

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) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☐ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) RELIEF DUE TO HURRICANE MILTON
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 WATSON CLINIC LLP PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 02/01/1963
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) WATSON CLINIC LLP 1430 LAKELAND HILLS BLVD, 4TH FLOOR LAKELAND, FL 33805-3202
2b	Employer Identification Number (EIN) 59-0704934
2c	Plan Sponsor's telephone number 863-680-7000
2d	Business code (see instructions) 621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	05/01/2025	BENJAMIN ORTIZ
	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 2587
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) 1925 6a(2) 2178 6b 10 6c 676 6d 2864 6e 2 6f 2866 6g(1) 2519 6g(2) 2597 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:

2A 2E 2F 2G 2J 2K 2R 2S 2T 3B

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

4B

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan WATSON CLINIC LLP PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WATSON CLINIC LLP	D Employer Identification Number (EIN) 59-0704934

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 BENEFIT LIFE

(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
47-0221457	65595	AP-8502	1	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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year.....	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year	7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	
	(2) Dividends and credits	7c(2)	
	(3) Interest credited during the year	7c(3)	
	(4) Transferred from separate account.....	7c(4)	
	(5) Other (specify below)	7c(5)	
	(6) Total additions	7c(6)	0
d	Total of balance and additions (add lines 7b and 7c(6))	7d	0
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
	(2) Administration charge made by carrier	7e(2)	
	(3) Transferred to separate account.....	7e(3)	
	(4) Other (specify below)	7e(4)	
	(5) Total deductions	7e(5)	0
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0

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)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves.....		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan WATSON CLINIC LLP PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WATSON CLINIC LLP	D Employer Identification Number (EIN) 59-0704934

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

No

Yes

☒
- 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

(b)

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

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

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

ONEAMERICA RETIREMENT SERVICES

46-5378846

(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?
15 37 38 64 65	RECORDKEEPER	260450	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

JAMES M LUFFMAN

205 EAST ORANGE STREET
LAKELAND, FL 33801

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	122523	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AGW CAPITAL ADVISORS

511 W. BAY ST., SUITE 310
TAMPA, FL 33606

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	69855	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

FRED LOPEZ/ALLEN & CO OF FLORIDA

1401 S. FLORIDA AVE
LAKELAND, FL 33803

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	38258	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LINDSEY SHANNON

1015 CORPORATE SQUARE DRIVE
SUITE 300
SAINT LOUIS, MO 63132

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	25317	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILLIAM MERRIAM

4800 DEER LAKE DRIVE EAST
SUITE 1A
JACKSONVILLE, FL 32246

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	16995	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

ISAAC HARTMANN

1401 S. FLORIDA AVE
LAKELAND, FL 33803

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	14911	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

JEFFREY LARSON

3636 SOUTH GEYER SUITE 100
ST LOUIS, MO 63127

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	5702	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BRIAN HANSEN

994 MOYLE DRIVE
ALPINE, UT 84004

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	5378	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

TD AMERITRADE

82-0543156

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	2640	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MATRIX TRUST COMPANY

75-3182674

(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?
18 19 21 25 49 50 62	TRUSTEE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MATRIX TRUST COMPANY	18 19 21 25 49 50 62	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MATRIX TRUST COMPANY 75-3182674	SEE ATTACHMENT 'MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES'

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MSCS FINANCIAL SERVICES	50 59 60 61 63 68	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
MSCS FINANCIAL SERVICES 33-1151291	SEE ATTACHMENT 'MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES'

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
TD AMERITRADE, INC.	59 60 63 68	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TD AMERITRADE, INC. 82-0543156	SEE ATTACHMENT 'TDA WNC SCHEDULE C DISCLOSURES'

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 WATSON CLINIC LLP PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 WATSON CLINIC LLP	D Employer Identification Number (EIN) 59-0704934	

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

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	1032605	836871
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	351507	401345
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3044515	2435306
(2) U.S. Government securities	1c(2)	2199198	2992418
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	102497	55195
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	187	2485
(B) Common	1c(4)(B)	12599903	14839743
(5) Partnership/joint venture interests	1c(5)	20068	11181
(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)	2936048	2847507
(9) Value of interest in common/collective trusts	1c(9)	16637186	16830028
(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)	202960063	241075708
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	194342	196209
(15) Other	1c(15)	17738	-1157

