

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

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... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [X] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: NEIS, INC. 401(K) PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1999
2a Plan sponsor's name (employer, if for a single-employer plan): NEIS, INC.
2b Employer Identification Number (EIN): 06-0713427
2c Plan Sponsor's telephone number: 203-272-7270
2d Business code (see instructions): 524290

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2023) v. 230707

3a Plan administrator's name and address <input checked="" type="checkbox"/> 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	324
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)	324
	6a(2)	0
	6b	0
	6c	0
	6d	0
	6e	0
	6f	0
	6g(1)	288
6g(2)	0	
6h	47	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2F 2G 2J 2K 3D

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>1</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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 _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2023</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2023 or fiscal plan year beginning **01/01/2023** and ending **12/31/2023**

<p>A Name of plan NEIS, INC. 401(K) PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 NEIS, INC.</p>	<p>D Employer Identification Number (EIN) 06-0713427</p>	

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.

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	86231	81E277	420	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

LPL FINANCIAL CORPORATION **4707 EXECUTIVE DRIVE**
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	0	INVESTMENT ADVISORY FEE	3

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

COMPLETE BENEFIT SOLUTIONS LLC **ONE CARANDO DRIVE**
SPRINGFIELD, MA 01104

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	0	TPA PARTNERSHIP PROGRAM	5

(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	0
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	0

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. Specify nature of costs ▶	6d	

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 ▶ OTHER GROUP PENSION FUNDING

b Balance at the end of the previous year **7b** 1244933

c Additions: (1) Contributions deposited during the year	7c(1)	135985	
(2) Dividends and credits	7c(2)	0	
(3) Interest credited during the year	7c(3)	14092	
(4) Transferred from separate account.....	7c(4)		
(5) Other (specify below) ▶ LOAN REPAYMENTS	7c(5)	3314	

(6) Total additions **7c(6)** 153391

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 1398324

e Deductions:			
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	354585	
(2) Administration charge made by carrier	7e(2)	307	
(3) Transferred to separate account.....	7e(3)	281865	
(4) Other (specify below) ▶ LOAN DISBURSEMENTS, FEES	7e(4)	4427	

(5) Total deductions **7e(5)** 641184

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 757140

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b	Benefit charges (1) Claims paid.....	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2)).....		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies.....	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 NEIS, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 NEIS, INC.	D Employer Identification Number (EIN) 06-0713427	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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)

MJP ASSOCIATES INC

COMPLETE BENEFITS SOLUTIONS LLC
1 CARANDO DRIVE STE 1
SPRINGFIELD, MA 01104

06-1038339

(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 49	SVC PROVIDER TPA	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	36924	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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
(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.	
(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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>NEIS, INC. 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NEIS, INC.</u>	D Employer Identification Number (EIN) <u>06-0713427</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS AMER MUTUAL</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>170274</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS CAP INC BLD</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>193655</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AB LARGE CAP GRW FUND Z</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>104</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUND EUROPACIFIC</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>448393</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>ALLSPG SPEC MDCP VI FD R6</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>43202</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS NEW PRSPCTV</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1668</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>DFA INTL-PROT SEC PORT INS</u>	b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY</u>	c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>203136</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY MID CAP IDX		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 345307
a Name of MTIA, CCT, PSA, or 103-12 IE: INV GOLD & SPEC MIN FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 103981
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN EQUITY INC FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28408
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN INTL EQUITY FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 517687
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN LGCP GRW FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1618636
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS MID CAP GROWTH FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72287
a Name of MTIA, CCT, PSA, or 103-12 IE: PGIM HIGH YIELD FD		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 419857
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGRD EM MKTS STK IND FD ADM		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33902
a Name of MTIA, CCT, PSA, or 103-12 IE: COHEN & STEERS REAL EST S FD Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 112233
a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY 500 INDEX FUND		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2307223

a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN US EQUITY FUND R6		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 243360
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGRD MATERIALS INDEX FD ADM		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 76569
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL-CAP INDEX FUND ADM		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 237692
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGAURD SMALL-CAP VI INDEX FD ADM		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 88460
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA FIXED ACCOUNT		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 757140
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA GV MNY MKT F A (HLD ACCT)		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6421
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTIONS 2025 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 318046
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTIONS 2030 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 860699
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTIONS 2035 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 271068
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTIONS 2040 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 975445

a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION 2045 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 358526
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION 2050 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 128916
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION 2055 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 206299
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION 2060 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 48457
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION 2065 P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 13005
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INDEX SOLUTION INC P Z		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 737193
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA INTERMEDIATE BOND FUND R6		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 282709
a Name of MTIA, CCT, PSA, or 103-12 IE: VOYA SMALL CAP GROWTH FUND R6		
b Name of sponsor of entity listed in (a): VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY		
c EIN-PN 71-0294708-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 70535
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

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a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 NEIS, INC. 401(K) PLAN	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 NEIS, INC.	D Employer Identification Number (EIN) 06-0713427

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(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)	146057	0
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	8711966	0
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1244933	0
(15) Other	1c(15)	0	0

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	10102956	0
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	10102956	0

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)	219029	
(B) Participants	2a(1)(B)	1134779	
(C) Others (including rollovers)	2a(1)(C)	286562	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1640370
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)	7482	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		7482
(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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(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)		1794497
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		3442349

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1060606	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1060606
f Corrective distributions (see instructions).....	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		28890
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	4400	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		4400
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1093896

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2348453
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		12451409

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: **APICELLA, TESTA & COMPANY, P.C.**

(2) EIN: **06-0876812**

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

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)
BROWN & JOSEPH, LLC 401(K) PLAN	82-4103407	001

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 NEIS, INC. 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 NEIS, INC.	D Employer Identification Number (EIN) 06-0713427	

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	1060606
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): <u>71-0294708</u>		
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	57

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

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

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

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

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... Yes No

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation.....

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703912A.

AUDITED FINANCIAL STATEMENTS
AND
SUPPLEMENTARY INFORMATION

NEIS, INC. 401(K) PLAN

CHESHIRE, CONNECTICUT

DECEMBER 31, 2023 AND 2022

**NEIS, INC. 401(K) PLAN
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Achille A. Apicella, CPA
John J. Zaprzalka, CPA
James E. Traester, CPA
Michael L. Palombella, CPA

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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

We have performed an audit of the accompanying financial statements of NEIS, 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year 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 NEIS, Inc. 401(k) Plan financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Notes 10 and 11 to the financial statements, is complete and accurate.

