delaware Investments
- (E) All transactions were with Invesco
- (F) All transactions were with Virtus Investments
- (G) All transactions were with Capital Group American Funds
- (H) All transactions were with Pacific Investment Management Company
- (I) All transactions were with Pioneer Investments
- (J) All transactions were with T. Rowe Price
- (K) All transactions were with Voya Institutional Trust Company

Attachment to 2023 Form 5500
Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Atos Syntel Inc. 401(k) Plan
EIN 83-4284670
Plan#001
As Of December 31, 2023

(a) (b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
American Funds Am Balanced R6	Registered Investment Company		\$2,111,969
Del Ivy Md Cp Gr Fd - CI R6	Registered Investment Company		\$2,121,733
Delaware Small Cap Value Fd R6	Registered Investment Company		\$265,238
Fidelity Ext Mkt Index Fund	Registered Investment Company		\$637,999
Inv Dev Mrkts Fd R6	Registered Investment Company		\$663,477
Invesco Real Estate Fund R6	Registered Investment Company		\$360,128
Nationwide Geneva S C Gr F R6	Registered Investment Company		\$278,062
PIMCO Real Return Fund Ins	Registered Investment Company		\$324,354
Pioneer Strategic Income Fnd K	Registered Investment Company		\$170,050
TRwPr Blue Chip Growth Fnd I	Registered Investment Company		\$12,018,640
Vangrd 500 Index Fund Adm	Registered Investment Company		\$8,555,215
Vangrd European Stk Ind Fd Adm	Registered Investment Company		\$190,856
Vangrd Intl Grw Fnd Adm	Registered Investment Company		\$1,229,327
Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company		\$1,628,473
Vangrd Trgt Retire 2020 Fd	Registered Investment Company		\$610,441
Vangrd Trgt Retire 2025 Fd	Registered Investment Company		\$107,342
Vangrd Trgt Retire 2030 Fd	Registered Investment Company		\$1,159,361
Vangrd Trgt Retire 2035 Fd	Registered Investment Company		\$944,463
Vangrd Trgt Retire 2040 Fd	Registered Investment Company		\$3,095,398
Vangrd Trgt Retire 2045 Fd	Registered Investment Company		\$3,273,247
Vangrd Trgt Retire 2050 Fd	Registered Investment Company		\$2,123,143
Vangrd Trgt Retire 2055 Fd	Registered Investment Company		\$853,809
Vangrd Trgt Retire 2060 Fd	Registered Investment Company		\$697,086
Vangrd Trgt Retire 2065 Fd	Registered Investment Company		\$264,359
Vangrd Trgt Retire 2070 Fd	Registered Investment Company		\$16,659
Vangrd Trgt Retire Inc Fd	Registered Investment Company		\$386,097
Vangrd Windsor II Fund Adm	Registered Investment Company		\$2,682,704
Virtus Crdx MC VI Eq Fd R6	Registered Investment Company		\$547,850
Virtus Seix High Yield Fund R6	Registered Investment Company		\$450,111
* Voya Fixed Account (4450)	Insurance Company General Account		\$3,061,367
* Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		\$42,173
	Participants Loans - Rates 3.25% to 8.50%		\$198,463
TOTAL			\$51,069,595

* denotes party-in-interest

Column (d) is not required as the Plan's investments are totally participant directed.

ATOS SYNTEL INC. 401(K) PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

C O N T E N T S

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrative Committee of
Atos Syntel Inc. 401(k) Plan
Troy, MI

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2023 Financial Statements

We have performed audit of the accompanying financial statements of Atos Syntel Inc. 401(k) 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 statement of net assets available for plan benefits – modified cash basis as of December 31, 2023, and the related statement of changes in net assets available for plan benefits – modified cash basis for the year then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2023 financial statements of Atos Syntel Inc. 401(k) Plan's (the Plan) performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the 2023 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section –

- the amounts and disclosures in the 2023 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with modified cash basis of accounting.
- the information in the 2023 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2023 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Basis of Accounting

We draw attention to Note A of the 2023 financial statements, which describe the basis of accounting. The 2023 financial statements were prepared on a modified cash basis of accounting which is comprehensive basis of accounting other than generally accepted accounting principles in the United States. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the 2023 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note A; this included determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 2023 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2023 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2023 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 the modified cash basis of accounting.

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 the modified cash basis of accounting.

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.

2023 Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent contributions and assets (held at end of year) for the year ended and as of December 31, 2023 are presented for purposes of additional analysis, delinquent contributions and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with 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).

