

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☒ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/2000
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) INHANCE TECHNOLOGIES, LLC 22008 NORTH BERWICK HOUSTON, TX 77095
2b	Employer Identification Number (EIN) 20-0149703
2c	Plan Sponsor's telephone number 281-578-1440
2d	Business code (see instructions) 339900

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	04/16/2025	DOUGLAS ROBINSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 332
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) 212 6a(2) 345 6b 0 6c 88 6d 433 6e 1 6f 434 6g(1) 275 6g(2) 343 6h 0
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:

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INHANCE TECHNOLOGIES, LLC	D Employer Identification Number (EIN) 20-0149703	

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

(a) Name of insurance carrier
LINCOLN NATIONAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0472300	65676	894509 087	144	01/01/2023	12/31/2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	1033193
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.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☒ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

2364275

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

0

(2) Dividends and credits

7c(2)

0

(3) Interest credited during the year

7c(3)

13031

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

7c(4)

0

(5) Other (specify below)

7c(5)

0

▶ OTHER INCOME

(6) Total additions.....

7c(6)

13031

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

2377306

e Deductions:

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

7e(1)

1344113

(2) Administration charge made by carrier

7e(2)

0

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

7e(3)

0

(4) Other (specify below)

7e(4)

0

▶ OTHER EXPENSES

(5) Total deductions.....

7e(5)

1344113

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

1033193

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	0
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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INHANCE TECHNOLOGIES, LLC	D Employer Identification Number (EIN) 20-0149703	

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

(a) Name of insurance carrier
LINCOLN NATIONAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0472300	65676	ITEC 001	0	01/01/2023	03/19/2023

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	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	0
c Premiums due but unpaid at the end of the year.....	6c	0
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	0

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 ▶

b Balance at the end of the previous year	7b	2364265
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c Additions: (1) Contributions deposited during the year	7c(1)	0	
	7c(2)	0	
	7c(3)	0	
	7c(4)	0	
	7c(5)	0	

(6) Total additions	7c(6)	0
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d Total of balance and additions (add lines 7b and 7c(6))	7d	2364265
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	0	
(2) Administration charge made by carrier	7e(2)	0	
(3) Transferred to separate account	7e(3)	0	
(4) Other (specify below)	7e(4)	0	

(5) Total deductions	7e(5)	0
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	2364265
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid.....	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3)).....		9a(4)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies.....	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	0
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 A

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INHANCE TECHNOLOGIES, LLC	D Employer Identification Number (EIN) 20-0149703	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	25667	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

LOCKTON INVESTMENT ADVISORS

20-8874282

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	18460	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CREATIVE PLANNING

84-4519624

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISOR	14583	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

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

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

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 INHANCE TECHNOLOGIES, LLC	D Employer Identification Number (EIN) 20-0149703	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	19967	0
(2) Participant contributions	1b(2)	27910	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	3790
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	247840	559834
(9) Value of interest in common/collective trusts	1c(9)	0	900214
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9236348	16044737
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	2364268	1033193
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	11896333	18541768
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	17
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	17
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	11896333	18541751

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)	945469	
(B) Participants	2a(1)(B)	1260028	
(C) Others (including rollovers)	2a(1)(C)	119313	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		2324810
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	55	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	21800	
(F) Other	2b(1)(F)	12625	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		34480
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	514902	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		514902
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(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)		47181
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1601171
c Other income	2c		-50037
d Total income. Add all income amounts in column (b) and enter total	2d		4472507

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3138974	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3138974
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	300	
(3) Recordkeeping fees.....	2i(3)	25367	
(4) IQPA audit fees.....	2i(4)	3000	
(5) Investment advisory and investment management fees	2i(5)	38637	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		67304
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3206278

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1266229
l Transfers of assets:			
(1) To this plan	2l(1)		5379189
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) ☒ 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: **RILEY AND COMPANY, PLLC**

(2) EIN: **76-0560371**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☒		
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☒		

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 INHANCE TECHNOLOGIES, LLC	D Employer Identification Number (EIN) 20-0149703	

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107	
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	

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

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

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☐ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☒ Design-based safe harbor method	
☐ "Prior year" ADP test	
☒ "Current year" ADP test	
☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702438A</u> .	

Inhance Technologies

22008 N. Berwick Drive

Houston, TX 77095

T: +1 (281) 578-1440



October 15, 2024

Riley and Company PLLC
13201 Northwest Freeway, Suite 800
Houston, Texas 77040

This representation letter is provided in connection with your audit of the financial statements and supplemental schedules of Inhance Technologies 401(k) Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement(s) of net assets available for benefits as of December 31, 2023 and 2022, and the related statements of changes in net assets available for benefits for the year ended December 31, 2023, and the disclosures (collectively, the “financial statements”), for the purpose of expressing an opinion as to whether the financial statements are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States (U.S. GAAP) and whether the supplemental schedules are fairly stated in all material respects in relation to the financial statements as a whole. As permitted by Regulation 2520.103-8 of the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA), we have elected for you to not perform any auditing procedures with respect to information prepared and certified to by Fidelity Management Trust Company in 2023 and Lincoln Financial Group Trust Company, Inc. for 2022, the custodians, in accordance with DOL Regulation 2520.103-5, except for comparing the information with the related information included in the financial statements and supplemental schedules. We understand that the form and content of the information in the financial statements and supplemental schedules, other than that derived from the information certified by Fidelity Management Trust Company and Lincoln Financial Group Trust Company, Inc., has been audited by you in accordance with auditing standards generally accepted in the United States of America, and was subjected to tests of our accounting records and other procedures you considered necessary to enable you to express an opinion as to whether they are presented in compliance with the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, as of October 15, 2024, the following representations made to you during your audit.

Financial Statements

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated February 28, 2024, including our responsibility for the preparation and fair presentation of the financial statements.
- 2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA, and the supplemental

schedules referred to above are fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- 3) We acknowledge our responsibility for 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.
- 4) We acknowledge our responsibility 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.
- 5) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.
- 6) Significant assumptions we used in making accounting estimates, including those measured at fair value, are reasonable.
- 7) Related-party relationships and transactions and relationships and transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with U.S. GAAP and ERISA Section 3(14) and regulations thereunder.
- 8) No events have occurred subsequent to the date of the financial statements for which U.S. GAAP requires adjustment or disclosure.
- 9) We are in agreement with the adjusting journal entries you have proposed, and they have been posted to the Plan's accounts.
- 10) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- 11) Other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, events reportable to the PBGC, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.
- 12) Significant estimates and material concentrations have been properly disclosed in accordance with U.S. GAAP.
- 13) Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
- 14) Guarantees, whether written or oral, under which the Plan is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.
- 15) The supplemental schedules or financial statements disclose the following:
 - a) All non-exempt party-in-interest transactions [as defined in ERISA Section 3(14) and regulations thereunder].
 - b) Investments or loans in default or considered to be uncollectible.
 - c) Reportable transactions [as defined in ERISA Section 103(b)(3)(H) and regulations thereunder].

Information Provided

- 16) We have provided you with:

- a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records (including information obtained from outside of the general and subsidiary ledgers), documentation, and other matters.
 - b) A substantially complete draft of Form 5500.
 - c) Additional information that you have requested from us for the purpose of the audit.
 - d) Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.
 - e) Current plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.
- 17) All material transactions have been recorded in the accounting records and are reflected in the financial statements.
- 18) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
- 19) We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
- a) Management,
 - b) Employees who have significant roles in internal control, or
 - c) Others where the fraud could have a material effect on the financial statements.
- 20) We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
- 21) We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.
- 22) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- 23) We have disclosed to you the names of all of the Plan's related parties and parties in interest and all the related-party and party-in-interest relationships and transactions, including any side agreements.
- 24) The Plan has satisfactory title to all owned assets, which are recorded at fair value, [state exceptions, if any] and all liens, encumbrances, or security interests requiring disclosure in the financial statements have been properly disclosed.
- 25) We have no—
- a) Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
 - b) Intentions to terminate the Plan.
- 26) Amendments to the Plan instrument, if any, have been properly recorded or disclosed in the financial statements.

- 27) The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 28) The methods and significant assumptions used to estimate fair values of financial instruments, including nonreadily marketable securities, are as follows: Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability, and inputs that are derived principally from or corroborated by observable market data by correlation or other means. The methods and significant assumptions used result in a measure of fair value appropriate for financial measurement and disclosure purposes.
- 29) All required amendments to and filings of plan documents with the appropriate agencies have been made. The plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.
- 30) The Plan (and the trust established under the Plan) is qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified plan (and trust). The Plan sponsor(s) has operated the Plan (and trust) in a manner that did not jeopardize this tax status. Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements, as applicable, has been completed for the Plan, and any excess deferrals or contributions have been disposed of in accordance with regulations.
- 31) The Plan has complied with the DOL's regulations concerning the timely remittance of participant contributions to trusts containing assets for the Plan.
- 32) The Plan has complied with the fidelity bonding requirements of ERISA.
- 33) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- 34) We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).
- 35) We acknowledge our responsibility for presenting the supplemental schedules, in accordance with U.S. GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA and we believe the supplemental schedules, including their form and content, are fairly presented in accordance with U.S. GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the supplemental schedules have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the supplemental schedules.
- 36) In regard to the financial statement preparation services performed by you, we have—
- a) Assumed all management responsibilities.
 - b) Designated Racheal Hicks, Ted Scheffey and Liz Castle who have suitable skill, knowledge, or experience to oversee the services.
 - c) Evaluated the adequacy and results of the services performed.
 - d) Accepted responsibility for the results of the services.