Opinion

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

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

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about NEIS, Inc. 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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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 NEIS, Inc. 401(k) 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 NEIS, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedule I as of December 31, 2022 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived in the audit of the financial statements and certain additional procedures, including comparing

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

Page 4

and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Apicella, Testa + Company, P.C.
APICELLA, TESTA & COMPANY, P.C.
Certified Public Accountants

October 4, 2024, except for Notes 1,2 & 13, as
to which the date is February 21, 2025

NEIS, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	<u>2023</u>	<u>2022</u>
ASSETS		
Investments at fair value:		
Guaranteed return contract	\$ -	\$ 1,244,933
Pooled separate accounts	<u>-</u>	<u>8,711,966</u>
	-	9,956,899
Receivables:		
Notes receivable from participants	<u>-</u>	<u>146,057</u>
	<u>-</u>	<u>146,057</u>
TOTAL ASSETS	-	10,102,956
LIABILITIES		
Excess contributions refundable	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ -</u>	<u>\$ 10,102,956</u>

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

NEIS, INC. 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31,	
	2023	2022
ADDITIONS		
Additions to net assets attributed to:		
Net appreciation (depreciation) in fair value of investments	\$ 1,794,497	\$ (2,124,306)
Interest - notes receivable from participants	7,482	6,343
	1,801,979	(2,117,963)
Contributions:		
Employer's	219,029	184,251
Participants'	1,134,779	959,366
Participant's direct rollover	286,562	-
	1,640,370	1,143,617
Total Additions (Subtractions)	3,442,349	(974,346)
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	1,060,606	818,527
Deemed distribution of notes receivable from participants	28,890	640
Management and administrative fees	4,400	3,950
Total Deductions	1,093,896	823,117
NET INCREASE (DECREASE) IN ASSETS BEFORE TRANSFER	2,348,453	(1,797,463)
Transfer of Assets Related to Plan Merger (Note 13)	(12,451,409)	-
NET DECREASE IN ASSETS AFTER TRANSFER	(10,102,956)	(1,797,463)
Net assets available for benefits at beginning of year	10,102,956	11,900,419
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	\$ -	\$ 10,102,956

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

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN

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

General. The Plan is a defined contribution plan covering substantially all employees of the Company who are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established effective January 1, 1999 through the adoption of an Employee Benefit Compliance Services, Inc. Standardized 401(k) Profit Sharing Plan and Trust (a "prototype" plan). Effective July 1, 2011, the Plan was amended for Article 8 of the basic plan document (Employer matching).

In January 2020, Congress passed the Setting Every Community Up for Retirement Enhancement Act of 2020 that contained the largest package of retirement system reform in over a decade. Many of the provisions of the SECURE Act became effective on January 1, 2020 and required significant changes to plan administration and recordkeeping.

The COVID-19 outbreak in the United States caused business disruption through mandated and voluntary closings of businesses in numerous industries. As of March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") that included numerous employee benefit plan provisions to assist plan sponsors and participants.

The Consolidated Appropriations Act of 2021 was signed into law on December 27, 2020 which includes a temporary rule that prevents partial plan terminations for qualified retirement plans in certain circumstances.

In December 2022, Congress passed the SECURE 2.0 Act to build upon the SECURE ACT of 2020 and to address issues related to retirement and savings, creating new flexibility and accessibility to help individuals plan for a more secure future. Provisions of this law begin to go into effect in 2023.

Effective December 31, 2023 (the Plan merger date), the Plan was merged with and into the Brown & Joseph, LLC 401(k) Plan. Effective on the merger date, Brown & Joseph, LLC became the sponsor for the plan and accepted overall responsibility for administering the Plan.

Refer to Note 13 for additional disclosures about the Plan merger.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Contributions. Each year, participants may contribute pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of the employer and employee contributions into various investment options offered by the Plan. The Plan currently offers an insurance investment contract as an investment option for participants. Company contributions to the Plan are at the discretion of the board of directors. The Company matches participant contributions up to a maximum of 25% of the first 10% of compensation. Additional amounts may be contributed at the discretion of the Company's board of directors. Contributions are subject to certain limitations.

Participant Accounts. Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting. Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is at the rate of 20% per year starting in the second year and a participant is 100% vested after six years of credited service.

Payment of Benefits. On termination of service due to death, disability, retirement or other reasons, a participant may receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Notes Receivable from Participants. Participants may borrow from the plan up to a maximum of \$50,000 or 50% of the vested portion of their account balance, whichever is less. The loans are secured by the balance in the participant's account and bears interest at a rate commensurate with market rates for similar loans, as determined by the plan administrator (4.25% - 9.50% for the years ended December 31, 2023 and 2022). Repayments of loans are made by payroll deductions and must generally be repaid within five years by equal payments made at least quarterly.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the plan document.

Forfeited Accounts. Forfeited amounts will be used to reduce future employer matching contributions. Forfeited non-vested accounts totaled \$6,421 and \$3,615 as of December 31, 2023 and 2022, respectively.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, in conformity with generally accepted accounting principles.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts of plan assets, liabilities and related changes. Accordingly, actual results may differ from those estimates.

Uncertain Tax Positions

The Plan evaluates all significant tax positions as required by generally accepted accounting principles in the United States. As of December 31, 2023, the Plan does not believe that it has taken any tax positions that would require the recording of any additional tax liability nor does it believe that there are any unrealized tax benefits that would either increase or decrease within the next twelve months. The Plan's income tax returns are subject to examination by the appropriate regulatory authorities. As of December 31, 2023, the Plan's federal tax returns generally remain open for the last three years.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (Note 3 and Note 4).

The Plan's investment options in the Voya's pooled separate accounts are in a variable annuity contract. This variable annuity contract provides for participant directed investment through a number of underlying mutual funds with a range of investment objectives. The fair values of the sub-series within the variable annuity contract are determined by the underlying value of the mutual fund shares plus any distributions received from the mutual funds, less any charges assessed by the variable annuity contract and are determined by Voya Retirement Insurance and Annuity Company.

Voya also offers an investment option under the Voya fixed account where contributions are allocated to guaranteed interest accounts that guarantee the return of principal plus compound interest, less any applicable contract or participant-level recordkeeping charges. The fund will not suffer a decline in value as long as the contract is in force. The Guaranteed Interest Account does not meet the basic criteria to be considered a fully benefit responsive contract - specifically that all distributions from the contract be made at contract (or "book") value. Therefore, for financial statement purposes, the investment is reported at fair value.

All investment transactions, including investment earnings and losses, and purchases and sales of securities, are recorded on a trade-date basis. The Plan presents in the statement of changes in net assets available for benefits, the net appreciation in the fair value of its investments which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Payment of Benefits

Benefits are recorded when paid. The total number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested amounted to 47 and 69 for plan years 2023 and 2022, respectively. The amount of the non-vested balances for those participants was \$12,516 and \$21,280 for the plan years ending December 31, 2023 and 2022, respectively.

Subsequent Events

Management has evaluated subsequent events through February 21, 2025, the date the financial statements were available to be issued.

Effective December 31, 2023, the plan merged with the Brown and Joseph, LLC 401(k) Plan. Plan assets previously held at Voya Retirement Insurance and Annuity were transferred on April 24, 2024 to John Hancock Retirement Plan Services. See Note 13 for more details.