Auditor's Report on the 2022 Financial Statements

The financial statements of Atos Syntel Inc. 401(k) Plan as of December 31, 2022, were audited by predecessor auditors. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 23, 2024 indicated that in their opinion (a) the amounts and disclosures in the 2022 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with the modified cash basis of accounting, and (b) the information in the 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2022 supplemental schedules, other than the information in the 2022 supplemental schedules that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2022 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

A handwritten signature in blue ink that reads "Harper & Pearson Company P.C." in a cursive script.

HARPER & PEARSON COMPANY, P.C.

Houston, Texas
October 31, 2024

ATOS SYNTEL INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	50,871,132	36,946,540
Receivables:		
Notes receivable from participants	<u>198,463</u>	<u>190,199</u>
TOTAL ASSETS	<u>51,069,595</u>	<u>37,136,739</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 51,069,595</u>	<u>\$ 37,136,739</u>

ATOS SYNTEL INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
FOR THE YEAR ENDED DECEMBER 31, 2023

ADDITIONS ATTRIBUTED TO:

INVESTMENT INCOME

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	<u>1,336,168</u>

TOTAL INVESTMENT INCOME 9,451,114

Interest income from participant loans and other 73,873

CONTRIBUTIONS

Employer	1,546,520
Employees	7,043,580
Rollovers	<u>703,876</u>

TOTAL ADDITIONS 18,818,963

DEDUCTIONS ATTRIBUTED TO:

Benefits paid to participants	4,646,285
Corrective distributions	144,216
Deemed distributions from participant loans	3,589
Administrative expenses	<u>92,017</u>

TOTAL DEDUCTIONS 4,886,107

NET INCREASE 13,932,856

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Beginning 37,136,739

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Ending \$ 51,069,595

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

General - Atos Syntel Inc. 401(k) Plan (the Plan) was adopted effective January 1, 1987. (the Company and Plan Sponsor), affiliates and their beneficiaries. The Plan is a defined contribution plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Basis of Presentation - The financial statements of the Plan are prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States (GAAP). Under this method, revenues are recognized when received rather than when earned, and expenses are recognized when paid rather than when incurred. Modification to the cash basis method has been made with respect to the valuation of investments at fair value.

Estimates - The preparation of financial statements in conformity with modified cash basis of accounting requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan provides for several investment options which are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for plan benefits – modified cash basis and the statement of changes in net assets available for plan benefits – modified cash basis.

Notes Receivable from Participants - Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principals and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Valuation of Investments - Investments are reported at fair or contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In accordance with the policy of stating certain investments at fair value, net investment gain or loss is included in the carrying value of related investments in the statements of net assets available for plan benefits – modified cash basis and the changes in the net investment gain or loss are reflected in the statement of changes in net assets available for plan benefits – modified cash basis.

Fully benefit-responsive investment contracts are reported at contract value because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

Benefit-Responsive Fund - The Voya Retirement Insurance and Annuity Company (Guaranteed Interest Account) invests primarily in asset-backed contracts that are fully benefit-responsive. These asset-backed contracts have two components: (1) a portfolio of securities or underlying assets and (2) a wrap contract. Pursuant to the contract, the issuer of the contract (wrap provider) undertakes to repay the principal amount deposited plus accrued interest less expenses to fund participant-directed withdrawals, transfers and loans.

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(CONTINUED)

The crediting rate of the asset-backed contract is a function of the relationship between the market value, yield and duration of the underlying assets versus the contract value. If the positive adjustment for the portion of net assets attributable to fully benefit-responsive investment contracts from fair value to contract value increases, the crediting rate at the next reset date will be negatively impacted and vice versa. Interest rate change is a key factor that can influence future crediting rates because it impacts the value, yield and duration of the underlying securities.

All of the asset-backed contracts held by the Guaranteed Interest Account are fully participating contracts. In a fully participating contract, the asset and liability risks may be transferred from the wrap provider to the Guaranteed Interest Account in the event of a termination or non-participant directed withdrawal, transfer or loan. The wrap provider may terminate a fully benefit-responsive contract and settle at an amount different from the contract value if the wrap provider of the Guaranteed Interest Account is unable to meet the terms of the contract. The Plan Administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are not probable of occurring.

Federal Income Tax - The Company adopted a Volume Submitter Profit Sharing Plan (the Volume Submitter Plan) with a deferral arrangement. The Volume Submitter Plan received a favorable opinion letter from the Internal Revenue Service on October 1, 2018, which stated that the Volume Submitter Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Volume Submitter Plan has been subsequently amended; however, the Plan Administrator believes the Plan continues to be in compliance with the applicable requirements of the IRC at December 31, 2023.