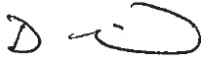
e) Ensured that the plan's data and records are complete and received sufficient information to oversee the services.

37) We have obtained the SOC 1 reports from our service organizations Fidelity Management Trust Company and Lincoln Financial Group Trust Company, Inc.. We have reviewed such reports, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the years ended December 31, 2023 and 2022.

38) We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:

- 1) The circumstances permit an ERISA Section 103(a)(3)(C) audit.
- 2) A qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8.
- 3) The certification meets the 29 CFR 2520.103-5 requirements.
- 4) The certified investment information is appropriately measured, presented, and disclosed in accordance with U.S. GAAP.

Signature:
Title: CFO

A handwritten signature in black ink, appearing to be 'D. J.' or similar, written over a horizontal line.



FIDELITY MANAGEMENT TRUST COMPANY TRUSTEE CERTIFICATION STATEMENT

The following reports were provided through access to Fidelity's Plan Sponsor WebstationSM or other secure media: Summary of Net Trust Assets (SONTA), Summary of Plan Operations (SOP), 5500 Worksheet, 5% Reportable Transactions Report and the Trial Balance. The SONTA is a valuation of the plan assets for the plan year ending 12/31/2023 and the SOP is a summary of the financial activity for which Fidelity Management Trust Company ("FMTC") serves as trustee for Inhance Technologies Retirement Savings Plan ("Plan") for the plan year that the assets were recordkept by Fidelity Investments. These reports are subject to the terms and conditions of the Plan Document and Trust Agreement. FMTC certifies that the information in the reports provided is complete and accurate. This statement is being furnished pursuant to 29 CFR 2520.103-5(d).

By:

Jean M. Moloney

Title: SVP, Testing and Reporting Services , Authorized Signatory for FMTC

Date: 03/20/2024

Note 1: The above certification may enable the Plan to qualify for an audit pursuant to 29 CFR 2520.103-8. FMTC is a Massachusetts-chartered trust company regulated, supervised and subject to periodic examinations by a state agency. The certification only applies to the period during the plan year that Plan assets were recordkept by Fidelity Workplace Services LLC, for which FMTC served as trustee. Please consult with the Plan's independent public accountants for further information.

Note 2: Please contact the plan's recordkeeping representative if additional plan documentation is required.

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Conditions for plan management to elect an ERISA Section 103(a)(3)(C) audit

This tool is intended to assist plan management in assessing whether the conditions for electing an ERISA Section 103(a)(3)(C) audit have been met. *Note:* This tool uses the term *management* to include the plan administrator as described in the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, as well as other members of management.

Overview

Section 103(a)(3)(C) of the Employee Retirement Income and Security Act (ERISA) allows plan administrators to elect to instruct the auditor not to perform any additional procedures with respect to the investment information prepared and certified by a bank or similar institution or by an insurance company that is regulated, supervised, and subject to periodic examination by a state or federal agency. The "ERISA Section 103(a)(3)(C) audit" election is implemented by [Title 29 U.S. Code of Federal Regulations \(CFR\) Parts 2520.103-8](#) and 103-12, which outline the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA.

In [DOL Information Letter 05-17-2002](#), the DOL observed that, consistent with the obligation of employee benefit plan administrators to file accurate and complete annual reports, it is the responsibility of the plan administrator to determine whether the conditions for electing an ERISA Section 103(a)(3)(C) audit, as set forth in ERISA and the DOL's rules and regulations, have been satisfied. As such, management should take steps to make sure they understand those rules before electing an ERISA Section 103(a)(3)(C) audit. Management should review what is covered by the certification and whether the certifying institution and certification comply with DOL rules and regulations before concluding whether an ERISA Section 103(a)(3)(C) audit is permissible, and whether the certified information may be used to satisfy their obligation to report the appropriate value of the assets in the plan's financial statements. ERISA Section 103(a)(3)(C) audits are not acceptable for plans that file Form 11-K with the Securities and Exchange Commission.

Management should be aware that the DOL and plan auditors have found certifications that did not meet the DOL requirements for an acceptable certification. Appendix A to this tool includes common deficiencies found in certifications, including incomplete certifications, omissions and errors in the certification, and information improperly certified. The DOL established requirements for qualified institutions to certify information to the plan administrator in 29 CFR 2520.103-5 - Transmittal and certification of information to plan administrator for annual reporting purposes.

Obtaining a proper certification from a qualified institution

DOL regulations in [29 CFR 2520.103-8](#) require that the investment information subject to the ERISA Section 103(a)(3)(C) election be prepared and certified by a bank or similar institution or by an insurance company that is regulated, supervised, and subject to periodic examination by a state or federal agency. Broker dealers and investment companies are not qualified institutions; however, some of those institutions may have established separate trust companies that could meet the requirements to be a qualified institution. [DOL Information Letter 05-17-2002](#) contains useful guidance concerning the certification requirements and determining whether the entity certifying investment information is qualified to do so.

DOL regulations in [29 CFR 2520.103-5](#) require that the certification be in writing and signed by a person authorized to represent the qualified institution. The plan administrator's responsibility for the plan's financial statements includes determining that the certification is signed by an authorized person. In addition, the regulations require that the institution certify both the accuracy and completeness of the investment information and provides the following sample certification language for the certifying institution:

The XYZ Bank (Insurance Carrier) hereby certifies that the foregoing statement furnished pursuant to 29 CFR 2520.103-5(c) is complete and accurate.

Certifications that address only accuracy or completeness, but not both, do not comply with the DOL's regulation and therefore are not adequate to allow the plan administrator to elect an ERISA Section 103(a)(3)(C) audit.

As noted in [DOL Information Letter 05-17-2002](#), if there is a question as to whether a party providing a certification as an authorized representative of a financial institution holding plan assets is in fact authorized to represent the financial entity for this purpose, as may be the case where there is not an explicit statement of authority included as part of the certification, the plan administrator must take steps to resolve this question before authorizing an ERISA Section 103(a)(3)(C) audit.

Some certifications may include language that is not included in the example language provided in the regulation, or the related reporting package may include language that calls into question whether the investment information (or certain investment information) is accurate and complete. Plan management should determine whether such a certification meets the requirements for electing an ERISA Section 103(a)(3)(C) audit.

1. Is the investment information prepared and certified by a qualified institution?

Indicate below the type of institution certifying the investment information:

☐ Bank ☐ Insurance company ☒ Trust company

☐ Agent qualified to certify on behalf of a qualified institution (document in the dialogue box below how plan management determined that an agent certifying on behalf of a qualified institution has the authority to do so (for example, obtaining and reading the agency agreement)).

Other type of institution _____

Document below plan management's considerations in assessing whether the entity is qualified to certify the investment information.

N/A

Plan management's conclusion:

Is the certification issued by a qualified institution?

☒ Yes

☐ No *Plan management cannot rely on the certification.*

2. Is the certification signed by an authorized representative?

If an explicit statement of authority to represent the certifying institution is not included as part of the certification, explain below the steps taken by plan management to determine the certification was signed by an authorized person.

YES

Plan management's conclusion:

Is the certification signed, manually or electronically, by a person authorized to represent the qualified institution?

☒ Yes

☐ No *Plan management cannot rely on the certification without a signature by a person authorized to represent the qualified institution.*

3. Did the qualified institution certify both the accuracy and completeness of investment information?

If there is a question as to whether the qualified institution properly certified both the accuracy and completeness of the investment information, document below the steps taken by plan management to ensure a proper certification has been obtained.

Yes, both have been certified

Plan management's conclusion:

Does the qualified institution certify both the accuracy and completeness of the investment information submitted?

☒ Yes

☐ No *Plan management cannot rely on the certification and will need to take steps to obtain a proper certification.*

4. Does the certification or the related reporting package include language that qualifies or calls into question whether the investment information (or certain investment information) is accurate and complete?

If the certification includes qualifying language or the related reporting package includes language that may call into question whether the certification meets the requirements of the regulation, document below plan management's evaluation of, including procedures performed, and conclusions reached about whether the certification is still acceptable for electing an ERISA Section 103(a)(3)(C) audit.

See attached certification statement from Fidelity
--

Plan management's conclusion:

Does the certification or the related reporting package that includes language that qualifies or calls into question whether the investment information (or certain investment information) is accurate and complete meet the requirements for electing an ERISA Section 103(a)(3)(C) audit?

☒ Yes

☐ No *Plan management cannot rely on the certification and will need to take steps to obtain a proper certification.*

Determination that the certified investment information is appropriately measured

As part of its fiduciary duties, the plan administrator is responsible for determining whether the financial statements and note disclosures related to investment information are prepared in accordance with the applicable financial reporting framework. Plan investments generally are presented at *fair value* in accordance with Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*.

As noted in [DOL Information Letter 05-17-2002](#), in addition to determining whether the conditions for limiting the scope of an accountant's examination have been satisfied, plan administrators should take steps to make sure they understand the nature and scope of the certification the institution has provided before concluding that the certified information may be used to satisfy the administrator's obligation to report the appropriate value of the plan's assets. It is important that

the plan administrator review the certified investment information to determine that the investments have been valued as of the plan's year-end and that the method for determining their values is in conformity the applicable financial reporting framework. Although the qualified institution may certify that the investment information is accurate and complete, it does not necessarily mean that the certified investment information actually represents the appropriate values to be reported in the plan's financial statements.