NOTE 3 - INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan has entered into a group annuity contract with Voya Retirement Insurance and Annuity Company that offers a guaranteed investment option. The account is credited with interest on the underlying investments and charged for plan withdrawals and administrative expenses charged by the custodian. The contract is included in the financial statements at fair value as determined by contract value as reported to the Plan by the Voya Life Insurance and Annuity Company. Contract value represents contributions made under the options, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The fair value of the investment option offered under the Voya group annuity contract was \$757,140 and \$1,244,933 at December 31, 2023 (right before merger) and 2022, respectively. The average yield was 1.0% for the years ended December 31, 2023 and 2022. This investment option also features a guaranteed minimum floor rate which was 1.0% for the years ended December 31, 2023 and 2022. The fund is backed by the assets held in the general account of Voya Retirement Insurance and Annuity Company.

NEIS, INC. 401(K) PLAN
 NOTES TO FINANCIAL STATEMENTS - CONTINUED
 DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS

As required by the Fair Value Measurements and Disclosures of FASB ASC 820, the Company is required to establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, and inputs that are derived principally from, or corroborated by, observable market data by correlation or other means, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Level 2 Fair Value Measurements

Pooled Separate Accounts – The plan uses an accumulation unit value to value investments in funds of the pooled separate account, which is considered the equivalent of a net asset value (NAV) per share. The NAV, as provided by VOYA, is used as a practical expedient to estimate fair value, as the funds in the pooled separate account are not considered actively traded. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities divided by the number of units outstanding. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Pooled separate accounts can be redeemed daily and can have up to 31-day redemption notice periods. There are no unfunded commitments.

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

	<u>2023</u>	<u>2022</u>
Investments measured at NAV (a):		
Pooled separate accounts	\$ 11,543,336	\$ 8,711,966
Transfer upon Plan merger	<u>(11,543,336)</u>	<u>-</u>
 Total investments, at fair value	 <u>\$ -</u>	 <u>\$ 8,711,966</u>

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

(a) In accordance with generally accepted accounting principles, certain investments that were measured at net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Accounting standards require disclosure of investment strategies for investments valued using net asset value as a practical expedient to estimate the fair value if the investment does not file a Form 5500 with the DOL as a direct filing entity ("DFE"). The following table discloses the investment strategies for such investments:

	<u>2023</u>	<u>2022</u>
Pooled separate accounts		
Equity funds (a)	\$ 3,960,383	\$ 1,694,746
Fixed income funds (b)	912,113	598,967
Retirement funds (c)	3,917,655	2,338,808
Asset allocation funds (d)	170,274	350,008
Balanced funds (e)	2,470,688	3,635,038
Real estate investment trusts (f)	<u>112,223</u>	<u>94,399</u>
	11,543,336	8,711,966
Transfer upon Plan merger	<u>(11,543,336)</u>	<u>-</u>
Total pooled separate accounts	<u>\$ -</u>	<u>\$ 8,711,966</u>

- (a) The general objective of equity funds is to provide capital growth and appreciation.
- (b) The general objective of fixed income funds is to produce current income, while also preserving the shareholders' capital.
- (c) The general objective of retirement funds is to achieve current income and capital appreciation appropriate for the asset allocation associated with its approximate year of retirement.
- (d) The general objective of asset allocation funds is to seek current income and capital appreciation based on the investment approach.
- (e) The general objective of balanced funds is capital appreciation and current income by investing in a diversified portfolio of stocks, bonds and short-term investments.
- (f) The general objective of the real estate investment trust is to provide a high level of income and moderate long-term capital appreciation by tracking the performance of a benchmark index that measures the performance of publicly traded equity REITs.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2023 and 2022, respectively are reported in net appreciation (depreciation) in fair value of investments.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits.

Fair Value Measurements Using:

	<u>Total Fair Value</u>	Quoted Prices in Active Markets For Similar Assets (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2023:			
Guaranteed return contract with insurance company (Note 3)	\$ 757,140	\$ -	\$ 757,140
Transfer upon Plan merger	<u>(757,140)</u>	<u>-</u>	<u>(757,140)</u>
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

Fair Value Measurements Using:

	<u>Total Fair Value</u>	Quoted Prices in Active Markets For Similar Assets (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2022:			
Guaranteed return contract with insurance company (Note 3)	\$ 1,244,933	\$ -	\$ 1,244,933
Total	<u>\$ 1,244,933</u>	<u>\$ -</u>	<u>\$ 1,244,933</u>

NEIS, INC. 401(K) PLAN
 NOTES TO FINANCIAL STATEMENTS - CONTINUED
 DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant inputs and the ranges of values for those inputs.

December 31, 2023

<i>Instrument</i>	<i>Fair Value</i>	<i>Principal Valuation Technique</i>	<i>Unobservable Inputs</i>	<i>Range of Significant Input Values</i>	<i>Weighted Average</i>
Guaranteed investment contract	\$ -	Contract Value	(1)	(2)	(2)

December 31, 2022

<i>Instrument</i>	<i>Fair Value</i>	<i>Principal Valuation Technique</i>	<i>Unobservable Inputs</i>	<i>Range of Significant Input Values</i>	<i>Weighted Average</i>
Guaranteed investment contract	\$ 1,244,933	Contract Value	(1)	(2)	(2)

- (1) Plan asset is the contract not the underlying assets of the Guaranteed Fund. Crediting rate is not based directly on actual performance of the fund's underlying assets. The underlying risks of the Guaranteed Fund are assumed by Voya who is obligated to support the interest guarantee.
- (2) Information was not available or relevant based upon valuation technique.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

Level 3 Fair Value Measurements

The following table provides further details of the Level 3 fair value measurements:

	Guaranteed Return <u>Contract</u>
December 31, 2023	
Beginning balance	\$ 1,244,933
Contributions	135,985
Interest income	14,092
Loan repayments	3,314
Transfers in and/or out of level 3	(281,865)
Loan disbursements	(4,427)
Benefits paid	(354,585)
Administrative fees	<u>(307)</u>
	757,140
Transfer upon Plan merger	<u>(757,140)</u>
Ending balance	<u>\$ -</u>
December 31, 2022	
Beginning balance	\$ 923,308
Contributions	79,509
Interest income	11,391
Loan repayments	4,935
Transfers in and/or out of level 3	477,184
Loan disbursements	(4,226)
Benefits paid	(246,839)
Administrative fees	<u>(329)</u>
Ending balance	<u>\$ 1,244,933</u>

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 5 - TAX STATUS

The Plan adopted a standardized prototype retirement plan designed and maintained by Heritage Benefit Consultants, Inc. Heritage Benefit Consultants, Inc. has obtained an opinion letter dated March 31, 2008, in which the IRS stated that the restated prototype plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). The plan administrator timely adopted the restated prototype plan. The plan administrator believes that the Plan is currently being operated in accordance with the IRC.