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	242095857	282522839
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	242095857	282522839

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)	5231652	
(B) Participants	2a(1)(B)	10729028	
(C) Others (including rollovers)	2a(1)(C)	672396	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		16633076
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	15849	
(B) U.S. Government securities	2b(1)(B)	13440	
(C) Corporate debt instruments	2b(1)(C)	675	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	168521	
(F) Other	2b(1)(F)	2399	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		200884
(2) Dividends: (A) Preferred stock	2b(2)(A)	142	
(B) Common stock	2b(2)(B)	252484	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	7660841	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		7913467
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	9438966	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	9425448	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		13518
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	1887353	
(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)		414866
(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)		31675983
c Other income	2c		-83406
d Total income. Add all income amounts in column (b) and enter total	2d		58655741

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	17653195	
(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)		17653195
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		6917
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	261208	
(3) Recordkeeping fees.....	2i(3)	0	
(4) IQPA audit fees.....	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	184866	
(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)	122573	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		568647
j Total expenses. Add all expense amounts in column (b) and enter total	2j		18228759

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		40426982
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) ☒ 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: **CROWE LLP**

(2) EIN: **35-0921680**

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.
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan WATSON CLINIC LLP PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 WATSON CLINIC LLP		D Employer Identification Number (EIN) 59-0704934
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
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): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to: a The corresponding number for the plan year immediately preceding the current plan year b The corresponding number for the second preceding plan year	15a 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 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	16a 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 ____/____/____ (MM/DD/YYYY) and the Opinion Letter serial number _____.	

WATSON CLINIC LLP
PROFIT SHARING PLAN
Lakeland, Florida

FINANCIAL STATEMENTS
December 31, 2023 and 2022

WATSON CLINIC LLP
PROFIT SHARING PLAN
Lakeland, Florida

FINANCIAL STATEMENTS
December 31, 2023 and 2022

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INDEPENDENT AUDITOR'S REPORT

Profit Sharing Committee
Watson Clinic LLP Profit Sharing Plan
Lakeland, Florida

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

We have performed audits of the financial statements of Watson Clinic LLP Profit Sharing Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

(Continued)

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

(Continued)

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2023, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Crowe LLP
Crowe LLP

Oakbrook Terrace, Illinois
April 30, 2025

WATSON CLINIC LLP
PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value (Note 3)	\$ 278,437,116	\$ 237,775,697
Cash	836,871	1,032,605
Receivables:		
Employer contributions	401,345	351,507
Notes receivable from participants	<u>2,847,507</u>	<u>2,936,048</u>
Total receivables	<u>3,248,852</u>	<u>3,287,555</u>
Total assets	<u>282,522,839</u>	<u>242,095,857</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 282,522,839</u>	<u>\$ 242,095,857</u>

See accompanying notes to financial statements.

WATSON CLINIC LLP
PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Year ended December 31, 2023

Additions to assets attributed to:

Net appreciation in fair value of investments	\$ 33,835,578
Dividends	7,915,866
Interest	98,325
Interest income on notes receivable from participants	168,521
Contributions	
Employer	5,249,092
Participants	10,711,589
Rollovers	<u>669,095</u>
Total contributions	<u>16,629,776</u>
Total additions	58,648,066

Deductions from assets attributed to:

Distributions to participants	17,653,195
Administrative expenses	<u>567,889</u>
Total deductions	<u>18,221,084</u>

Net increase 40,426,982

Net assets available for benefits

Beginning of year	<u>242,095,857</u>
End of year	<u>\$ 282,522,839</u>

See accompanying notes to financial statements.

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 1 - DESCRIPTION OF PLAN

The following brief description of the Watson Clinic LLP Profit Sharing Plan (the “Plan”) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan’s provisions.

General: The Plan is an integrated defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The Plan is a 401(k) Profit Sharing Plan. The Plan covers all employees and partners of Watson Clinic LLP (the “Clinic” or the “Employer”) who meet the service requirement as determined by the plan specifications.