Under ERISA, plan custodians or trustees are required to transmit and certify certain required information, which reflects information that is considered to be part of the qualified institution's "ordinary business records." The typical custodial service provided by trustees and custodians includes reporting values that are based on the best information available to them at the time the trust statements are produced. If the plan is invested solely in assets with readily determinable fair values, such as exchange-traded securities or other marketable securities, the trustee or custodian typically obtains values from nationally recognized pricing services.

However, in cases where the plan invests in assets without readily determinable fair values, the values in the trust statement may be a pass-through of the values provided by the fund issuer or general partner, or provided by a boutique vendor or broker for nonmarketable securities. In those cases, the reported values are based on the best information available to the trustee and custodian at the time the trustee or custodial report is prepared, which may or may not be fair value as of the plan's year end. Plan sponsors may also direct the trustee or custodian to use prices provided by a designated investment manager or fiduciary. The plan sponsor's contract or service agreement with the trustee or custodian will generally indicate how assets are to be valued and accounted for in periodic and annual reporting.

It is important to note that qualified institutions generally do not perform the fair value analysis required by generally accepted accounting principles (including the analysis required when using net asset value as a practical expedient) as part of the asset valuation and certification process. Management's responsibility does not necessarily end with the plan's receipt of the certification from the bank trustee. A fair value measurement analysis, which is beyond the scope of a certifying entity's production of annual statements and ordinary business records, is still required for all investments, especially for alternative investments or those assets that have not been priced by an independent source. This analysis is required to ensure that the value of the plan assets is consistent with the applicable accounting framework and ERISA requirements, regardless of whether the auditor is engaged to perform an ERISA Section 103(a)(3)(C) audit.

Plan management should understand the measurement basis used to report investments in the certified information and may need to make inquiries of the qualified certifying institution of the measurement basis used. In some cases, plan management may need to request the certifying institution to recertify or amend the certification for certain investments at their appropriate year-end values, or to exclude such investments from the certification. If the trustee or custodian amends the certification to exclude certain investments or management determines certain investments are improperly certified, management is responsible for engaging the auditor to perform audit procedures on those investments.

Document below the steps taken to ensure the certified investment information is appropriately valued for financial statement reporting purposes.

--

Plan management's conclusion:

Are the investments certified by the qualified institution properly valued as of the date of the plan's financial statements?

☒ Yes

☐ No *Plan management will need to take steps to obtain the appropriate values as of the plan's year end for the certified investment information.*

Overall conclusion

Have the conditions for electing an ERISA Section 103(a)(3)(C) audit been met?

☒ Yes

☐ No

Include any additional comments:

Prepared by (plan administrator): 

Date: October 15, 2024 _____

Common deficiencies in ERISA Section 103(a)(3)(C) certifications

No certification or incomplete certification

- The plan administrator instructs the auditor to perform an ERISA Section 103(a)(3)(C) audit but does not obtain a certification from the qualified certifying institution.
- The plan changed custodians during the year, and neither entity certified the investment information. For example, the Plan used Entity X during the 20X5 plan year but changed to Entity Y on 12/31/X5. Neither Entity X nor Entity Y certified to the assets; for administrative ease the statements of Entity X showed the assets as liquidated and certified as a zero balance at 12/31/X5. Entity Y did not receive the assets until 1/9/X6 so appropriately could not certify as being held by Entity Y at 12/31/X5.
- The plan changed custodians during the year, and only received a certification from one of the custodians.

Omissions, errors, and qualifying language in the certification

- The certification does not include the plan name.
- The certification is not attached to plan investment information, so it's not clear what information is certified.
- The qualified certifying institution certifies to either the completeness or accuracy of the investment information, but not both.
- The certification is not signed.
- The certification is signed by an individual who is not authorized to represent the qualified institution.
- The certification(s) do not cover the entire period under audit.
- The certification does not cover the stated period (for example, the plan was terminated during the year (on 6/30/X6) but the certification states that it is as of and for the period ended 12/31/X6).
- The certification does not include all investments (for example, it covers separate account assets but does not cover general account assets).
- The certification is issued by an entity other than a qualified institution (for example, a recordkeeper that is not a bank, trust company, or insurance company) or similar institution, and is not acting as an agent for a qualified institution (for example, brokerage arms of certain banks/providers or investment companies).
- Qualifying language that conflicts with the assertion that certified information is accurate and complete (for example, a certification containing the following disclaimer language may impair the usefulness of the certification: "Values reflected for publicly-traded assets are from unaffiliated financial industry sources believed to be reliable. Values for non-publicly-traded assets may be determined from other unaffiliated sources. Assets for which a current value is unavailable may be reflected at the last reported price, at par, or may be shown as having nominal or no value. Reported values may not be the price at which an asset may be sold. Asset values are updated as pricing becomes available from external sources and may be updated less frequently than statements are generated.")

Information improperly certified

- Plan investments are certified by two different custodians when only one of them held the assets.
- The incorrect entity certifies the plan's investment information. This can happen when plans change custodians/trustees or merge with another plan. For example, Plan A merged into Plan B on 1/5/X6, and the transfer of Plan A's assets occurred on 1/15/X6. Prior to the merger Entity A was custodian for Plan A, and Entity B was custodian for Plan B; Entity B is the custodian for the merged Plan B. Entity B "backdated" the merger transaction to 12/31/X5 for a smooth transition on recordkeeping and certified all investment information, even though the processing and actual receipt of Plan A's assets had not yet occurred, and Entity A still held those assets.
- The certified statements include assets that are held by a separate custodian.

Incorrect/improper information certified

- The entity certifies current year ESOP units and activity, but the shares are certified at prior year values.
- Plan investments are improperly categorized in the certification (for example, the plan invests in a hedge fund that is listed in the certification as mutual funds).
- The certification includes investments purchased after year-end.
- The certified statements list the incorrect asset value due to errors in cutoff. For example, a plan purchases assets on 12/30/X5 (trade date) but the entity certifies the asset value is zero assuming the transaction will take 2 days to settle, but the actual settlement date was 12/31/X5.
- The certified trust statements include contribution and investment activity from the next period, indicating poor cutoff.

* * * * *

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PROGRAM: TRIALBAL -U (4816Y)
TIME: 08:06