NOTE 6 - PLAN TERMINATION

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

NOTE 7 - ADMINISTRATIVE COSTS AND RELATED PARTY AND
PARTY-IN-INTEREST TRANSACTIONS

All expenses of administration will be paid out of the Plan assets unless paid by the Plan sponsor. Fees paid by Plan to the third party administrator, associated with the administration of distributions, were \$4,400 and \$3,950 for the years ended December 31, 2023 and 2022, respectively. These fees qualify as party-in-interest transactions. All other costs related to the plan administration, including audit fees of \$17,000 for 2023 and 2022 audits, respectively, were paid by the Plan sponsor and accordingly, are not reflected in the accompanying financial statements.

Certain plan investments are units of pooled separate accounts and a fully benefit responsive contract managed by VOYA. VOYA is the custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the plan to VOYA for investment management services amounted to \$36,924 and \$35,286 for the years ended December 31, 2023 and 2022, respectively, and have been netted and included in net appreciation (depreciation) in fair value of investments.

NOTE 8 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Plan Benefits and the Statement of Changes in Net Assets Available for Plan Benefits.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 9 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Internal Revenue Service Form 5500:

	December 31,	
	2023	2022
Net assets available for plan benefits per the financial statements	\$ -	\$ 10,102,956
No adjustments required	-	-
Net assets available for plan benefits per Form 5500	\$ -	\$ 10,102,956

NOTE 10 - INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN

The following information included in the accompanying financial statements and supplemental schedules as of December 31, 2023 and 2022, was obtained from data that has been prepared and certified to as complete and accurate by the custodian.

December 31, 2023:

a. Investments:

Investments at fair value (prior to merger of Plan):

Investment contract with VOYA

Retirement Services, 81E277 (Note 3 and Note 4) \$ 12,300,476

b. Income:

Net appreciation (depreciation) in fair value of investments \$ 1,794,497

Interest and other income 7,482

\$ 1,801,979

December 31, 2022:

a. Investments:

Investments at fair value:

Investment contract with VOYA

Retirement Services, 802439 (Note 4 and Note 5) \$ 9,956,899

b. Income:

Net appreciation (depreciation) in fair value of investments \$ (2,124,306)

Interest and other income 6,343

\$ (2,117,963)

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 11 - PLAN INVESTMENTS

At December 31, 2023 the Plan's investments were held by VOYA Retirement Services ("VOYA"). The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by VOYA as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and was not subjected to any auditing procedures performed by the independent public accountants.

- a. As of December 31, 2023, total investments as shown in the accompanying statement of net assets available for benefits amounted to \$11,543,336 and \$757,140 in pooled separate accounts and guaranteed return contract, respectively, prior to the Plan merger and transfer.
- b. Net investment earnings reported in the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2023 were certified by VOYA.
- c. The information included in the supplementary Schedules of Assets Held for Investment Purposes, were certified by VOYA.

For the year ended December 31, 2023, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$1,794,497.

At December 31, 2022 the Plan's investments were held by VOYA Retirement Services ("VOYA"). The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by VOYA as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and was not subjected to any auditing procedures performed by the independent public accountants.

- a. As of December 31, 2022, total investments as shown in the accompanying statement of net assets available for benefits amounted to \$8,711,966 and \$1,244,933 in pooled separate accounts and guaranteed return contract, respectively.
- b. Net investment earnings reported in the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2022 were certified by VOYA.
- c. The information included in the supplementary Schedules of Assets Held for Investment Purposes, were certified by VOYA.

For the year ended December 31, 2022, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) depreciated in value by \$2,124,306.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 12 - EXCESS CONTRIBUTIONS REFUNDABLE

At December 31, 2023 and 2022, there were no liabilities recorded for amounts refundable by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service, with a corresponding reduction to contributions.

NOTE 13 - PLAN MERGER

Effective December 31, 2023, the Plan was merged into the Brown & Joseph, LLC 401(k) Plan and the following net assets were transferred into the Brown & Joseph, LLC 401(k) Plan:

	<u>Investments</u>	<u>Receivables</u>	<u>Total Assets</u>
Value as of December 31, 2023	\$ 12,300,476	\$ 150,933	\$ 12,451,409
Value at date of physical transfer, April 24, 2024	\$ 12,997,657	\$ 150,713	\$ 13,148,370

SUPPLEMENTARY INFORMATION

NEIS, INC. 401(K) PLAN
SCHEDULE I - SCHEDULE OF ASSETS
AS OF DECEMBER 31, 2022

Schedule H, Line 4i - Schedule of Assets
Employer Identification Number 06-0713427
Plan Number 001

(a)	(b)	(c)	(d)
Identity of issuer, borrower, lessor or similar party		Description	Current Value
VOYA Retirement Services		Contract #81E277	
* Voya Fixed Account		Held in Insurance Co. general account	\$ 1,244,933
* American Funds EuroPacific Grw R6		Value of interest in pooled separate accounts	385,967
* American Funds New Perspective R6		Value of interest in pooled separate accounts	800
* American Funds Cap Inc Builder R6		Value of interest in pooled separate accounts	129,205
* JP Morgan Int'l Equity Fund R6		Value of interest in pooled separate accounts	427,777
* Vanguard Emr Markets Stck Ind Fund		Value of interest in pooled separate accounts	31,351
* Vanguard Small Cap Index Fund		Value of interest in pooled separate accounts	198,648
* Vanguard Real Estate Index		Value of interest in pooled separate accounts	94,399
* Vanguard Small Cap Growth Index Fund		Value of interest in pooled separate accounts	52,981
* Vanguard Small Cap Val Index Fund		Value of interest in pooled separate accounts	94,414
* Inv Gold & Spec Min Fund R6		Value of interest in pooled separate accounts	85,022
* Vanguard Materials Index Fund		Value of interest in pooled separate accounts	61,468
* Virtus Crdx Mid-Cap Val Equity Fund R6		Value of interest in pooled separate accounts	40,190
* MFS Mid-Cap Growth Fund R6		Value of interest in pooled separate accounts	51,243
* Fidelity Mid Cap Index Fund		Value of interest in pooled separate accounts	281,270
* American Funds Growth Fund R6		Value of interest in pooled separate accounts	47,201
* JP Morgan Large-Cap Growth Fund R6		Value of interest in pooled separate accounts	1,103,581
* Vanguard Total Stock Mkt Index Fund		Value of interest in pooled separate accounts	1,806,622
* American Funds Amer Mutual R6		Value of interest in pooled separate accounts	150,186
* American Funds Fundamental Inv R6		Value of interest in pooled separate accounts	199,822
* Vanguard Life Strat Growth Fund		Value of interest in pooled separate accounts	202,500
* Vanguard Life Strat Income Fund		Value of interest in pooled separate accounts	229
* JP Morgan Equity Income Fund R6		Value of interest in pooled separate accounts	20,802
* Vanguard Life Strat Conserv Growth Fund		Value of interest in pooled separate accounts	227,047
* Vanguard Life Strat Mod Growth Fund		Value of interest in pooled separate accounts	81,466
* Voya Index Solution 2025 Portfolio		Value of interest in pooled separate accounts	118,082
* Voya Index Solution 2030 Portfolio		Value of interest in pooled separate accounts	526,222
* Voya Index Solution 2035 Portfolio		Value of interest in pooled separate accounts	219,651
* Voya Index Solution 2040 Portfolio		Value of interest in pooled separate accounts	503,574
* Voya Index Solution 2045 Portfolio		Value of interest in pooled separate accounts	203,424
* Voya Index Solution 2050 Portfolio		Value of interest in pooled separate accounts	57,162
* Voya Index Solution 2055 Portfolio		Value of interest in pooled separate accounts	133,133
* Voya Index Solution 2060 Portfolio		Value of interest in pooled separate accounts	26,110
* Voya Index Solution 2065 Portfolio		Value of interest in pooled separate accounts	4,038
* Voya Index Solution Income Portfolio		Value of interest in pooled separate accounts	547,412
* DFA Inflat Prot Securities Port Inst		Value of interest in pooled separate accounts	121,382
* Voya Intermediate Bond Fund		Value of interest in pooled separate accounts	130,206
* PGIM High Yield Fund R6		Value of interest in pooled separate accounts	343,764
* Voya Gov Money Market Fund		Value of interest in pooled separate accounts	3,615
* Participant Loans		Interest Rates (4.25 % to 6.50 %)	146,057
			<u>\$10,102,956</u>