The Plan Administrator believes that all significant tax positions utilized by the Plan will more likely than not be sustained upon examination. As of December 31, 2023, the tax years that remain subject to examination by the major tax jurisdictions under the statute of limitations are from the year 2020 forward (with limited exceptions). Tax penalties and interest, if any, would be accrued as incurred and would be classified as tax expense in the statement of changes in net assets available for plan benefits.

Subsequent Events - The Plan has evaluated subsequent events through October 31, 2024, the date the financial statements were available to be issued. No subsequent events occurred which require adjustment or disclosure to the financial statements at December 31, 2023.

NOTE B PLAN DESCRIPTION

The following description of the Plan provides only general information about the Plan. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

Participation - Employees who are over 21 years of age, non-union, resident and non-leased are eligible to become participants in the Plan on the first day of each month coinciding with or following three months of continuous service.

NOTE B PLAN DESCRIPTION (CONTINUED)

Contributions - Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax or after tax (Roth) basis in an annual amount up to 75% of eligible compensation. Eligible compensation in 2023 is limited to \$330,000. Contributions are made through authorized payroll reductions. Contributions by individual employees were limited to \$22,500 (participants under 50 years of age) and \$30,000 (participants 50 years of age or older) in 2023. This limitation is periodically adjusted to reflect cost-of-living increases. Additional amounts maybe be contributed at the discretion of the Company. In February 2024, the Company elected to make a discretionary Company matching contribution of approximately \$1.68 million which was based on participant deferrals made to the plan in 2023. As the financial statements are prepared on a modified cash basis, this contribution is not accrued for or presented in the financial statements as of and for the year ended December 31, 2023.

Effective January 1, 2024, the Plan was amended to allow "In-Plan Roth Conversions," which allow the conversion of existing participant account balances that are considered pre-tax, including pre-tax contributions, and vested employer contributions, to Roth accounts.

Each participant account is credited with the participant's contribution, the Company's contributions, and a pro rata share of the earnings of each fund in which the participant has invested.

Vesting - A participant is immediately fully vested with respect to the portion of their account attributable to participant contributions and related earnings. Vesting of 50% of employer discretionary matching contributions, non-elective employer contributions and related earnings occurs upon two years of service, and 100% upon three years of service.

Forfeitures of account balances not fully vested, are used to reduce future Plan expenses. During the year ended December 31, 2023 forfeitures totaling \$0 were used to reduce Plan expenses. Forfeitures available for use at December 31, 2023, amounted to \$26,852.

Note Receivable from Participants - Participants may borrow from their account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer between the investment fund and participant loans receivable. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with prevailing rates. Interest rates on loans outstanding at December 31, 2023 ranged from 3.25% to 8.5%.

Investments - Each participant directs the investment of their account into any of the investment options designated by the Plan Administrator. The Plan allows participants the option of having self directed brokerage accounts. This option allows participants to select investments not specifically offered by the Plan.

Each participant account is credited with the participant's contribution, the Company's contribution, and a pro rata share of the administrative expenses and earnings of each fund in which the participant has invested.

Administration - The Company as the Plan Administrator may, at its discretion, pay the Plan's administrative expenses. Any Plan expenses not paid by the Company will be paid by the Plan.

NOTE B PLAN DESCRIPTION (CONTINUED)

Plan Termination - Although the Company has not made a determination to terminate the Plan, the Company has the right under the Plan to terminate the Plan subject to provisions set forth in ERISA. Upon termination, participants would become fully vested in their accrued benefits as of the date of termination.

NOTE C INVESTMENTS AND CERTIFIED INFORMATION

Investments at December 31, 2023 and 2022, as certified by Voya Institutional Trust Company, are as follows:

	<u>2023</u>	<u>2022</u>
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	<u>\$ 50,871,132</u>	<u>\$ 36,946,540</u>

2023 income as certified by Voya Institutional Trust Company is as follows:

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	\$ 1,336,168
Interest income from participant loans and other	\$ 73,873

Voya Institutional Trust Company also certified participant loans receivable and the information contained in the supplemental schedule of assets (held at end of year) at December 31, 2023 and 2022.