FIDELITY PARTICIPANT RECORDKEEPING SYSTEM
INHANCE TECHNOLOGIES RETIREMENT SAVINGS PLAN

DATE: 03/13/2024

T R I A L B A L A N C E

INHANCE TECHNOLOGIES RETIREMENT
SAVINGS PLAN

F O R T H E P E R I O D 01/01/2023 T O 12/31/2023

T R I A L B A L A N C E
INHANCE TECHNOLOGIES RETIREMENT
SAVINGS PLAN

T A B L E O F C O N T E N T S

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FUND CODE	FUND NAME	<-----SHARES----->		<-----PRICE----->		<-----MARKET VALUE----->		MKT VALUE ALLOCATION
		12/31/2022	12/31/2023	12/31/2022	12/31/2023	12/31/2022	12/31/2023	
2326	FID US BOND IDX	0.000	158,532.134	\$10.18	\$10.43	\$0.00	\$1,653,490.15	09.19%
2328	FID 500 INDEX	0.000	23,356.027	\$133.12	\$165.49	\$0.00	\$3,865,188.87	21.48%
2352	FID MID CAP IDX	0.000	3,002.815	\$25.92	\$29.95	\$0.00	\$89,934.29	00.50%
2358	FID SM CAP IDX	0.000	1,635.775	\$21.70	\$25.04	\$0.00	\$40,959.81	00.23%
2363	FID INTL INDEX	0.000	827.455	\$41.19	\$47.35	\$0.00	\$39,180.00	00.22%
2764	FID FDM IDX INC IPR	0.000	17,511.261	\$10.93	\$11.50	\$0.00	\$201,379.51	01.12%
2766	FID FDM IDX 2010 IPR	0.000	382.178	\$11.98	\$12.74	\$0.00	\$4,868.95	00.03%
2767	FID FDM IDX 2015 IPR	0.000	710.858	\$12.95	\$14.05	\$0.00	\$9,987.55	00.06%
2768	FID FDM IDX 2020 IPR	0.000	2,799.708	\$14.10	\$15.51	\$0.00	\$43,423.47	00.24%
2769	FID FDM IDX 2025 IPR	0.000	2,925.047	\$15.91	\$17.70	\$0.00	\$51,773.35	00.29%
2770	FID FDM IDX 2030 IPR	0.000	16,011.467	\$16.80	\$18.91	\$0.00	\$302,776.86	01.68%
2771	FID FDM IDX 2035 IPR	0.000	14,646.655	\$18.72	\$21.50	\$0.00	\$314,903.08	01.75%
2772	FID FDM IDX 2040 IPR	0.000	27,822.187	\$18.96	\$22.20	\$0.00	\$617,652.53	03.43%
2773	FID FDM IDX 2045 IPR	0.000	8,362.424	\$19.69	\$23.16	\$0.00	\$193,673.74	01.08%
2774	FID FDM IDX 2050 IPR	0.000	12,492.355	\$19.72	\$23.20	\$0.00	\$289,822.61	01.61%
2775	FID FDM IDX 2055 IPR	0.000	12,790.282	\$16.23	\$19.09	\$0.00	\$244,166.49	01.36%
2776	FID FDM IDX 2060 IPR	0.000	25,334.819	\$13.74	\$16.17	\$0.00	\$409,664.03	02.28%
3067	FID GOVT MMKT K6	0.000	3,790.440	\$1.00	\$1.00	\$0.00	\$3,790.44	00.02%
3427	FID FDM IDX 2065 IPR	0.000	3,094.190	\$11.11	\$13.07	\$0.00	\$40,441.07	00.22%
GBHE	LINCOLN STABLE VALUE	0.000	1,044,638.670	\$1.00	\$1.00	\$0.00	\$1,044,638.67	05.81%
080R	PUTNAM STABLE VALUE	0.000	900,213.970	\$1.00	\$1.00	\$0.00	\$900,213.97	05.00%
0E45	PUTNAM SM CAP GR R6	0.000	4,856.158	\$52.06	\$64.23	\$0.00	\$311,911.03	01.73%
0EKH	PIMCO INCOME INST	0.000	70,167.749	\$10.35	\$10.62	\$0.00	\$745,181.50	04.14%
0ICL	AB LG CAP GRTH Z	0.000	6,571.728	\$69.82	\$92.69	\$0.00	\$609,133.46	03.39%
0IIX	LD ABBETT TOT RTN R6	0.000	49,778.164	\$8.70	\$8.83	\$0.00	\$439,541.22	02.44%
0K21	COL SM CAP VAL II I3	0.000	19,275.953	\$16.46	\$17.50	\$0.00	\$337,329.17	01.87%
0K2J	PUTN LG CAP VAL R6	0.000	50,338.437	\$28.23	\$30.87	\$0.00	\$1,553,947.51	08.64%
0L1K	C&S REALTY SHARES Z	0.000	3,171.894	\$58.54	\$63.56	\$0.00	\$201,605.58	01.12%
0VCW	INVS DISC MDCP GR R6	0.000	12,746.790	\$25.31	\$28.70	\$0.00	\$365,832.88	02.03%
0VIQ	VICTORY S EST VAL R6	0.000	24,379.736	\$44.75	\$46.42	\$0.00	\$1,131,707.32	06.29%
0Y0E	MFS INTL DIVRSN R6	0.000	87,095.442	\$20.24	\$22.22	\$0.00	\$1,935,260.75	10.76%

NET CHANGE :	\$17,993,379.86
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II. PLAN ACTIVITY SUMMARY

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022	<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023	<---ENDING BALANCE---> AS OF 12/31/2023
	CASH	CASH	CASH
CONTRIBUTION	\$0.00	\$2,372,686.68	\$2,372,686.68
DIVIDEND	0.00	537,774.83	537,774.83
INTEREST	0.00	21,762.49	21,762.49
EXCHANGE IN	0.00	1,962,706.35	1,962,706.35
REALIZED G/L	0.00	161,414.38	161,414.38
BALANCE FORWARD	0.00	16,829,440.42	16,829,440.42
LOAN WITHDRAWAL	0.00	(407,358.00)	(407,358.00)
WITHDRAWAL	0.00	(3,119,986.10)	(3,119,986.10)
TRANSFERS	0.00	0.00	0.00
EXCHANGE OUT	0.00	(1,962,706.35)	(1,962,706.35)
FEES	0.00	(67,304.52)	(67,304.52)
LOAN REPAYMENT	0.00	179,568.10	179,568.10
INTEREST ON LOAN	0.00	21,464.67	21,464.67
ADJUSTMENT	0.00	72.01	72.01
GIC INTEREST	0.00	24,088.48	24,088.48
GRAND TOTAL:	\$0.00	\$16,553,623.44	\$16,553,623.44
ENDING MARKET VALUE			\$17,993,379.86

III. FUND TOTALS						
ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS

0458 FID GOVT MMKT						
CONTRIBUTION	0.00	0.000	0.00	0.000	0.00	0.000
DIVIDEND	0.00	0.000	300.84	300.840	300.84	300.840
INTEREST	0.00	0.000	(300.84)	(300.840)	(300.84)	(300.840)
LOAN REPAYMENT	0.00	0.000	0.00	0.000	0.00	0.000

TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
=====						
ENDING NAV VALUE						\$1.00
						=====
ENDING MARKET VALUE						\$0.00
						=====

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2326 FID US BOND IDX						
CONTRIBUTION	0.00	0.000	247,604.25	24,335.200	247,604.25	24,335.200
DIVIDEND	0.00	0.000	50,480.70	4,950.044	50,480.70	4,950.044
INTEREST	0.00	0.000	38.40	3.791	38.40	3.791
EXCHANGE IN	0.00	0.000	67,199.19	6,477.542	67,199.19	6,477.542
REALIZED G/L	0.00	0.000	(3,627.08)	0.000	(3,627.08)	0.000
BALANCE FORWARD	0.00	0.000	1,718,264.66	167,251.535	1,718,264.66	167,251.535
LOAN WITHDRAWAL	0.00	0.000	(56,832.97)	(5,633.719)	(56,832.97)	(5,633.719)
WITHDRAWAL	0.00	0.000	(174,673.37)	(17,413.480)	(174,673.37)	(17,413.480)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(245,006.93)	(23,713.382)	(245,006.93)	(23,713.382)
FEES	0.00	0.000	(4,710.47)	(467.557)	(4,710.47)	(467.557)
LOAN REPAYMENT	0.00	0.000	24,848.59	2,459.189	24,848.59	2,459.189
INTEREST ON LOAN	0.00	0.000	2,859.85	282.746	2,859.85	282.746
ADJUSTMENT	0.00	0.000	2.35	0.225	2.35	0.225
TOTAL	\$0.00	0.000	\$1,626,447.17	158,532.134	\$1,626,447.17	158,532.134
ENDING NAV VALUE						\$10.43
ENDING MARKET VALUE						\$1,653,490.15

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2328 FID 500 INDEX						
CONTRIBUTION	0.00	0.000	325,723.15	2,193.784	325,723.15	2,193.784
DIVIDEND	0.00	0.000	55,300.45	363.005	55,300.45	363.005
INTEREST	0.00	0.000	39.86	0.313	39.86	0.313
EXCHANGE IN	0.00	0.000	219,668.29	1,489.097	219,668.29	1,489.097
REALIZED G/L	0.00	0.000	52,708.74	0.000	52,708.74	0.000
BALANCE FORWARD	0.00	0.000	2,947,335.45	22,112.011	2,947,335.45	22,112.011
LOAN WITHDRAWAL	0.00	0.000	(99,307.22)	(676.916)	(99,307.22)	(676.916)
WITHDRAWAL	0.00	0.000	(290,748.94)	(1,888.558)	(290,748.94)	(1,888.558)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(68,603.15)	(464.775)	(68,603.15)	(464.775)
FEES	0.00	0.000	(8,784.43)	(58.438)	(8,784.43)	(58.438)
LOAN REPAYMENT	0.00	0.000	37,804.98	251.358	37,804.98	251.358
INTEREST ON LOAN	0.00	0.000	5,317.59	35.120	5,317.59	35.120
ADJUSTMENT	0.00	0.000	3.77	0.026	3.77	0.026
TOTAL	\$0.00	0.000	\$3,176,458.54	23,356.027	\$3,176,458.54	23,356.027
ENDING NAV VALUE						\$165.49
ENDING MARKET VALUE						\$3,865,188.87

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2352 FID MID CAP IDX						
CONTRIBUTION	0.00	0.000	8,289.62	303.175	8,289.62	303.175
DIVIDEND	0.00	0.000	852.15	29.522	852.15	29.522
INTEREST	0.00	0.000	1.77	0.063	1.77	0.063
EXCHANGE IN	0.00	0.000	31,530.81	1,060.216	31,530.81	1,060.216
REALIZED G/L	0.00	0.000	7,814.57	0.000	7,814.57	0.000
BALANCE FORWARD	0.00	0.000	184,628.68	7,156.151	184,628.68	7,156.151
LOAN WITHDRAWAL	0.00	0.000	(863.46)	(32.546)	(863.46)	(32.546)
WITHDRAWAL	0.00	0.000	(18,255.12)	(630.099)	(18,255.12)	(630.099)
EXCHANGE OUT	0.00	0.000	(131,904.23)	(4,875.410)	(131,904.23)	(4,875.410)
FEES	0.00	0.000	(236.70)	(8.590)	(236.70)	(8.590)
LOAN REPAYMENT	0.00	0.000	5.42	0.181	5.42	0.181
INTEREST ON LOAN	0.00	0.000	3.29	0.110	3.29	0.110
ADJUSTMENT	0.00	0.000	1.12	0.042	1.12	0.042
TOTAL	\$0.00	0.000	\$81,867.92	3,002.815	\$81,867.92	3,002.815
ENDING NAV VALUE						\$29.95
ENDING MARKET VALUE						\$89,934.29