* Represents a party-in-interest.

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

AUDITED FINANCIAL STATEMENTS
AND
SUPPLEMENTARY INFORMATION

NEIS, INC. 401(K) PLAN

CHESHIRE, CONNECTICUT

DECEMBER 31, 2023 AND 2022

NEIS, INC. 401(K) PLAN
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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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

We have performed an audit of the accompanying financial statements of NEIS, 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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year 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 NEIS, Inc. 401(k) Plan financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Notes 10 and 11 to the financial statements, is complete and accurate.

Opinion

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

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

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about NEIS, Inc. 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

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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 NEIS, Inc. 401(k) 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 NEIS, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules I and II, as of December 31, 2023 and 2022 are presented for purposes of additional analysis and are not a required part of the financial statements but are 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 in the audit of the financial statements and certain additional procedures, including comparing

To the Plan Administrator of
NEIS, Inc. 401(k) Plan
Cheshire, Connecticut

Page 4

and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Apicella, Testa & Company, P.C.
APICELLA, TESTA & COMPANY, P.C.
Certified Public Accountants

October 4, 2024

NEIS, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	<u>2023</u>	<u>2022</u>
ASSETS		
Investments at fair value:		
Guaranteed return contract	\$ 757,140	\$ 1,244,933
Pooled separate accounts	<u>11,543,336</u>	<u>8,711,966</u>
	12,300,476	9,956,899
Receivables:		
Notes receivable from participants	<u>150,933</u>	<u>146,057</u>
	150,933	146,057
TOTAL ASSETS	12,451,409	10,102,956
LIABILITIES		
Excess contributions refundable	<u>-</u>	<u>-</u>
	-	-
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 12,451,409</u>	<u>\$ 10,102,956</u>

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

NEIS, INC. 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	Years Ended December 31,	
	2023	2022
ADDITIONS		
Additions to net assets attributed to:		
Net appreciation (depreciation) in fair value of investments	\$ 1,794,497	\$ (2,124,306)
Interest - notes receivable from participants	7,482	6,343
	1,801,979	(2,117,963)
Contributions:		
Employer's	219,029	184,251
Participants'	1,134,779	959,366
Participant's direct rollover	286,562	-
	1,640,370	1,143,617
Total Additions (Subtractions)	3,442,349	(974,346)
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	1,060,606	818,527
Deemed distribution of notes receivable from participants	28,890	640
Management and administrative fees	4,400	3,950
Total Deductions	1,093,896	823,117
NET INCREASE (DECREASE) IN ASSETS	2,348,453	(1,797,463)
Net assets available for benefits at beginning of year	10,102,956	11,900,419
NET ASSETS AVAILABLE FOR BENEFITS AT END OF YEAR	\$ 12,451,409	\$ 10,102,956

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

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN

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

General. The Plan is a defined contribution plan covering substantially all employees of the Company who are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established effective January 1, 1999 through the adoption of an Employee Benefit Compliance Services, Inc. Standardized 401(k) Profit Sharing Plan and Trust (a "prototype" plan). Effective July 1, 2011, the Plan was amended for Article 8 of the basic plan document (Employer matching).

In January 2020, Congress passed the Setting Every Community Up for Retirement Enhancement Act of 2020 that contained the largest package of retirement system reform in over a decade. Many of the provisions of the SECURE Act became effective on January 1, 2020 and required significant changes to plan administration and recordkeeping.

The COVID-19 outbreak in the United States caused business disruption through mandated and voluntary closings of businesses in numerous industries. As of March 27, 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") that included numerous employee benefit plan provisions to assist plan sponsors and participants.

The Consolidated Appropriations Act of 2021 was signed into law on December 27, 2020 which includes a temporary rule that prevents partial plan terminations for qualified retirement plans in certain circumstances.

In December 2022, Congress passed the SECURE 2.0 Act to build upon the SECURE ACT of 2020 and to address issues related to retirement and savings, creating new flexibility and accessibility to help individuals plan for a more secure future. Provisions of this law begin to go into effect in 2023.

Contributions. Each year, participants may contribute pretax annual compensation, as defined in the Plan. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of the employer and employee contributions into various investment options offered by the Plan. The Plan currently offers an insurance investment contract as an investment option for participants. Company contributions to the Plan are at the discretion of the board of directors. The Company matches participant contributions up to a maximum of 25% of the first 10% of compensation. Additional amounts may be contributed at the discretion of the Company's board of directors. Contributions are subject to certain limitations.

Participant Accounts. Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and, (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Vesting. Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is at the rate of 20% per year starting in the second year and a participant is 100% vested after six years of credited service.

Payment of Benefits. On termination of service due to death, disability, retirement or other reasons, a participant may receive a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Notes Receivable from Participants. Participants may borrow from the plan up to a maximum of \$50,000 or 50% of the vested portion of their account balance, whichever is less. The loans are secured by the balance in the participant's account and bears interest at a rate commensurate with market rates for similar loans, as determined by the plan administrator (4.25% - 9.50% for the years ended December 31, 2023 and 2022). Repayments of loans are made by payroll deductions and must generally be repaid within five years by equal payments made at least quarterly.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the plan document.