The Plan's independent auditors did not perform auditing procedures with respect to the certified information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

NOTE D FAIR VALUE DISCLOSURES

GAAP provides a framework for measuring fair value using a hierarchy that prioritizes the inputs to valuation techniques used to measure fair value based upon whether the inputs to those valuation techniques are observable or unobservable. This hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical financial instruments and the lowest priority to unobservable inputs. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The financial instrument'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. These inputs are summarized in the three broad levels listed below:

NOTE D FAIR VALUE DISCLOSURES (CONTINUED)

Level 1 - Unadjusted quoted prices for identical financial instruments in active markets that the Plan has the ability to access. All investments in the Plan stated at fair value are valued using level 1 inputs. Investments classified as registered investment companies are valued using level 1 inputs.

Level 2 - Other significant observable inputs (including quoted prices in active and inactive markets for similar financial instruments), or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the financial instruments.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the financial instruments. The fair value of Level 3 financial instruments is determined using pricing models or similar techniques, including instruments for which the determination of fair value requires significant management judgment or estimation.

Following is a description of the valuation techniques used for investments measured at fair value. There have been no changes in the techniques used during 2023.

Registered investment companies are valued at the market value of shares held by the Plan at year end.

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 techniques are appropriate and consistent with other market participants, the use of different techniques or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

There were no significant transfers in and/or out of the fair value categories during 2023.

NOTE E PARTY-IN-INTEREST

The Plan invests in various funds offered by Voya Institutional Trust Company. These investments are considered party-in-interest transactions because Voya Institutional Trust Company serves as trustee of the Plan. The Plan Administrator has approved of these investment options.

ATOS SYNTEL INC. 401(K) PLAN

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

Participant Contributions Transferred Late to Plan Check here if Late Participant Loan Repayments are Included: ☐	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002- 51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$ 404		\$ 404		

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(A)	12,074.722	Vanguard International Growth Fund	**	\$ 1,229,327
	(A)	2,365.303	Vanguard European Stock Index Fund Admiral	**	190,856
	(A)	19,444.114	Vanguard 500 Index Fund Admiral	**	8,555,215
	(A)	35,270.894	Vanguard Windsor II Fund Admiral	**	2,682,704
	(A)	29,676.940	Vanguard Target Retirement Inc Fund	**	386,097
	(A)	22,718.292	Vanguard Target Retirement 2020 Fund	**	610,441
	(A)	5,840.162	Vanguard Target Retirement 2025 Fund	**	107,342
	(A)	32,685.681	Vanguard Target Retirement 2030 Fund	**	1,159,361
	(A)	42,697.230	Vanguard Target Retirement 2035 Fund	**	944,463
	(A)	78,763.313	Vanguard Target Retirement 2040 Fund	**	3,095,398
	(A)	122,777.463	Vanguard Target Retirement 2045 Fund	**	3,273,247
	(A)	47,775.502	Vanguard Target Retirement 2050 Fund	**	2,123,143
	(A)	17,217.367	Vanguard Target Retirement 2055 Fund	**	853,809
	(A)	15,256.858	Vanguard Target Retirement 2060 Fund	**	697,086
	(A)	8,826.664	Vanguard Target Retirement 2065 Fund	**	264,359
	(A)	702.929	Vanguard Target Retirement 2070 Fund	**	16,659
	(A)	167,710.967	Vanguard Total Bond Market Index Fund Admiral	**	1,628,473
	(B)	8,173.192	Fidelity Extended Market Index Fund	**	637,999
	(C)	3,535.435	Nationwide Geneva Small Cap Growth Fund R6	**	278,062
	(D)	68,932.211	Delaware Ivy Mid Cap Growth Fund - Class R6	**	2,121,733
	(D)	3,788.027	Delaware Small Cap Value Fund R6	**	265,238
	(E)	17,201.893	Invesco Developing Markets Fund R6	**	663,477
	(E)	20,913.337	Invesco Real Estate Fund R6	**	360,128
	(F)	46,193.055	Virtus Ceredex Mid-Cap Value Equity Fund R6	**	547,850
	(F)	56,904.024	Virtus Seix High Yield Fund R6	**	450,111

See independent auditor's report.

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(G)	65,999.035	American Funds Am Balanced R6	**	2,111,969
	(H)	32,338.435	PIMCO Real Return Institutional Fund	**	324,355
	(I)	17,918.847	Pioneer Strategic Income Y Fund	**	170,050
	(J)	80,044.221	Trowe Price Blue Chip Growth Fund I	**	12,018,640
*	(K)	42,173.060	Voya Government Money Market Fund A	**	42,173
*	(K)	3,061,366.660	Voya Retirement Insurance & Annuity Co.	**	3,061,367
*	Participant Loans		Loans to Participants at interest rates ranging from 3.25% to 8.50%	-	198,463
					<u>\$ 51,069,595</u>

* Represents a party-in-interest.