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2358 FID SM CAP IDX						
CONTRIBUTION	0.00	0.000	2,736.32	118.727	2,736.32	118.727
DIVIDEND	0.00	0.000	575.58	23.948	575.58	23.948
EXCHANGE IN	0.00	0.000	33,080.67	1,521.869	33,080.67	1,521.869
REALIZED G/L	0.00	0.000	15.89	0.000	15.89	0.000
LOAN WITHDRAWAL	0.00	0.000	(111.42)	(5.281)	(111.42)	(5.281)
EXCHANGE OUT	0.00	0.000	(501.73)	(20.474)	(501.73)	(20.474)
FEES	0.00	0.000	(72.15)	(3.178)	(72.15)	(3.178)
LOAN REPAYMENT	0.00	0.000	2.94	0.131	2.94	0.131
INTEREST ON LOAN	0.00	0.000	0.73	0.033	0.73	0.033
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$35,726.83	1,635.775	\$35,726.83	1,635.775
ENDING NAV VALUE						\$25.04
ENDING MARKET VALUE						\$40,959.81

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2363 FID INTL INDEX						
CONTRIBUTION	0.00	0.000	7,151.49	157.602	7,151.49	157.602
DIVIDEND	0.00	0.000	1,025.27	22.617	1,025.27	22.617
EXCHANGE IN	0.00	0.000	57,151.68	1,332.169	57,151.68	1,332.169
REALIZED G/L	0.00	0.000	2,157.62	0.000	2,157.62	0.000
LOAN WITHDRAWAL	0.00	0.000	(1,817.35)	(41.708)	(1,817.35)	(41.708)
EXCHANGE OUT	0.00	0.000	(29,640.23)	(641.999)	(29,640.23)	(641.999)
FEES	0.00	0.000	(138.66)	(3.083)	(138.66)	(3.083)
LOAN REPAYMENT	0.00	0.000	66.53	1.462	66.53	1.462
INTEREST ON LOAN	0.00	0.000	17.96	0.392	17.96	0.392
ADJUSTMENT	0.00	0.000	0.13	0.003	0.13	0.003
TOTAL	\$0.00	0.000	\$35,974.44	827.455	\$35,974.44	827.455
ENDING NAV VALUE						\$47.35
ENDING MARKET VALUE						\$39,180.00

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2764 FID FDM IDX INC IPR						
CONTRIBUTION	0.00	0.000	2,999.12	267.186	2,999.12	267.186
DIVIDEND	0.00	0.000	5,893.29	519.970	5,893.29	519.970
INTEREST	0.00	0.000	1,010.69	90.315	1,010.69	90.315
REALIZED G/L	0.00	0.000	352.52	0.000	352.52	0.000
BALANCE FORWARD	0.00	0.000	230,774.99	20,641.766	230,774.99	20,641.766
LOAN WITHDRAWAL	0.00	0.000	(669.02)	(58.765)	(669.02)	(58.765)
WITHDRAWAL	0.00	0.000	(43,833.50)	(3,889.823)	(43,833.50)	(3,889.823)
FEES	0.00	0.000	(917.45)	(81.815)	(917.45)	(81.815)
LOAN REPAYMENT	0.00	0.000	203.67	18.178	203.67	18.178
INTEREST ON LOAN	0.00	0.000	47.26	4.220	47.26	4.220
ADJUSTMENT	0.00	0.000	0.33	0.029	0.33	0.029
TOTAL	\$0.00	0.000	\$195,861.90	17,511.261	\$195,861.90	17,511.261
ENDING NAV VALUE						\$11.50
ENDING MARKET VALUE						\$201,379.51

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2766 FID FDM IDX 2010 IPR						
CONTRIBUTION	0.00	0.000	81.01	6.491	81.01	6.491
DIVIDEND	0.00	0.000	156.95	12.310	156.95	12.310
INTEREST	0.00	0.000	65.53	5.285	65.53	5.285
REALIZED G/L	0.00	0.000	1.37	0.000	1.37	0.000
BALANCE FORWARD	0.00	0.000	4,518.68	366.776	4,518.68	366.776
WITHDRAWAL	0.00	0.000	(97.83)	(7.801)	(97.83)	(7.801)
FEES	0.00	0.000	(10.92)	(0.883)	(10.92)	(0.883)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$4,714.79	382.178	\$4,714.79	382.178
ENDING NAV VALUE						\$12.74
ENDING MARKET VALUE						\$4,868.95

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2767 FID FDM IDX 2015 IPR						
CONTRIBUTION	0.00	0.000	9,786.69	720.787	9,786.69	720.787
DIVIDEND	0.00	0.000	242.14	17.213	242.14	17.213
INTEREST	0.00	0.000	33.90	2.516	33.90	2.516
REALIZED G/L	0.00	0.000	93.18	0.000	93.18	0.000
BALANCE FORWARD	0.00	0.000	7,488.78	557.616	7,488.78	557.616
WITHDRAWAL	0.00	0.000	(7,908.36)	(582.783)	(7,908.36)	(582.783)
FEES	0.00	0.000	(61.52)	(4.541)	(61.52)	(4.541)
ADJUSTMENT	0.00	0.000	0.68	0.050	0.68	0.050
TOTAL	\$0.00	0.000	\$9,675.49	710.858	\$9,675.49	710.858
ENDING NAV VALUE						\$14.05
ENDING MARKET VALUE						\$9,987.55

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2768 FID FDM IDX 2020 IPR						
CONTRIBUTION	0.00	0.000	8,202.27	550.555	8,202.27	550.555
DIVIDEND	0.00	0.000	1,043.26	67.255	1,043.26	67.255
INTEREST	0.00	0.000	247.52	16.798	247.52	16.798
REALIZED G/L	0.00	0.000	(62.38)	0.000	(62.38)	0.000
BALANCE FORWARD	0.00	0.000	36,932.90	2,511.977	36,932.90	2,511.977
WITHDRAWAL	0.00	0.000	(4,939.06)	(340.838)	(4,939.06)	(340.838)
FEES	0.00	0.000	(89.94)	(6.082)	(89.94)	(6.082)
ADJUSTMENT	0.00	0.000	0.64	0.043	0.64	0.043
TOTAL	\$0.00	0.000	\$41,335.21	2,799.708	\$41,335.21	2,799.708
ENDING NAV VALUE						\$15.51
ENDING MARKET VALUE						\$43,423.47

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2769 FID FDM IDX 2025 IPR						
CONTRIBUTION	0.00	0.000	7,548.97	444.649	7,548.97	444.649
DIVIDEND	0.00	0.000	1,218.89	68.872	1,218.89	68.872
INTEREST	0.00	0.000	319.38	19.163	319.38	19.163
REALIZED G/L	0.00	0.000	39.42	0.000	39.42	0.000
BALANCE FORWARD	0.00	0.000	43,424.47	2,606.655	43,424.47	2,606.655
WITHDRAWAL	0.00	0.000	(3,442.22)	(201.900)	(3,442.22)	(201.900)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	0.00	0.000	0.00	0.000
FEES	0.00	0.000	(209.86)	(12.399)	(209.86)	(12.399)
ADJUSTMENT	0.00	0.000	0.11	0.007	0.11	0.007
TOTAL	\$0.00	0.000	\$48,899.16	2,925.047	\$48,899.16	2,925.047
ENDING NAV VALUE						\$17.70
ENDING MARKET VALUE						\$51,773.35

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2770 FID FDM IDX 2030 IPR						
CONTRIBUTION	0.00	0.000	48,726.14	2,724.102	48,726.14	2,724.102
DIVIDEND	0.00	0.000	6,864.95	363.615	6,864.95	363.615
INTEREST	0.00	0.000	2,684.30	151.927	2,684.30	151.927
EXCHANGE IN	0.00	0.000	553.25	28.815	553.25	28.815
REALIZED G/L	0.00	0.000	790.00	0.000	790.00	0.000
BALANCE FORWARD	0.00	0.000	361,724.44	20,481.489	361,724.44	20,481.489
LOAN WITHDRAWAL	0.00	0.000	(4,693.15)	(260.033)	(4,693.15)	(260.033)
WITHDRAWAL	0.00	0.000	(60,267.51)	(3,307.900)	(60,267.51)	(3,307.900)
EXCHANGE OUT	0.00	0.000	(85,761.64)	(4,918.798)	(85,761.64)	(4,918.798)
FEES	0.00	0.000	(938.91)	(52.600)	(938.91)	(52.600)
LOAN REPAYMENT	0.00	0.000	12,888.66	721.855	12,888.66	721.855
INTEREST ON LOAN	0.00	0.000	1,405.18	78.738	1,405.18	78.738
ADJUSTMENT	0.00	0.000	4.59	0.257	4.59	0.257
TOTAL	\$0.00	0.000	\$283,980.30	16,011.467	\$283,980.30	16,011.467
ENDING NAV VALUE						\$18.91
ENDING MARKET VALUE						\$302,776.86