Forfeited Accounts. Forfeited amounts will be used to reduce future employer matching contributions. Forfeited non-vested accounts totaled \$6,421 and \$3,615 as of December 31, 2023 and 2022, respectively.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan have been prepared on the accrual basis of accounting, in conformity with generally accepted accounting principles.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts of plan assets, liabilities and related changes. Accordingly, actual results may differ from those estimates.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Uncertain Tax Positions

The Plan evaluates all significant tax positions as required by generally accepted accounting principles in the United States. As of December 31, 2023, the Plan does not believe that it has taken any tax positions that would require the recording of any additional tax liability nor does it believe that there are any unrealized tax benefits that would either increase or decrease within the next twelve months. The Plan's income tax returns are subject to examination by the appropriate regulatory authorities. As of December 31, 2023, the Plan's federal tax returns generally remain open for the last three years.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (Note 3 and Note 4).

The Plan's investment options in the Voya's pooled separate accounts are in a variable annuity contract. This variable annuity contract provides for participant directed investment through a number of underlying mutual funds with a range of investment objectives. The fair values of the sub-series within the variable annuity contract are determined by the underlying value of the mutual fund shares plus any distributions received from the mutual funds, less any charges assessed by the variable annuity contract and are determined by Voya Retirement Insurance and Annuity Company.

Voya also offers an investment option under the Voya fixed account where contributions are allocated to guaranteed interest accounts that guarantee the return of principal plus compound interest, less any applicable contract or participant-level recordkeeping charges. The fund will not suffer a decline in value as long as the contract is in force. The Guaranteed Interest Account does not meet the basic criteria to be considered a fully benefit responsive contract - specifically that all distributions from the contract be made at contract (or "book") value. Therefore, for financial statement purposes, the investment is reported at fair value.

All investment transactions, including investment earnings and losses, and purchases and sales of securities, are recorded on a trade-date basis. The Plan presents in the statement of changes in net assets available for benefits, the net appreciation in the fair value of its investments which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

Payment of Benefits

Benefits are recorded when paid. The total number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested amounted to 47 and 69 for plan years 2023 and 2022, respectively. The amount of the non-vested balances for those participants was \$12,516 and \$21,280 for the plan years ending December 31, 2023 and 2022, respectively.

Subsequent Events

Management has evaluated subsequent events through October 4, 2024, the date the financial statements were available to be issued.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 3 - INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan has entered into a group annuity contract with Voya Retirement Insurance and Annuity Company that offers a guaranteed investment option. The account is credited with interest on the underlying investments and charged for plan withdrawals and administrative expenses charged by the custodian. The contract is included in the financial statements at fair value as determined by contract value as reported to the Plan by the Voya Life Insurance and Annuity Company. Contract value represents contributions made under the options, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The fair value of the investment option offered under the Voya group annuity contract was \$757,140 and \$1,244,933 at December 31, 2023 and 2022 respectively. The average yield was 1.00% for the years ended December 31, 2023 and 2022. This investment option also features a guaranteed minimum floor rate which was 1.0% for the years ended December 31, 2023 and 2022. The fund is backed by the assets held in the general account of Voya Retirement Insurance and Annuity Company.

NOTE 4 - FAIR VALUE MEASUREMENTS

As required by the Fair Value Measurements and Disclosures of FASB ASC 820, the Company is required to establish a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, and inputs that are derived principally from, or corroborated by, observable market data by correlation or other means, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were only used when Level 1 or Level 2 inputs were not available.

NEIS, INC. 401(K) PLAN
 NOTES TO FINANCIAL STATEMENTS - CONTINUED
 DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Level 2 Fair Value Measurements

Pooled Separate Accounts – The plan uses an accumulation unit value to value investments in funds of the pooled separate account, which is considered the equivalent of a net asset value (NAV) per share. The NAV, as provided by VOYA, is used as a practical expedient to estimate fair value, as the funds in the pooled separate account are not considered actively traded. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities divided by the number of units outstanding. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Pooled separate accounts can be redeemed daily and can have up to 31-day redemption notice periods. There are no unfunded commitments.

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

	<u>2023</u>	<u>2022</u>
Investments measured at NAV (a):		
Pooled separate accounts	\$ 11,543,336	\$ 8,711,966
Total investments, at fair value	<u>\$ 11,543,336</u>	<u>\$ 8,711,966</u>

(a) In accordance with generally accepted accounting principles, certain investments that were measured at net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

Accounting standards require disclosure of investment strategies for investments valued using net asset value as a practical expedient to estimate the fair value if the investment does not file a Form 5500 with the DOL as a direct filing entity ("DFE"). The following table discloses the investment strategies for such investments:

	<u>2023</u>	<u>2022</u>
Pooled separate accounts		
Equity funds (a)	\$ 3,960,383	\$ 1,694,746
Fixed income funds (b)	912,113	598,967
Retirement funds (c)	3,917,655	2,338,808
Asset allocation funds (d)	170,274	350,008
Balanced funds (e)	2,470,688	3,635,038
Real estate investment trusts (f)	<u>112,223</u>	<u>94,399</u>
 Total pooled separate accounts	 <u>\$ 11,543,336</u>	 <u>\$ 8,711,966</u>

- (a) The general objective of equity funds is to provide capital growth and appreciation.
- (b) The general objective of fixed income funds is to produce current income, while also preserving the shareholders' capital.
- (c) The general objective of retirement funds is to achieve current income and capital appreciation appropriate for the asset allocation associated with its approximate year of retirement.
- (d) The general objective of asset allocation funds is to seek current income and capital appreciation based on the investment approach.
- (e) The general objective of balanced funds is capital appreciation and current income by investing in a diversified portfolio of stocks, bonds and short-term investments.
- (f) The general objective of the real estate investment trust is to provide a high level of income and moderate long-term capital appreciation by tracking the performance of a benchmark index that measures the performance of publicly traded equity REITs.

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the years ended December 31, 2023 and 2022, respectively are reported in net appreciation (depreciation) in fair value of investments.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits.

Fair Value Measurements Using:

	<u>Total Fair Value</u>	Quoted Prices in Active Markets For Similar Assets (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2023:			
Guaranteed return contract with insurance company (Note 3)	\$ 757,140	\$ -	\$ 757,140
Total	<u>\$ 757,140</u>	<u>\$ -</u>	<u>\$ 757,140</u>

Fair Value Measurements Using:

	<u>Total Fair Value</u>	Quoted Prices in Active Markets For Similar Assets (Level 2)	Significant Unobservable Inputs (Level 3)
December 31, 2022:			
Guaranteed return contract with insurance company (Note 3)	\$ 1,244,933	\$ -	\$ 1,244,933
Total	<u>\$ 1,244,933</u>	<u>\$ -</u>	<u>\$ 1,244,933</u>

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

The following table represents the Plan's level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant inputs and the ranges of values for those inputs.