** Cost omitted for participant directed investments.

- (A) All transactions were with Vanguard
- (B) All transactions were with Fidelity Brokerage Services LLC
- (C) All transactions were with Geneva Capital Management
- (D) All transactions were with Delaware Investments
- (E) All transactions were with Invesco
- (F) All transactions were with Virtus Investments
- (G) All transactions were with Capital Group American Funds
- (H) All transactions were with Pacific Investment Management Company
- (I) All transactions were with Pioneer Investments
- (J) All transactions were with T. Rowe Price
- (K) All transactions were with Voya Institutional Trust Company

ATOS SYNTEL INC. 401(K) PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrative Committee of
Atos Syntel Inc. 401(k) Plan
Troy, MI

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2023 Financial Statements

We have performed audit of the accompanying financial statements of Atos Syntel Inc. 401(k) 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 statement of net assets available for plan benefits – modified cash basis as of December 31, 2023, and the related statement of changes in net assets available for plan benefits – modified cash basis for the year then ended and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2023 financial statements of Atos Syntel Inc. 401(k) Plan's (the Plan) performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion on the 2023 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section –

- the amounts and disclosures in the 2023 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with modified cash basis of accounting.
- the information in the 2023 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2023 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2023 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Correction of Error

Certain errors related to nonexempt prohibited transactions as of December 31, 2023, were discovered subsequent to issuance of audit report dated October 31, 2024. Accordingly, amounts reported within Schedule H, Line 4a – Schedule Of Delinquent Participant Contributions, for the year ended December 31, 2023, have been restated in the supplemental schedules of the financial statements now presented. Our opinion is not modified with respect to that matter.

Basis of Accounting

We draw attention to Note A of the 2023 financial statements, which describe the basis of accounting. The 2023 financial statements were prepared on a modified cash basis of accounting which is comprehensive basis of accounting other than generally accepted accounting principles in the United States. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the 2023 Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note A; this included determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditor's Responsibilities for the Audit of the 2023 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2023 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2023 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 the modified cash basis of accounting.

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 the modified cash basis of accounting.

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.

2023 Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent contributions and assets (held at end of year) for the year ended and as of December 31, 2023 are presented for purposes of additional analysis, delinquent contributions and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all

material respects, in conformity with 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).

Auditor's Report on the 2022 Financial Statements

The financial statements of Atos Syntel Inc. 401(k) Plan as of December 31, 2022, were audited by predecessor auditors. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 23, 2024 indicated that in their opinion (a) the amounts and disclosures in the 2022 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with the modified cash basis of accounting, and (b) the information in the 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2022 supplemental schedules, other than the information in the 2022 supplemental schedules that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2022 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

A handwritten signature in blue ink that reads "Harper & Pearson Company, P.C." in a cursive script.

HARPER & PEARSON COMPANY, P.C.

Houston, Texas

October 31, 2024, except for Schedule H, Line 4a – Schedule of Delinquent Participant Contributions, as to which the date is February 4, 2025

ATOS SYNTEL INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	50,871,132	36,946,540
Receivables:		
Notes receivable from participants	<u>198,463</u>	<u>190,199</u>
TOTAL ASSETS	<u>51,069,595</u>	<u>37,136,739</u>
NET ASSETS AVAILABLE FOR PLAN BENEFITS	<u>\$ 51,069,595</u>	<u>\$ 37,136,739</u>

ATOS SYNTEL INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS
MODIFIED CASH BASIS
FOR THE YEAR ENDED DECEMBER 31, 2023

ADDITIONS ATTRIBUTED TO:

INVESTMENT INCOME

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	<u>1,336,168</u>

TOTAL INVESTMENT INCOME 9,451,114

Interest income from participant loans and other 73,873

CONTRIBUTIONS

Employer	1,546,520
Employees	7,043,580
Rollovers	<u>703,876</u>

TOTAL ADDITIONS 18,818,963

DEDUCTIONS ATTRIBUTED TO:

Benefits paid to participants	4,646,285
Corrective distributions	144,216
Deemed distributions from participant loans	3,589
Administrative expenses	<u>92,017</u>

TOTAL DEDUCTIONS 4,886,107

NET INCREASE 13,932,856

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Beginning 37,136,739

NET ASSETS AVAILABLE FOR PLAN BENEFITS - Ending \$ 51,069,595

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

General - Atos Syntel Inc. 401(k) Plan (the Plan) was adopted effective January 1, 1987. (the Company and Plan Sponsor), affiliates and their beneficiaries. The Plan is a defined contribution plan and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Basis of Presentation - The financial statements of the Plan are prepared on the modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States (GAAP). Under this method, revenues are recognized when received rather than when earned, and expenses are recognized when paid rather than when incurred. Modification to the cash basis method has been made with respect to the valuation of investments at fair value.