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2771 FID FDM IDX 2035 IPR						
CONTRIBUTION	0.00	0.000	148,426.89	7,295.700	148,426.89	7,295.700
DIVIDEND	0.00	0.000	6,536.51	304.306	6,536.51	304.306
INTEREST	0.00	0.000	1,368.65	69.085	1,368.65	69.085
REALIZED G/L	0.00	0.000	2,959.27	0.000	2,959.27	0.000
BALANCE FORWARD	0.00	0.000	203,639.70	10,274.453	203,639.70	10,274.453
LOAN WITHDRAWAL	0.00	0.000	(2,023.55)	(99.193)	(2,023.55)	(99.193)
WITHDRAWAL	0.00	0.000	(61,094.35)	(2,918.072)	(61,094.35)	(2,918.072)
EXCHANGE OUT	0.00	0.000	(5,919.10)	(306.927)	(5,919.10)	(306.927)
FEES	0.00	0.000	(651.25)	(32.215)	(651.25)	(32.215)
LOAN REPAYMENT	0.00	0.000	1,102.12	55.169	1,102.12	55.169
INTEREST ON LOAN	0.00	0.000	82.62	4.061	82.62	4.061
ADJUSTMENT	0.00	0.000	5.80	0.288	5.80	0.288
TOTAL	\$0.00	0.000	\$294,433.31	14,646.655	\$294,433.31	14,646.655
ENDING NAV VALUE						\$21.50
ENDING MARKET VALUE						\$314,903.08

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2772 FID FDM IDX 2040 IPR						
CONTRIBUTION	0.00	0.000	80,778.78	3,892.573	80,778.78	3,892.573
DIVIDEND	0.00	0.000	12,127.24	546.032	12,127.24	546.032
INTEREST	0.00	0.000	1,201.19	59.333	1,201.19	59.333
EXCHANGE IN	0.00	0.000	283,079.50	13,940.012	283,079.50	13,940.012
REALIZED G/L	0.00	0.000	1,490.91	0.000	1,490.91	0.000
BALANCE FORWARD	0.00	0.000	210,084.08	10,394.252	210,084.08	10,394.252
LOAN WITHDRAWAL	0.00	0.000	(1,936.69)	(93.921)	(1,936.69)	(93.921)
WITHDRAWAL	0.00	0.000	(18,940.47)	(862.233)	(18,940.47)	(862.233)
EXCHANGE OUT	0.00	0.000	(532.85)	(26.107)	(532.85)	(26.107)
FEES	0.00	0.000	(1,319.57)	(63.576)	(1,319.57)	(63.576)
LOAN REPAYMENT	0.00	0.000	653.18	31.088	653.18	31.088
INTEREST ON LOAN	0.00	0.000	95.24	4.465	95.24	4.465
ADJUSTMENT	0.00	0.000	5.49	0.269	5.49	0.269
TOTAL	\$0.00	0.000	\$566,786.03	27,822.187	\$566,786.03	27,822.187
ENDING NAV VALUE						\$22.20
ENDING MARKET VALUE						\$617,652.53

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2773 FID FDM IDX 2045 IPR						
CONTRIBUTION	0.00	0.000	49,180.90	2,280.067	49,180.90	2,280.067
DIVIDEND	0.00	0.000	3,757.59	162.015	3,757.59	162.015
INTEREST	0.00	0.000	991.41	47.213	991.41	47.213
EXCHANGE IN	0.00	0.000	0.00	0.000	0.00	0.000
REALIZED G/L	0.00	0.000	159.90	0.000	159.90	0.000
BALANCE FORWARD	0.00	0.000	145,278.13	6,913.151	145,278.13	6,913.151
LOAN WITHDRAWAL	0.00	0.000	(2,992.60)	(144.886)	(2,992.60)	(144.886)
WITHDRAWAL	0.00	0.000	(8,671.07)	(402.641)	(8,671.07)	(402.641)
EXCHANGE OUT	0.00	0.000	(14,835.91)	(702.791)	(14,835.91)	(702.791)
FEES	0.00	0.000	(539.97)	(25.116)	(539.97)	(25.116)
LOAN REPAYMENT	0.00	0.000	4,534.18	210.703	4,534.18	210.703
INTEREST ON LOAN	0.00	0.000	526.64	24.535	526.64	24.535
ADJUSTMENT	0.00	0.000	3.71	0.174	3.71	0.174
TOTAL	\$0.00	0.000	\$177,392.91	8,362.424	\$177,392.91	8,362.424
ENDING NAV VALUE						\$23.16
ENDING MARKET VALUE						\$193,673.74

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2774 FID FDM IDX 2050 IPR						
CONTRIBUTION	0.00	0.000	218,255.81	9,798.129	218,255.81	9,798.129
DIVIDEND	0.00	0.000	5,584.64	240.240	5,584.64	240.240
INTEREST	0.00	0.000	480.75	22.695	480.75	22.695
REALIZED G/L	0.00	0.000	371.82	0.000	371.82	0.000
BALANCE FORWARD	0.00	0.000	96,100.75	4,565.134	96,100.75	4,565.134
LOAN WITHDRAWAL	0.00	0.000	(27,510.79)	(1,301.239)	(27,510.79)	(1,301.239)
WITHDRAWAL	0.00	0.000	(17,644.45)	(809.810)	(17,644.45)	(809.810)
EXCHANGE OUT	0.00	0.000	(775.95)	(37.814)	(775.95)	(37.814)
FEES	0.00	0.000	(1,010.86)	(47.279)	(1,010.86)	(47.279)
LOAN REPAYMENT	0.00	0.000	948.49	42.744	948.49	42.744
INTEREST ON LOAN	0.00	0.000	427.30	19.198	427.30	19.198
ADJUSTMENT	0.00	0.000	7.61	0.357	7.61	0.357
TOTAL	\$0.00	0.000	\$275,235.12	12,492.355	\$275,235.12	12,492.355
ENDING NAV VALUE						\$23.20
ENDING MARKET VALUE						\$289,822.61

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2775 FID FDM IDX 2055 IPR						
CONTRIBUTION	0.00	0.000	104,574.37	5,870.167	104,574.37	5,870.167
DIVIDEND	0.00	0.000	4,706.34	246.226	4,706.34	246.226
INTEREST	0.00	0.000	1,014.50	58.247	1,014.50	58.247
EXCHANGE IN	0.00	0.000	0.00	0.000	0.00	0.000
REALIZED G/L	0.00	0.000	1,468.79	0.000	1,468.79	0.000
BALANCE FORWARD	0.00	0.000	199,274.66	11,504.623	199,274.66	11,504.623
LOAN WITHDRAWAL	0.00	0.000	(6,323.06)	(349.873)	(6,323.06)	(349.873)
WITHDRAWAL	0.00	0.000	(46,212.10)	(2,635.680)	(46,212.10)	(2,635.680)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(42,072.50)	(2,373.933)	(42,072.50)	(2,373.933)
FEES	0.00	0.000	(953.42)	(53.207)	(953.42)	(53.207)
LOAN REPAYMENT	0.00	0.000	8,704.19	490.771	8,704.19	490.771
INTEREST ON LOAN	0.00	0.000	572.01	32.393	572.01	32.393
ADJUSTMENT	0.00	0.000	9.58	0.548	9.58	0.548
TOTAL	\$0.00	0.000	\$224,763.36	12,790.282	\$224,763.36	12,790.282
ENDING NAV VALUE						\$19.09
ENDING MARKET VALUE						\$244,166.49

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2776 FID FDM IDX 2060 IPR						
CONTRIBUTION	0.00	0.000	96,236.76	6,372.454	96,236.76	6,372.454
DIVIDEND	0.00	0.000	7,761.05	478.968	7,761.05	478.968
INTEREST	0.00	0.000	555.04	37.533	555.04	37.533
EXCHANGE IN	0.00	0.000	175,437.70	11,061.645	175,437.70	11,061.645
REALIZED G/L	0.00	0.000	285.62	0.000	285.62	0.000
BALANCE FORWARD	0.00	0.000	119,499.72	8,151.211	119,499.72	8,151.211
LOAN WITHDRAWAL	0.00	0.000	(3,354.82)	(214.886)	(3,354.82)	(214.886)
WITHDRAWAL	0.00	0.000	(8,057.56)	(534.364)	(8,057.56)	(534.364)
EXCHANGE OUT	0.00	0.000	(457.02)	(30.838)	(457.02)	(30.838)
FEES	0.00	0.000	(753.29)	(50.053)	(753.29)	(50.053)
LOAN REPAYMENT	0.00	0.000	934.01	60.981	934.01	60.981
INTEREST ON LOAN	0.00	0.000	25.76	1.685	25.76	1.685
ADJUSTMENT	0.00	0.000	7.15	0.483	7.15	0.483
TOTAL	\$0.00	0.000	\$388,120.12	25,334.819	\$388,120.12	25,334.819
ENDING NAV VALUE						\$16.17
ENDING MARKET VALUE						\$409,664.03

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3067 FID GOVT MMKT K6						
DIVIDEND	0.00	0.000	55.21	55.210	55.21	55.210
FEES	0.00	0.000	3,735.23	3,735.230	3,735.23	3,735.230
TOTAL	\$0.00	0.000	\$3,790.44	3,790.440	\$3,790.44	3,790.440
	=====	=====	=====	=====	=====	=====
ENDING NAV VALUE						\$1.00
						=====
ENDING MARKET VALUE						\$3,790.44
						=====