December 31, 2023

<i>Instrument</i>	<i>Fair Value</i>	<i>Principal Valuation Technique</i>	<i>Unobservable Inputs</i>	<i>Range of Significant Input Values</i>	<i>Weighted Average</i>
Guaranteed investment contract	\$ 757,140	Contract Value	(1)	(2)	(2)

December 31, 2022

<i>Instrument</i>	<i>Fair Value</i>	<i>Principal Valuation Technique</i>	<i>Unobservable Inputs</i>	<i>Range of Significant Input Values</i>	<i>Weighted Average</i>
Guaranteed investment contract	\$ 1,244,933	Contract Value	(1)	(2)	(2)

- (1) Plan asset is the contract not the underlying assets of the Guaranteed Fund. Crediting rate is not based directly on actual performance of the fund's underlying assets. The underlying risks of the Guaranteed Fund are assumed by Voya who is obligated to support the interest guarantee.
- (2) Information was not available or relevant based upon valuation technique.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 4 - FAIR VALUE MEASUREMENTS - CONTINUED

Level 3 Fair Value Measurements

The following table provides further details of the Level 3 fair value measurements:

	Guaranteed Return <u>Contract</u>
December 31, 2023	
Beginning balance	\$ 1,244,933
Contributions	135,985
Interest income	14,092
Loan repayments	3,314
Transfers in and/or out of level 3	(281,865)
Loan disbursements	(4,427)
Benefits paid	(354,585)
Administrative fees	<u>(307)</u>
Ending balance	<u>\$ 757,140</u>
December 31, 2022	
Beginning balance	\$ 923,308
Contributions	79,509
Interest income	11,391
Loan repayments	4,935
Transfers in and/or out of level 3	477,184
Loan disbursements	(4,226)
Benefits paid	(246,839)
Administrative fees	<u>(329)</u>
Ending balance	<u>\$ 1,244,933</u>

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 5 - TAX STATUS

The Plan adopted a standardized prototype retirement plan designed and maintained by Heritage Benefit Consultants, Inc. Heritage Benefit Consultants, Inc. has obtained an opinion letter dated March 31, 2008, in which the IRS stated that the restated prototype plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). The plan administrator timely adopted the restated prototype plan. The plan administrator believes that the Plan is currently being operated in accordance with the IRC.

NOTE 6 - PLAN TERMINATION

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

NOTE 7 - ADMINISTRATIVE COSTS AND RELATED PARTY AND
PARTY-IN-INTEREST TRANSACTIONS

All expenses of administration will be paid out of the Plan assets unless paid by the Plan sponsor. Fees paid by Plan to the third party administrator, associated with the administration of distributions, were \$4,400 and \$3,950 for the years ended December 31, 2023 and 2022, respectively. These fees qualify as party-in-interest transactions. All other costs related to the plan administration, including audit fees of \$17,000 for 2023 and 2022 audits, respectively, were paid by the Plan sponsor and accordingly, are not reflected in the accompanying financial statements.

Certain plan investments are units of pooled separate accounts and a fully benefit responsive contract managed by VOYA. VOYA is the custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the plan to VOYA for investment management services amounted to \$36,924 and \$35,286 for the years ended December 31, 2023 and 2022, respectively, and have been netted and included in net appreciation (depreciation) in fair value of investments.

NOTE 8 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Plan Benefits and the Statement of Changes in Net Assets Available for Plan Benefits.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 9 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to the Internal Revenue Service Form 5500:

	December 31,	
	2023	2022
Net assets available for plan benefits per the financial statements	\$ 12,451,409	\$ 10,102,956
No adjustments required	-	-
Net assets available for plan benefits per Form 5500	<u>\$ 12,451,409</u>	<u>\$ 10,102,956</u>

NOTE 10 - INFORMATION PREPARED AND CERTIFIED BY CUSTODIAN

The following information included in the accompanying financial statements and supplemental schedules as of December 31, 2023 and 2022, was obtained from data that has been prepared and certified to as complete and accurate by the custodian.

December 31, 2023:

a. Investments:

Investments at fair value:

Investment contract with VOYA

Retirement Services, 81E277 (Note 3 and Note 4) \$ 12,300,476

b. Income:

Net appreciation (depreciation) in fair value of investments \$ 1,794,497

Interest and other income 7,482

\$ 1,801,979

December 31, 2022:

a. Investments:

Investments at fair value:

Investment contract with VOYA

Retirement Services, 802439 (Note 3 and Note 4) \$ 9,956,899

b. Income:

Net appreciation (depreciation) in fair value of investments \$ (2,124,306)

Interest and other income 6,343

\$ (2,117,963)

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 11 - PLAN INVESTMENTS

At December 31, 2023 the Plan's investments were held by VOYA Retirement Services ("VOYA"). The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by VOYA as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and was not subjected to any auditing procedures performed by the independent public accountants.

- a. As of December 31, 2023, total investments as shown in the accompanying statement of net assets available for benefits amounted to \$11,543,336 and \$757,140 in pooled separate accounts and guaranteed return contract, respectively.
- b. Net investment earnings reported in the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2023 were certified by VOYA.
- c. The information included in the supplementary Schedules of Assets Held for Investment Purposes, were certified by VOYA.

For the year ended December 31, 2023, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$1,794,497 .

At December 31, 2022 the Plan's investments were held by VOYA Retirement Services ("VOYA"). The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by VOYA as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and was not subjected to any auditing procedures performed by the independent public accountants.

- a. As of December 31, 2022, total investments as shown in the accompanying statement of net assets available for benefits amounted to \$8,711,966 and \$1,244,933 in pooled separate accounts and guaranteed return contract, respectively.
- b. Net investment earnings reported in the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2022 were certified by VOYA.
- c. The information included in the supplementary Schedules of Assets Held for Investment Purposes, were certified by VOYA.

For the year ended December 31, 2022, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) depreciated in value by \$2,124,306.

NEIS, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS - CONTINUED
DECEMBER 31, 2023 AND 2022

NOTE 12 - EXCESS CONTRIBUTIONS REFUNDABLE

At December 31, 2023 and 2022, there were no liabilities recorded for amounts refundable by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service, with a corresponding reduction to contributions.

SUPPLEMENTARY INFORMATION

NEIS, INC. 401(K) PLAN
SCHEDULE I - SCHEDULE OF ASSETS
AS OF DECEMBER 31, 2023

Schedule H, Line 4i - Schedule of Assets
Employer Identification Number 06-0713427
Plan Number 001