Estimates - The preparation of financial statements in conformity with modified cash basis of accounting requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those estimates.

Risks and Uncertainties - The Plan provides for several investment options which are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statements of net assets available for plan benefits – modified cash basis and the statement of changes in net assets available for plan benefits – modified cash basis.

Notes Receivable from Participants – Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principals and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Valuation of Investments - Investments are reported at fair or contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In accordance with the policy of stating certain investments at fair value, net investment gain or loss is included in the carrying value of related investments in the statements of net assets available for plan benefits – modified cash basis and the changes in the net investment gain or loss are reflected in the statement of changes in net assets available for plan benefits – modified cash basis.

Fully benefit-responsive investment contracts are reported at contract value because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan.

Benefit-Responsive Fund - The Voya Retirement Insurance and Annuity Company (Guaranteed Interest Account) invests primarily in asset-backed contracts that are fully benefit-responsive. These asset-backed contracts have two components: (1) a portfolio of securities or underlying assets and (2) a wrap contract. Pursuant to the contract, the issuer of the contract (wrap provider) undertakes to repay the principal amount deposited plus accrued interest less expenses to fund participant-directed withdrawals, transfers and loans.

NOTE A BASIS OF PRESENTATION AND SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES
(CONTINUED)

The crediting rate of the asset-backed contract is a function of the relationship between the market value, yield and duration of the underlying assets versus the contract value. If the positive adjustment for the portion of net assets attributable to fully benefit-responsive investment contracts from fair value to contract value increases, the crediting rate at the next reset date will be negatively impacted and vice versa. Interest rate change is a key factor that can influence future crediting rates because it impacts the value, yield and duration of the underlying securities.

All of the asset-backed contracts held by the Guaranteed Interest Account are fully participating contracts. In a fully participating contract, the asset and liability risks may be transferred from the wrap provider to the Guaranteed Interest Account in the event of a termination or non-participant directed withdrawal, transfer or loan. The wrap provider may terminate a fully benefit-responsive contract and settle at an amount different from the contract value if the wrap provider of the Guaranteed Interest Account is unable to meet the terms of the contract. The Plan Administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are not probable of occurring.

Federal Income Tax - The Company adopted a Volume Submitter Profit Sharing Plan (the Volume Submitter Plan) with a deferral arrangement. The Volume Submitter Plan received a favorable opinion letter from the Internal Revenue Service on October 1, 2018, which stated that the Volume Submitter Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Volume Submitter Plan has been subsequently amended; however, the Plan Administrator believes the Plan continues to be in compliance with the applicable requirements of the IRC at December 31, 2023.

The Plan Administrator believes that all significant tax positions utilized by the Plan will more likely than not be sustained upon examination. As of December 31, 2023, the tax years that remain subject to examination by the major tax jurisdictions under the statute of limitations are from the year 2020 forward (with limited exceptions). Tax penalties and interest, if any, would be accrued as incurred and would be classified as tax expense in the statement of changes in net assets available for plan benefits.

Subsequent Events - The Plan has evaluated subsequent events through October 31, 2024, the date the financial statements were available to be issued. No subsequent events occurred which require adjustment or disclosure to the financial statements at December 31, 2023.

NOTE B PLAN DESCRIPTION

The following description of the Plan provides only general information about the Plan. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

Participation - Employees who are over 21 years of age, non-union, resident and non-leased are eligible to become participants in the Plan on the first day of each month coinciding with or following three months of continuous service.

NOTE B PLAN DESCRIPTION (CONTINUED)

Contributions - Participants may elect to have a portion of their compensation contributed to the Plan on a pre-tax or after tax (Roth) basis in an annual amount up to 75% of eligible compensation. Eligible compensation in 2023 is limited to \$330,000. Contributions are made through authorized payroll reductions. Contributions by individual employees were limited to \$22,500 (participants under 50 years of age) and \$30,000 (participants 50 years of age or older) in 2023. This limitation is periodically adjusted to reflect cost-of-living increases. Additional amounts maybe be contributed at the discretion of the Company. In February 2024, the Company elected to make a discretionary Company matching contribution of approximately \$1.68 million which was based on participant deferrals made to the plan in 2023. As the financial statements are prepared on a modified cash basis, this contribution is not accrued for or presented in the financial statements as of and for the year ended December 31, 2023.