Contributions: The Plan allows each eligible employee and partner of the Clinic to elect to reduce compensation he or she is otherwise entitled to in return for the agreement of the Clinic to contribute the deferred amounts to the Plan. Eligible participants are automatically enrolled in the Plan upon hire date at a 2% deferral rate unless specified otherwise. Each year, participants may elect to contribute up to 100% of their annual pretax compensation, limited to a maximum as established by the Internal Revenue Service (the IRS). The Plan allows eligible participants to make Roth contributions in accordance with the IRS regulations. Participants may also contribute rollover amounts representing distributions from other qualified plans. In addition, participants who would have attained at least age 50 by the end of the year are eligible to make additional catch-up contributions to the Plan up to annual limits as established by the IRS. A permanent election must be made by first year partners to designate their current and future level of Keogh contribution within the Plan. The Clinic makes matching contributions equal to 50% of the first 4% of compensation and 100% of the next 2% of compensation that a participant contributes to the Plan up to a maximum of 4% of compensation. Contributions are subject to certain limitations.

Additional profit sharing amounts may be contributed at the option of the Clinic as determined annually. Eligibility for profit sharing contributions requires completion of one year of credited service, with eligibility commencing on the next entry date specified in the Plan. Such contributions are allocated to participants based upon a percentage of each participant’s compensation above and below the social security integration level. During 2023, there was no discretionary profit sharing contribution made to the Plan.

Participant Accounts: Each participant’s account is credited with the participant’s contribution, the Clinic’s matching contribution and an allocation of any Clinic discretionary contribution and plan earnings, and charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant contributions, earnings, or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Under the Plan, participants may direct the investment of their retirement account among the Plan’s investment options. The choice of investment options allows participants to create a diversified portfolio based on their needs. Participants may also establish an *Individually Directed Account (“IDA”)*, which allows them to choose from investments beyond the investment options that are available under the Plan. If participants establish an IDA, they may also retain the services of an investment manager to direct the investment of their account. Participants may change their investment options daily, subject to certain restrictions.

Vesting: Participants are immediately 100% vested in their contributions and Clinic matching contributions plus actual earnings thereon. Vesting in Clinic discretionary contributions is based on years of continuous service, with 100% vesting after three years of credited service. All participants become 100% vested upon attainment of normal retirement age, permanent disability or death.

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Notes Receivable from Participants: Participants may borrow, from their Plan account balances, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balances. Note terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The notes are secured by the balance in the participant's account and bear interest at 1% above the prime interest rate at the time the note is made. Principal and interest are paid ratably through payroll deductions. Participants may request and receive up to a maximum of three loans with no more than one loan granted per calendar year.

Payment of Benefits: Benefits under the Plan are payable upon retirement, death, disability, or termination of employment. Benefits paid are equal to the balance in the participant's vested account at the date of the distribution. Participants may elect to receive the value of the vested interest in his or her account, either in a lump-sum distribution, as installments over a period not to exceed the life expectancy (determined at the time of distribution) of the participant or his or her spouse, or roll the total over into another retirement plan or IRA. The Plan also allows for in-service withdrawals after attainment of age 59-1/2 and hardship withdrawals provided financial hardship, as defined by the Internal Revenue Code (the "Code"), is demonstrated.

Hardship Withdrawals: Effective January 1, 2019, the Plan was amended to provide an increase in the availability of hardship withdrawals by (i) eliminating the requirement that a participant take all available loans before a hardship withdrawal will be permitted, (ii) eliminating the suspension of elective deferrals after receipt of a hardship withdrawal, and (iii) permitting participants to include earnings on their elective deferrals accounts as a source for hardship withdrawals.

Forfeitures: Participant forfeitures of Clinic profit sharing contributions are used to offset Clinic contributions to the Plan. There were no forfeited nonvested account balances available as of December 31, 2023 and 2022.

Administrative and Investment Management Expenses: Certain expenses of maintaining the Plan (i.e., legal costs, audit fees) are paid directly by the Clinic and are excluded from these financial statements. Plan recordkeeping and trustee fees are paid by the Plan and are reflected in the financial statements as administrative expenses. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment management fees are charged to the Plan as a reduction of investment return and included in the investment income (loss) reported by the Plan. Investment consulting fees are 50% borne by the Plan and 50% borne by the Clinic.

Investment Limitations: Participants direct the investment of their account balances. However, the Plan limits the nature of investments that may be purchased with Plan assets. Qualified investments that may be made are subject to the following limitations:

- No bonds that are denominated in non-U.S. currency;
- No private placements (e.g., limited partnerships, closely held securities, etc.);
- No securities that are not publicly traded;
- No real estate, real property, or bonds secured by real estate;
- No securities that are not marketable on an established securities exchange;
- No investments in uncovered options, futures, commodities, or derivatives;
- No securities purchased on margin; and
- No short selling of securities.