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3427 FID FDM IDX 2065 IPR						
CONTRIBUTION	0.00	0.000	29,624.48	2,424.912	29,624.48	2,424.912
DIVIDEND	0.00	0.000	752.52	57.439	752.52	57.439
INTEREST	0.00	0.000	65.33	5.479	65.33	5.479
REALIZED G/L	0.00	0.000	279.61	0.000	279.61	0.000
BALANCE FORWARD	0.00	0.000	12,903.89	1,088.893	12,903.89	1,088.893
LOAN WITHDRAWAL	0.00	0.000	(1,000.00)	(82.645)	(1,000.00)	(82.645)
WITHDRAWAL	0.00	0.000	(4,963.53)	(390.038)	(4,963.53)	(390.038)
FEES	0.00	0.000	(321.52)	(26.308)	(321.52)	(26.308)
LOAN REPAYMENT	0.00	0.000	185.04	14.922	185.04	14.922
INTEREST ON LOAN	0.00	0.000	16.91	1.367	16.91	1.367
ADJUSTMENT	0.00	0.000	2.02	0.169	2.02	0.169
TOTAL	\$0.00	0.000	\$37,544.75	3,094.190	\$37,544.75	3,094.190
ENDING NAV VALUE						\$13.07
ENDING MARKET VALUE						\$40,441.07

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
GBHE LINCOLN STABLE VALUE						
CONTRIBUTION	0.00	0.000	0.00	0.000	0.00	0.000
BALANCE FORWARD	0.00	0.000	1,891,722.54	1,891,722.540	1,891,722.54	1,891,722.540
LOAN WITHDRAWAL	0.00	0.000	(39,262.84)	(39,262.840)	(39,262.84)	(39,262.840)
WITHDRAWAL	0.00	0.000	(601,205.90)	(601,205.900)	(601,205.90)	(601,205.900)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(210,741.83)	(210,741.830)	(210,741.83)	(210,741.830)
FEES	0.00	0.000	(19,961.78)	(19,961.780)	(19,961.78)	(19,961.780)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
GIC INTEREST	0.00	0.000	24,088.48	24,088.480	24,088.48	24,088.480
TOTAL	\$0.00	0.000	\$1,044,638.67	1,044,638.670	\$1,044,638.67	1,044,638.670
	=====	=====	=====	=====	=====	=====

ENDING NAV VALUE

ENDING MARKET VALUE

\$1.00

\$1,044,638.67

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS

080R PUTNAM STABLE VALUE						
CONTRIBUTION	0.00	0.000	167,898.49	167,898.490	167,898.49	167,898.490
DIVIDEND	0.00	0.000	32,833.56	32,833.560	32,833.56	32,833.560
INTEREST	0.00	0.000	11,812.45	11,812.450	11,812.45	11,812.450
EXCHANGE IN	0.00	0.000	286,522.33	286,522.330	286,522.33	286,522.330
BALANCE FORWARD	0.00	0.000	1,026,284.17	1,026,284.170	1,026,284.17	1,026,284.170
LOAN WITHDRAWAL	0.00	0.000	(19,295.93)	(19,295.930)	(19,295.93)	(19,295.930)
WITHDRAWAL	0.00	0.000	(587,530.78)	(587,530.780)	(587,530.78)	(587,530.780)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(42,731.08)	(42,731.080)	(42,731.08)	(42,731.080)
FEES	0.00	0.000	(9,091.04)	(9,091.040)	(9,091.04)	(9,091.040)
LOAN REPAYMENT	0.00	0.000	30,771.08	30,771.080	30,771.08	30,771.080
INTEREST ON LOAN	0.00	0.000	2,734.91	2,734.910	2,734.91	2,734.910
ADJUSTMENT	0.00	0.000	5.81	5.810	5.81	5.810

TOTAL	\$0.00	0.000	\$900,213.97	900,213.970	\$900,213.97	900,213.970
=====						
ENDING NAV VALUE						\$1.00
						=====
ENDING MARKET VALUE						\$900,213.97
						=====

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OE45 PUTNAM SM CAP GR R6						
CONTRIBUTION	0.00	0.000	40,520.67	700.566	40,520.67	700.566
INTEREST	0.00	0.000	4.07	0.092	4.07	0.092
EXCHANGE IN	0.00	0.000	26,045.77	432.560	26,045.77	432.560
REALIZED G/L	0.00	0.000	8,219.18	0.000	8,219.18	0.000
BALANCE FORWARD	0.00	0.000	279,400.83	5,413.303	279,400.83	5,413.303
LOAN WITHDRAWAL	0.00	0.000	(8,316.04)	(143.863)	(8,316.04)	(143.863)
WITHDRAWAL	0.00	0.000	(49,473.66)	(846.415)	(49,473.66)	(846.415)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(43,248.67)	(779.338)	(43,248.67)	(779.338)
FEES	0.00	0.000	(878.81)	(15.108)	(878.81)	(15.108)
LOAN REPAYMENT	0.00	0.000	4,875.02	84.566	4,875.02	84.566
INTEREST ON LOAN	0.00	0.000	568.25	9.778	568.25	9.778
ADJUSTMENT	0.00	0.000	0.97	0.017	0.97	0.017
TOTAL	\$0.00	0.000	\$257,717.58	4,856.158	\$257,717.58	4,856.158
ENDING NAV VALUE						\$64.23
ENDING MARKET VALUE						\$311,911.03

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OEKH PIMCO INCOME INST						
CONTRIBUTION	0.00	0.000	98,268.80	9,476.224	98,268.80	9,476.224
DIVIDEND	0.00	0.000	47,147.39	4,536.282	47,147.39	4,536.282
INTEREST	0.00	0.000	29.41	2.874	29.41	2.874
EXCHANGE IN	0.00	0.000	10,925.92	1,037.756	10,925.92	1,037.756
REALIZED G/L	0.00	0.000	(1,620.25)	0.000	(1,620.25)	0.000
BALANCE FORWARD	0.00	0.000	777,318.69	74,598.723	777,318.69	74,598.723
LOAN WITHDRAWAL	0.00	0.000	(15,073.72)	(1,460.721)	(15,073.72)	(1,460.721)
WITHDRAWAL	0.00	0.000	(139,777.24)	(13,548.032)	(139,777.24)	(13,548.032)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(52,199.08)	(5,019.343)	(52,199.08)	(5,019.343)
FEES	0.00	0.000	(1,905.78)	(185.311)	(1,905.78)	(185.311)
LOAN REPAYMENT	0.00	0.000	6,647.66	641.923	6,647.66	641.923
INTEREST ON LOAN	0.00	0.000	901.99	87.373	901.99	87.373
ADJUSTMENT	0.00	0.000	0.01	0.001	0.01	0.001
TOTAL	\$0.00	0.000	\$730,663.80	70,167.749	\$730,663.80	70,167.749
ENDING NAV VALUE						\$10.62
ENDING MARKET VALUE						\$745,181.50

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OICL AB LG CAP GRTH Z						
CONTRIBUTION	0.00	0.000	52,099.85	628.484	52,099.85	628.484
DIVIDEND	0.00	0.000	9,037.27	102.185	9,037.27	102.185
INTEREST	0.00	0.000	4.70	0.062	4.70	0.062
EXCHANGE IN	0.00	0.000	230,544.23	2,799.793	230,544.23	2,799.793
REALIZED G/L	0.00	0.000	7,225.12	0.000	7,225.12	0.000
BALANCE FORWARD	0.00	0.000	278,848.23	4,000.401	278,848.23	4,000.401
LOAN WITHDRAWAL	0.00	0.000	(2,406.76)	(28.330)	(2,406.76)	(28.330)
WITHDRAWAL	0.00	0.000	(30,069.00)	(354.412)	(30,069.00)	(354.412)
EXCHANGE OUT	0.00	0.000	(44,733.59)	(566.152)	(44,733.59)	(566.152)
FEES	0.00	0.000	(1,186.75)	(14.441)	(1,186.75)	(14.441)
LOAN REPAYMENT	0.00	0.000	286.52	3.311	286.52	3.311
INTEREST ON LOAN	0.00	0.000	68.13	0.786	68.13	0.786
ADJUSTMENT	0.00	0.000	3.27	0.041	3.27	0.041
TOTAL	\$0.00	0.000	\$499,721.22	6,571.728	\$499,721.22	6,571.728
ENDING NAV VALUE						\$92.69
ENDING MARKET VALUE						\$609,133.46

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OIIX LD ABBETT TOT RTN R6						
CONTRIBUTION	0.00	0.000	54,688.84	6,313.610	54,688.84	6,313.610
DIVIDEND	0.00	0.000	20,726.64	2,389.842	20,726.64	2,389.842
INTEREST	0.00	0.000	9.36	1.029	9.36	1.029
EXCHANGE IN	0.00	0.000	71,171.37	8,002.116	71,171.37	8,002.116
REALIZED G/L	0.00	0.000	(1,282.95)	0.000	(1,282.95)	0.000
BALANCE FORWARD	0.00	0.000	386,767.73	44,050.985	386,767.73	44,050.985
LOAN WITHDRAWAL	0.00	0.000	(9,261.80)	(1,082.013)	(9,261.80)	(1,082.013)
WITHDRAWAL	0.00	0.000	(39,736.50)	(4,682.860)	(39,736.50)	(4,682.860)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(49,383.79)	(5,597.169)	(49,383.79)	(5,597.169)
FEES	0.00	0.000	(1,144.82)	(133.378)	(1,144.82)	(133.378)
LOAN REPAYMENT	0.00	0.000	3,916.56	453.840	3,916.56	453.840
INTEREST ON LOAN	0.00	0.000	533.93	62.162	533.93	62.162
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$437,004.57	49,778.164	\$437,004.57	49,778.164
ENDING NAV VALUE						\$8.83
ENDING MARKET VALUE						\$439,541.22