Effective January 1, 2024, the Plan was amended to allow "In-Plan Roth Conversions," which allow the conversion of existing participant account balances that are considered pre-tax, including pre-tax contributions, and vested employer contributions, to Roth accounts.

Each participant account is credited with the participant's contribution, the Company's contributions, and a pro rata share of the earnings of each fund in which the participant has invested.

Vesting - A participant is immediately fully vested with respect to the portion of their account attributable to participant contributions and related earnings. Vesting of 50% of employer discretionary matching contributions, non-elective employer contributions and related earnings occurs upon two years of service, and 100% upon three years of service.

Forfeitures of account balances not fully vested, are used to reduce future Plan expenses. During the year ended December 31, 2023 forfeitures totaling \$0 were used to reduce Plan expenses. Forfeitures available for use at December 31, 2023, amounted to \$26,852.

Note Receivable from Participants - Participants may borrow from their account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan transactions are treated as a transfer between the investment fund and participant loans receivable. Loan terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with prevailing rates. Interest rates on loans outstanding at December 31, 2023 ranged from 3.25% to 8.5%.

Investments - Each participant directs the investment of their account into any of the investment options designated by the Plan Administrator. The Plan allows participants the option of having self directed brokerage accounts. This option allows participants to select investments not specifically offered by the Plan.

Each participant account is credited with the participant's contribution, the Company's contribution, and a pro rata share of the administrative expenses and earnings of each fund in which the participant has invested.

Administration - The Company as the Plan Administrator may, at its discretion, pay the Plan's administrative expenses. Any Plan expenses not paid by the Company will be paid by the Plan.

NOTE B PLAN DESCRIPTION (CONTINUED)

Plan Termination - Although the Company has not made a determination to terminate the Plan, the Company has the right under the Plan to terminate the Plan subject to provisions set forth in ERISA. Upon termination, participants would become fully vested in their accrued benefits as of the date of termination.

NOTE C INVESTMENTS AND CERTIFIED INFORMATION

Investments at December 31, 2023 and 2022, as certified by Voya Institutional Trust Company, are as follows:

	<u>2023</u>	<u>2022</u>
Investments, at fair value:		
Registered investment companies	\$ 47,809,765	\$ 34,120,536
Investments, at contract value:		
Guaranteed interest account	<u>3,061,367</u>	<u>2,826,004</u>
Total Investments	<u>\$ 50,871,132</u>	<u>\$ 36,946,540</u>

2023 income as certified by Voya Institutional Trust Company is as follows:

Net investment gain from registered investment companies	\$ 8,114,946
Dividend income from registered investment companies	\$ 1,336,168
Interest income from participant loans and other	\$ 73,873

Voya Institutional Trust Company also certified participant loans receivable and the information contained in the supplemental schedule of assets (held at end of year) at December 31, 2023 and 2022.

The Plan's independent auditors did not perform auditing procedures with respect to the certified information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

NOTE D FAIR VALUE DISCLOSURES

GAAP provides a framework for measuring fair value using a hierarchy that prioritizes the inputs to valuation techniques used to measure fair value based upon whether the inputs to those valuation techniques are observable or unobservable. This hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical financial instruments and the lowest priority to unobservable inputs. Valuation techniques maximize the use of observable inputs and minimize the use of unobservable inputs. The financial instrument'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. These inputs are summarized in the three broad levels listed below:

NOTE D FAIR VALUE DISCLOSURES (CONTINUED)

Level 1 - Unadjusted quoted prices for identical financial instruments in active markets that the Plan has the ability to access. All investments in the Plan stated at fair value are valued using level 1 inputs. Investments classified as registered investment companies are valued using level 1 inputs.

Level 2 - Other significant observable inputs (including quoted prices in active and inactive markets for similar financial instruments), or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the financial instruments.

Level 3 - Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the financial instruments. The fair value of Level 3 financial instruments is determined using pricing models or similar techniques, including instruments for which the determination of fair value requires significant management judgment or estimation.

Following is a description of the valuation techniques used for investments measured at fair value. There have been no changes in the techniques used during 2023.

Registered investment companies are valued at the market value of shares held by the Plan at year end.

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 techniques are appropriate and consistent with other market participants, the use of different techniques or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

There were no significant transfers in and/or out of the fair value categories during 2023.