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting: The Plan's financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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

Investment Valuation and Income Recognition: The Plan's investments are reported at fair value. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

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

Payment of Benefits: Benefits are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates that affect certain reported amounts and disclosures. Actual results may vary from these estimates.

Risks and Uncertainties: The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, liquidity, credit and risks pertaining to global events. Due to the level of risk associated with certain investment securities and the sensitivity of certain fair value estimates to changes in valuation assumptions, it is at least reasonably possible that changes in the fair values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

NOTE 3 - CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Matrix Trust Company (the trustee of the Plan).

NOTE 4 - FAIR VALUE MEASUREMENTS

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs when measuring fair value. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements). The three levels of inputs within the fair value hierarchy are defined as follows:

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

Money market mutual funds (Level 1) include all highly liquid investments with a maturity of three months or less when purchased and are valued based on quoted market prices obtained from nationally recognized securities exchanges. Publicly traded securities (Level 1) are valued based on the quoted market values obtained from nationally recognized securities exchanges at year end. Securities for which no quoted market values are available (Level 2 and Level 3) are valued by the trustee, using appraisals or other information. The Level 3 securities are comprised of the common stock of a privately held business.

Shares of mutual funds, common stock, preferred stock, exchange traded funds and other assets (Level 1) are valued at the net asset value of shares held by the Plan at year-end based on quoted market values obtained from nationally recognized securities exchanges. Corporate obligations (Level 2) are valued based on yields currently available or comparable securities of issuers with similar credit ratings. The values of the Plan's interests in partnerships are calculated based on the Plan's proportionate share of the fair value of the underlying investments based on quoted market prices (Level 1) obtained from nationally recognized securities exchanges. In such instances where quoted market prices are unavailable for the underlying investments, the fair value is determined in good faith based on the market value of similar investments (Level 2). The fair values of government securities (Level 2) are based upon current rates for similar instruments. Insurance contracts consist of life insurance policies and annuity contracts that are generally valued based on the cash surrender value as of financial statement dates (Level 2). The fair values of certificates of deposit are estimated to approximate the cost basis of the deposit account balances, based upon the liquidity of the accounts and the credit quality of issuers (Level 2). The Plan's investments in certificates of deposits may occasionally exceed federally insured balances.

The fair value of the Plan's interests in the stable value fund is based upon the net asset values per unit as reported in the audited financial statements of the fund. Withdrawals shall be made within 30 days after written notification has been received.

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

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

Investments measured at fair value on a recurring basis are summarized below:

Fair Value Measurements at December 31, 2023 Using				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Investments				
Common stocks - domestic	\$ 12,952,243	\$ -	\$ 1,887,500	\$ 14,839,743
Mutual funds and exchange traded funds	239,024,567	-	-	239,024,567
Money market mutual funds	4,485,290	-	-	4,485,290
Partnerships	11,181	-	-	11,181
Preferred stocks	2,485	-	-	2,485
Insurance policies	-	196,209	-	196,209
Corporate obligations	-	55,195	-	55,195
Government and agency obligations	-	2,992,418	-	2,992,418
Collective Trust Fund – Stable Value*	-	-	-	16,830,028
	<u>\$ 256,475,766</u>	<u>\$ 3,243,822</u>	<u>\$ 1,887,500</u>	<u>\$ 278,437,116</u>
Fair Value Measurements at December 31, 2022 Using				
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Total
Investments				
Common stocks - domestic	\$ 10,951,153	\$ -	\$ 1,648,750	\$ 12,599,903
Mutual funds and exchange traded funds	201,907,489	-	-	201,907,489
Money market mutual funds	3,948,065	-	-	3,948,065
Partnerships	20,068	-	-	20,068
Preferred stocks	187	-	-	187
Insurance policies	-	194,342	-	194,342
Corporate obligations	-	102,497	-	102,497
Government and agency obligations	-	2,199,198	-	2,199,198
Certificates of deposit	-	149,024	-	149,024
Collective Trust Fund – Stable Value*	-	-	-	16,637,186
Other	17,738	-	-	17,738
	<u>\$ 216,844,700</u>	<u>\$ 2,645,061</u>	<u>\$ 1,648,750</u>	<u>\$ 237,775,697</u>

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

- * Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Clinic has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and will be entitled to the amounts credited to their individual accounts, net of proportional adjustments to reflect all expenses, profits and losses through the date of termination.