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party	Identity of issue, borrower, lessor or similar party	Description	Current Value
VOYA Retirement Services		Contract #81E277	
* Voya Fixed Account		Held in Insurance Co. general account	\$ 757,140
* American Funds EuroPacific Grw R6		Value of interest in pooled separate accounts	448,394
* American Funds New Perspective R6		Value of interest in pooled separate accounts	1,668
* American Funds Cap Inc Builder R6		Value of interest in pooled separate accounts	193,655
* Cohen & Steers Real Estate S Fd		Value of interest in pooled separate accounts	112,223
* JP Morgan Int'l Equity Fund R6		Value of interest in pooled separate accounts	517,687
* Vanguard Emr Mkts Stck Ind Fund		Value of interest in pooled separate accounts	33,902
* Vanguard Small Cap Index Fund		Value of interest in pooled separate accounts	237,692
* Vanguard Small Cap Val Index Fund		Value of interest in pooled separate accounts	88,460
* Inv Gold & Spec Min Fund R6		Value of interest in pooled separate accounts	103,981
* Vanguard Materials Index Fund		Value of interest in pooled separate accounts	76,569
* MFS Mid-Cap Growth Fund R6		Value of interest in pooled separate accounts	72,287
* Fidelity 500 Index Fund		Value of interest in pooled separate accounts	2,307,223
* Fidelity Mid Cap Index Fund		Value of interest in pooled separate accounts	345,307
* JP Morgan Large-Cap Growth Fund R6		Value of interest in pooled separate accounts	1,618,637
* American Funds Amer Mutual R6		Value of interest in pooled separate accounts	170,274
* JP Morgan Equity Income Fund R6		Value of interest in pooled separate accounts	28,408
* JP Morgan US Equity Fund R6		Value of interest in pooled separate accounts	243,360
* Voya Index Solution 2025 Portfolio		Value of interest in pooled separate accounts	318,047
* Voya Index Solution 2030 Portfolio		Value of interest in pooled separate accounts	860,699
* Voya Index Solution 2035 Portfolio		Value of interest in pooled separate accounts	271,068
* Voya Index Solution 2040 Portfolio		Value of interest in pooled separate accounts	975,445
* Voya Index Solution 2045 Portfolio		Value of interest in pooled separate accounts	358,526
* Voya Index Solution 2050 Portfolio		Value of interest in pooled separate accounts	128,916
* Voya Index Solution 2055 Portfolio		Value of interest in pooled separate accounts	206,299
* Voya Index Solution 2060 Portfolio		Value of interest in pooled separate accounts	48,457
* Voya Index Solution 2065 Portfolio		Value of interest in pooled separate accounts	13,005
* Voya Index Solution Income Portfolio		Value of interest in pooled separate accounts	737,193
* DFA Inflat Prot Securities Port Inst		Value of interest in pooled separate accounts	203,126
* AB Large Cap Growth Fund Z		Value of interest in pooled separate accounts	104
* Allspg Spec MidCap VI Fund R6		Value of interest in pooled separate accounts	43,202
* Voya Small Cap Growth Fund R6		Value of interest in pooled separate accounts	70,535
* Voya Intermediate Bond Fund		Value of interest in pooled separate accounts	282,709
* PGIM High Yield Fund R6		Value of interest in pooled separate accounts	419,857
* Voya Gov Money Market Fund		Value of interest in pooled separate accounts	6,421
* Participant Loans		Interest Rates (4.25 % to 9.50 %)	150,933
			<u>\$12,451,409</u>

* Represents a party-in-interest.

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

NEIS, INC. 401(K) PLAN
SCHEDULE II - SCHEDULE OF ASSETS
AS OF DECEMBER 31, 2022

Schedule H, Line 4i - Schedule of Assets
Employer Identification Number 06-0713427
Plan Number 001

(a)	(b)	(c)	(d)
Identity of issue, borrower, lessor or similar party		Description	Current Value
VOYA Retirement Services		Contract #81E277	
* Voya Fixed Account		Held in Insurance Co. general account	\$ 1,244,933
* American Funds EuroPacific Grw R6		Value of interest in pooled separate accounts	385,967
* American Funds New Perspective R6		Value of interest in pooled separate accounts	800
* American Funds Cap Inc Builder R6		Value of interest in pooled separate accounts	129,205
* JP Morgan Int'l Equity Fund R6		Value of interest in pooled separate accounts	427,777
* Vanguard Emr Mktsk Stck Ind Fund		Value of interest in pooled separate accounts	31,351
* Vanguard Small Cap Index Fund		Value of interest in pooled separate accounts	198,648
* Vanguard Real Estate Index		Value of interest in pooled separate accounts	94,399
* Vanguard Small Cap Growth Index Fund		Value of interest in pooled separate accounts	52,981
* Vanguard Small Cap Val Index Fund		Value of interest in pooled separate accounts	94,414
* Inv Gold & Spec Min Fund R6		Value of interest in pooled separate accounts	85,022
* Vanguard Materials Index Fund		Value of interest in pooled separate accounts	61,468
* Virtus Crdx Mid-Cap Val Equity Fund R6		Value of interest in pooled separate accounts	40,190
* MFS Mid-Cap Growth Fund R6		Value of interest in pooled separate accounts	51,243
* Fidelity Mid Cap Index Fund		Value of interest in pooled separate accounts	281,270
* American Funds Growth Fund R6		Value of interest in pooled separate accounts	47,201
* JP Morgan Large-Cap Growth Fund R6		Value of interest in pooled separate accounts	1,103,581
* Vanguard Total Stock Mkt Index Fund		Value of interest in pooled separate accounts	1,806,622
* American Funds Amer Mutual R6		Value of interest in pooled separate accounts	150,186
* American Funds Fundamental Inv R6		Value of interest in pooled separate accounts	199,822
* Vanguard Life Strat Growth Fund		Value of interest in pooled separate accounts	202,500
* Vanguard Life Strat Income Fund		Value of interest in pooled separate accounts	229
* JP Morgan Equity Income Fund R6		Value of interest in pooled separate accounts	20,802
* Vanguard Life Strat Conserv Growth Fund		Value of interest in pooled separate accounts	227,047
* Vanguard Life Strat Mod Growth Fund		Value of interest in pooled separate accounts	81,466
* Voya Index Solution 2025 Portfolio		Value of interest in pooled separate accounts	118,082
* Voya Index Solution 2030 Portfolio		Value of interest in pooled separate accounts	526,222
* Voya Index Solution 2035 Portfolio		Value of interest in pooled separate accounts	219,651
* Voya Index Solution 2040 Portfolio		Value of interest in pooled separate accounts	503,574
* Voya Index Solution 2045 Portfolio		Value of interest in pooled separate accounts	203,424
* Voya Index Solution 2050 Portfolio		Value of interest in pooled separate accounts	57,162
* Voya Index Solution 2055 Portfolio		Value of interest in pooled separate accounts	133,133
* Voya Index Solution 2060 Portfolio		Value of interest in pooled separate accounts	26,110
* Voya Index Solution 2065 Portfolio		Value of interest in pooled separate accounts	4,038
* Voya Index Solution Income Portfolio		Value of interest in pooled separate accounts	547,412
* DFA Inflat Prot Securities Port Inst		Value of interest in pooled separate accounts	121,382
* Voya Intermediate Bond Fund		Value of interest in pooled separate accounts	130,206
* PGIM High Yield Fund R6		Value of interest in pooled separate accounts	343,764
* Voya Gov Money Market Fund		Value of interest in pooled separate accounts	3,615
* Participant Loans		Interest Rates (4.25 % to 6.50 %)	<u>146,057</u>
			<u>\$ 10,102,956</u>

* Represents a party-in-interest.

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