NOTE E PARTY-IN-INTEREST

The Plan invests in various funds offered by Voya Institutional Trust Company. These investments are considered party-in-interest transactions because Voya Institutional Trust Company serves as trustee of the Plan. The Plan Administrator has approved of these investment options.

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2023
(RESTATED)

Plan Number 001 EIN 83-4284670

Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			
Check here if Late Participant Loan Repayments are Included: ☒	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002- 51
\$ 404		\$ 404		
\$ 1,071		\$ 1,071		
\$ 29,140		\$ 29,140		
\$ 642,209		\$ 642,209		
\$ 146,627		\$ 146,627		

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(A)	12,074.722	Vanguard International Growth Fund	**	\$ 1,229,327
	(A)	2,365.303	Vanguard European Stock Index Fund Admiral	**	190,856
	(A)	19,444.114	Vanguard 500 Index Fund Admiral	**	8,555,215
	(A)	35,270.894	Vanguard Windsor II Fund Admiral	**	2,682,704
	(A)	29,676.940	Vanguard Target Retirement Inc Fund	**	386,097
	(A)	22,718.292	Vanguard Target Retirement 2020 Fund	**	610,441
	(A)	5,840.162	Vanguard Target Retirement 2025 Fund	**	107,342
	(A)	32,685.681	Vanguard Target Retirement 2030 Fund	**	1,159,361
	(A)	42,697.230	Vanguard Target Retirement 2035 Fund	**	944,463
	(A)	78,763.313	Vanguard Target Retirement 2040 Fund	**	3,095,398
	(A)	122,777.463	Vanguard Target Retirement 2045 Fund	**	3,273,247
	(A)	47,775.502	Vanguard Target Retirement 2050 Fund	**	2,123,143
	(A)	17,217.367	Vanguard Target Retirement 2055 Fund	**	853,809
	(A)	15,256.858	Vanguard Target Retirement 2060 Fund	**	697,086
	(A)	8,826.664	Vanguard Target Retirement 2065 Fund	**	264,359
	(A)	702.929	Vanguard Target Retirement 2070 Fund	**	16,659
	(A)	167,710.967	Vanguard Total Bond Market Index Fund Admiral	**	1,628,473
	(B)	8,173.192	Fidelity Extended Market Index Fund	**	637,999
	(C)	3,535.435	Nationwide Geneva Small Cap Growth Fund R6	**	278,062
	(D)	68,932.211	Delaware Ivy Mid Cap Growth Fund - Class R6	**	2,121,733
	(D)	3,788.027	Delaware Small Cap Value Fund R6	**	265,238
	(E)	17,201.893	Invesco Developing Markets Fund R6	**	663,477
	(E)	20,913.337	Invesco Real Estate Fund R6	**	360,128
	(F)	46,193.055	Virtus Ceredex Mid-Cap Value Equity Fund R6	**	547,850
	(F)	56,904.024	Virtus Seix High Yield Fund R6	**	450,111

See independent auditor's report.

ATOS SYNTEL INC. 401(K) PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2023

Plan Number 001 EIN 83-4284670

(a)	(b) Identity of issue, borrower, lessor or similar party	Shares	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	(G)	65,999.035	American Funds Am Balanced R6	**	2,111,969
	(H)	32,338.435	PIMCO Real Return Institutional Fund	**	324,355
	(I)	17,918.847	Pioneer Strategic Income Y Fund	**	170,050
	(J)	80,044.221	Trowe Price Blue Chip Growth Fund I	**	12,018,640
*	(K)	42,173.060	Voya Government Money Market Fund A	**	42,173
*	(K)	3,061,366.660	Voya Retirement Insurance & Annuity Co.	**	3,061,367
*	Participant Loans		Loans to Participants at interest rates ranging from 3.25% to 8.50%	-	<u>198,463</u>
					<u>\$ 51,069,595</u>

* Represents a party-in-interest.

** Cost omitted for participant directed investments.

- (A) All transactions were with Vanguard
- (B) All transactions were with Fidelity Brokerage Services LLC
- (C) All transactions were with Geneva Capital Management
- (D) All transactions were with Delaware Investments
- (E) All transactions were with Invesco
- (F) All transactions were with Virtus Investments
- (G) All transactions were with Capital Group American Funds
- (H) All transactions were with Pacific Investment Management Company
- (I) All transactions were with Pioneer Investments
- (J) All transactions were with T. Rowe Price
- (K) All transactions were with Voya Institutional Trust Company