NOTE 6 - PARTY-IN-INTEREST TRANSACTIONS

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer, and certain others. The Plan holds investments managed by various custodians of investment assets related to IDA accounts; therefore, transactions with these custodians qualify as party-in-interest transactions. The Plan's payment of trustee fees, recordkeeping fees and investment management fees also qualify as party-in-interest transactions. Notes receivable from participants also reflect party-in-interest transactions. Certain administrative functions are performed by employees of the Clinic. No such employee receives compensation from the Plan.

NOTE 7 - INCOME TAX STATUS

The Plan is qualified pursuant to the appropriate section of the Internal Revenue Code (IRC), and accordingly, the Plan's net investment income is exempt from income taxes. The Plan has obtained a favorable tax determination letter from the Internal Revenue Service dated September 16, 2011. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended since receiving the determination letter, the plan sponsor believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt. Accordingly, no provision for income taxes has been made in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023 and 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2020.

NOTE 8 - SUBSEQUENT EVENTS

Plan management has evaluated subsequent events for recognition and disclosure through April 30, 2025, which is the date the financial statements were available to be issued.

(Continued)

WATSON CLINIC LLP
PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

NOTE 8 - SUBSEQUENT EVENTS (Continued)

Effective January 1, 2024, the Plan Document was amended and restated to incorporate six previous amendments that were adopted since the last Plan Document restatement in 2016 along with other necessary updates, including additional changes to incorporate that the Plan's relationship with the Plan trustee, Matrix Trust Company, is governed by a separate trust agreement dated May 1, 2017. Additionally, the Plan was renamed the Watson Clinic LLP 401(k) Profit Sharing Plan.

Effective April 29, 2024, the Clinic's wholly owned subsidiary, Watson Clinic ASC, LLC ("WCASC") acquired certain assets of the Lakeland Surgical & Diagnostic Center ("LSDC"). Concurrently, certain employees of the LSDC became employees of WCASC. The Plan was amended, effective April 29, 2024, to allow for the former LSDC employees to be credited for their prior service with LSDC for vesting and eligibility purposes under the Plan.

Effective January 1, 2025, the Plan was amended and restated to incorporate the following changes:

- Replace the Plan's permitted disparity profit sharing formula with a comparability-based profit sharing formula, establishing a benefit level at a maximum of 12% for partners with a 4% Safe Harbor contribution for employees and employed physicians;
- Sunset the 401(k) match program;
- Eliminate the end-of-year employment status requirement to earn profit sharing benefits and fund profit sharing contributions concurrently with each payroll;
- Eliminate the 3-year cliff vesting schedule;
- Add eligibility upon hire for the profit sharing contribution; and
- Add the Secure Act 2.0 enhanced catch-up contribution feature for participants ages 60-63 to the Plan.

Additionally, effective January 1, 2026, the Plan was amended to add an auto-escalation feature to 401(k) deferrals at 1% per year to a maximum of 4%.