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OK21 COL SM CAP VAL II I3						
CONTRIBUTION	0.00	0.000	44,584.89	2,642.509	44,584.89	2,642.509
DIVIDEND	0.00	0.000	23,534.07	1,443.560	23,534.07	1,443.560
INTEREST	0.00	0.000	6.66	0.450	6.66	0.450
EXCHANGE IN	0.00	0.000	31,701.04	1,902.457	31,701.04	1,902.457
REALIZED G/L	0.00	0.000	3,905.12	0.000	3,905.12	0.000
BALANCE FORWARD	0.00	0.000	393,861.67	23,812.263	393,861.67	23,812.263
LOAN WITHDRAWAL	0.00	0.000	(7,703.10)	(462.260)	(7,703.10)	(462.260)
WITHDRAWAL	0.00	0.000	(118,618.11)	(6,946.901)	(118,618.11)	(6,946.901)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(54,046.66)	(3,251.874)	(54,046.66)	(3,251.874)
FEES	0.00	0.000	(944.37)	(57.678)	(944.37)	(57.678)
LOAN REPAYMENT	0.00	0.000	2,853.31	170.419	2,853.31	170.419
INTEREST ON LOAN	0.00	0.000	383.21	22.993	383.21	22.993
ADJUSTMENT	0.00	0.000	0.24	0.015	0.24	0.015
TOTAL	\$0.00	0.000	\$319,517.97	19,275.953	\$319,517.97	19,275.953
ENDING NAV VALUE						\$17.50
ENDING MARKET VALUE						\$337,329.17

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OK2J PUTN LG CAP VAL R6						
CONTRIBUTION	0.00	0.000	114,291.14	3,875.609	114,291.14	3,875.609
DIVIDEND	0.00	0.000	83,206.35	2,823.439	83,206.35	2,823.439
INTEREST	0.00	0.000	17.11	0.599	17.11	0.599
EXCHANGE IN	0.00	0.000	148,164.33	5,201.043	148,164.33	5,201.043
REALIZED G/L	0.00	0.000	23,900.04	0.000	23,900.04	0.000
BALANCE FORWARD	0.00	0.000	1,616,372.17	57,112.895	1,616,372.17	57,112.895
LOAN WITHDRAWAL	0.00	0.000	(20,413.65)	(690.606)	(20,413.65)	(690.606)
WITHDRAWAL	0.00	0.000	(320,482.12)	(10,695.530)	(320,482.12)	(10,695.530)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(217,294.37)	(7,447.958)	(217,294.37)	(7,447.958)
FEES	0.00	0.000	(4,083.83)	(138.418)	(4,083.83)	(138.418)
LOAN REPAYMENT	0.00	0.000	7,694.12	261.173	7,694.12	261.173
INTEREST ON LOAN	0.00	0.000	1,073.82	36.096	1,073.82	36.096
ADJUSTMENT	0.00	0.000	2.81	0.095	2.81	0.095
TOTAL	\$0.00	0.000	\$1,432,447.92	50,338.437	\$1,432,447.92	50,338.437
ENDING NAV VALUE						\$30.87
ENDING MARKET VALUE						\$1,553,947.51

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OL1K C&S REALTY SHARES Z						
CONTRIBUTION	0.00	0.000	29,093.03	486.780	29,093.03	486.780
DIVIDEND	0.00	0.000	7,606.17	128.476	7,606.17	128.476
INTEREST	0.00	0.000	2.69	0.057	2.69	0.057
EXCHANGE IN	0.00	0.000	357.99	5.691	357.99	5.691
REALIZED G/L	0.00	0.000	(330.11)	0.000	(330.11)	0.000
BALANCE FORWARD	0.00	0.000	233,755.71	3,902.263	233,755.71	3,902.263
LOAN WITHDRAWAL	0.00	0.000	(5,203.92)	(88.667)	(5,203.92)	(88.667)
WITHDRAWAL	0.00	0.000	(41,309.95)	(693.550)	(41,309.95)	(693.550)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(35,797.43)	(598.988)	(35,797.43)	(598.988)
FEES	0.00	0.000	(563.78)	(9.358)	(563.78)	(9.358)
LOAN REPAYMENT	0.00	0.000	2,055.29	34.670	2,055.29	34.670
INTEREST ON LOAN	0.00	0.000	267.03	4.520	267.03	4.520
ADJUSTMENT	0.00	0.000	0.02	0.000	0.02	0.000
TOTAL	\$0.00	0.000	\$189,932.74	3,171.894	\$189,932.74	3,171.894
ENDING NAV VALUE						\$63.56
ENDING MARKET VALUE						\$201,605.58

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2022		<-----ACTIVITY-----> FROM 01/01/2023 TO 12/31/2023		<---ENDING BALANCE---> AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OVCW INVS DISC MDCP GR R6						
CONTRIBUTION	0.00	0.000	24,421.41	912.953	24,421.41	912.953
INTEREST	0.00	0.000	3.69	0.142	3.69	0.142
REALIZED G/L	0.00	0.000	1,938.32	0.000	1,938.32	0.000
BALANCE FORWARD	0.00	0.000	314,382.65	12,524.437	314,382.65	12,524.437
LOAN WITHDRAWAL	0.00	0.000	(2,151.21)	(82.564)	(2,151.21)	(82.564)
WITHDRAWAL	0.00	0.000	(15,872.81)	(560.428)	(15,872.81)	(560.428)
EXCHANGE OUT	0.00	0.000	(3,493.82)	(133.908)	(3,493.82)	(133.908)
FEES	0.00	0.000	(884.70)	(33.479)	(884.70)	(33.479)
LOAN REPAYMENT	0.00	0.000	2,852.66	106.991	2,852.66	106.991
INTEREST ON LOAN	0.00	0.000	336.01	12.580	336.01	12.580
ADJUSTMENT	0.00	0.000	1.77	0.066	1.77	0.066
TOTAL	\$0.00	0.000	\$321,533.97	12,746.790	\$321,533.97	12,746.790
ENDING NAV VALUE						\$28.70
ENDING MARKET VALUE						\$365,832.88

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OVIQ VICTORY S EST VAL R6						
CONTRIBUTION	0.00	0.000	109,962.55	2,403.525	109,962.55	2,403.525
DIVIDEND	0.00	0.000	69,737.31	1,526.073	69,737.31	1,526.073
INTEREST	0.00	0.000	16.73	0.371	16.73	0.371
EXCHANGE IN	0.00	0.000	270,136.50	6,058.554	270,136.50	6,058.554
REALIZED G/L	0.00	0.000	5,930.62	0.000	5,930.62	0.000
BALANCE FORWARD	0.00	0.000	979,214.57	21,595.648	979,214.57	21,595.648
LOAN WITHDRAWAL	0.00	0.000	(18,898.28)	(416.608)	(18,898.28)	(416.608)
WITHDRAWAL	0.00	0.000	(218,560.42)	(4,722.245)	(218,560.42)	(4,722.245)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(99,671.05)	(2,171.321)	(99,671.05)	(2,171.321)
FEES	0.00	0.000	(3,066.63)	(67.846)	(3,066.63)	(67.846)
LOAN REPAYMENT	0.00	0.000	6,978.15	153.250	6,978.15	153.250
INTEREST ON LOAN	0.00	0.000	924.10	20.327	924.10	20.327
ADJUSTMENT	0.00	0.000	0.41	0.008	0.41	0.008
TOTAL	\$0.00	0.000	\$1,102,704.56	24,379.736	\$1,102,704.56	24,379.736
ENDING NAV VALUE						\$46.42
ENDING MARKET VALUE						\$1,131,707.32

ACCOUNTING ITEM	<-BEGINNING BALANCE->		<-----ACTIVITY----->		<---ENDING BALANCE--->	
	AS OF 12/31/2022		FROM 01/01/2023 TO 12/31/2023		AS OF 12/31/2023	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OY0E MFS INTL DIVRSN R6						
CONTRIBUTION	0.00	0.000	240,929.99	11,011.785	240,929.99	11,011.785
DIVIDEND	0.00	0.000	78,710.50	3,543.922	78,710.50	3,543.922
INTEREST	0.00	0.000	38.24	1.754	38.24	1.754
EXCHANGE IN	0.00	0.000	19,435.78	916.790	19,435.78	916.790
REALIZED G/L	0.00	0.000	46,229.52	0.000	46,229.52	0.000
BALANCE FORWARD	0.00	0.000	2,129,637.48	103,610.429	2,129,637.48	103,610.429
LOAN WITHDRAWAL	0.00	0.000	(49,934.65)	(2,285.931)	(49,934.65)	(2,285.931)
WITHDRAWAL	0.00	0.000	(187,600.17)	(8,512.700)	(187,600.17)	(8,512.700)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(483,353.74)	(21,850.712)	(483,353.74)	(21,850.712)
FEES	0.00	0.000	(5,606.57)	(257.145)	(5,606.57)	(257.145)
LOAN REPAYMENT	0.00	0.000	17,755.73	813.105	17,755.73	813.105
INTEREST ON LOAN	0.00	0.000	2,274.95	104.073	2,274.95	104.073
ADJUSTMENT	0.00	0.000	1.62	0.072	1.62	0.072
TOTAL	\$0.00	0.000	\$1,808,518.68	87,095.442	\$1,808,518.68	87,095.442
ENDING NAV VALUE						\$22.22
ENDING MARKET VALUE						\$1,935,260.75