SUPPLEMENTAL SCHEDULE

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
Employer Identification Number: 59-0704934
Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
Money Market Mutual Funds				
	Blackrock	BlackRock Liq Fds Cash Rv	\$	41,349
*	SEI Investments	City National Rochdale Government Money Market		99,188
*	Fidelity	Fidelity® Government Cash Reserves		884,537
*	JP Morgan	JPMorgan Liquid Asset Money Market		814,535
*	JP Morgan	JPMorgan US Government MMkt Investor		50,237
*	Merrill Lynch	Merrill Lynch Cash Account		722
*	Schwab	Schwab Cash Account		2,335,396
*	Schwab	Schwab Trsry Obl Mny-Ult		20,333
*	Schwab	Schwab US Treasury Money Fund Invs		112,347
*	Schwab	Schwab Value Advantage Money Fund Inv		126,646
				4,485,290
Government and Agency Obligations				
	US Government	US Treasury Bill		1,568,025
	US Government	US Treasury Inflation Indexed Bond		107,663
	US Government	US Treasury Inflation Indexed Note		204,005
	US Government	US Treasury Note/Bond		1,107,677
	US Government	US Treasury Notes		5,048
				2,992,418
Corporate Obligations				
*	JP Morgan	Citigroup Global Markets		45,495
	Petrobras Global Finance	Petrobras Global Finance		9,700
				55,195
Common Stocks				
	3m Co.	3m Co.		12,845
	Afc Gamma Inc	Afc Gamma Inc		261
	Aflac Inc	Aflac Inc		450,435
	Agilon Health Inc	Agilon Health Inc		2,510
	Agnico-Eagle Mines Ltd F	Agnico-Eagle Mines Ltd F		5,375
	Air Products & Chemicals Inc	Air Products & Chemicals Inc		10,919
	Airbnb Inc Class A	Airbnb Inc Class A		22,463
	Airbus Group SE	Airbus Group SE		1,543
	Alamos Gold Inc	Alamos Gold Inc		10,103
	Alibaba Group Holding-Sp ADR	Alibaba Group Holding-Sp ADR		43,406
	Alphabet Inc CL A	Alphabet Inc CL A		112,171
	Alphabet Inc CL C	Alphabet Inc CL C		410,106
	Alset Inc	Alset Inc		116
	Altria Group Inc	Altria Group Inc		24,579
	Amazon Com Inc	Amazon Com Inc		407,199
	American Airlines Group Inc	American Airlines Group Inc		2,102
	American Express Co.	American Express Co.		29,974
	American Water Works Co Inc	American Water Works Co Inc		26,398
	Amgen Inc	Amgen Inc		223,216
	Analog Devices Inc	Analog Devices Inc		19,657
	Anheuser Busch Inbev	Anheuser Busch Inbev		9,693
	Annaly Capital Management Inc	Annaly Capital Management Inc		3,622
	Ansys Inc.	Ansys Inc.		7,258
	Apple Inc	Apple Inc		987,622
	Armada Hoffer Properties In	Armada Hoffer Properties In		12,976
	Asml Holding Nv	Asml Holding Nv		23,465
	AT&T Inc	AT&T Inc		66,399
	B2Gold Corp	B2Gold Corp		12,311
	Bank Of America Corp	Bank Of America Corp		5,051
	Bank Of Nova Scotia	Bank Of Nova Scotia		369
	Barrick Gold Corp	Barrick Gold Corp		16,281

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
Employer Identification Number: 59-0704934
Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	Becton Dickinson & Co	Becton Dickinson & Co		11,153
	Berkley W R Corp	Berkley W R Corp		6,631
	Berkshire Hathaway Inc Cl B	Berkshire Hathaway Inc Cl B		1,069,980
	Beyond Inc	Beyond Inc		581
	Blackberry Ltd	Blackberry Ltd		708
	Boeing Company	Boeing Company		32,061
	Booking Holdings Inc	Booking Holdings Inc		67,397
	Borg Warner Automotive Inc	Borg Warner Automotive Inc		13,695
	Bridge Investment Grp Hds-A	Bridge Investment Grp Hds-A		319
	Bristol-Myers Squibb Co	Bristol-Myers Squibb Co		16,009
	Broadcom Ltd	Broadcom Ltd		42,418
	Carnival Corp.	Carnival Corp.		30,784
	Caterpillar Inc	Caterpillar Inc		124,773
	Cbl & Associates Properties	Cbl & Associates Properties		1,452
	Cencora Inc	Cencora Inc		5,161
	Charlottes Web Holdings Inc	Charlottes Web Holdings Inc		990
	Cheniere Energy Inc	Cheniere Energy Inc		5,186
	Chevron Corp	Chevron Corp		31,684
	Chubb Ltd	Chubb Ltd		250,180
	Cisco Systems Inc	Cisco Systems Inc		353,781
	Citigroup Inc	Citigroup Inc		26,204
	Coca Cola Consolidated Inc	Coca Cola Consolidated Inc		52,919
	Coca-Cola Company	Coca-Cola Company		29,050
	Coinbase Global Inc -Class A	Coinbase Global Inc -Class A		4,348
	Columbia Sportswear Company	Columbia Sportswear Company		1,198
	Comcast Corp Cl A	Comcast Corp Cl A		212,015
	Conagra Brands Inc	Conagra Brands Inc		9,537
	Conocophillips	Conocophillips		2,902
	Corteva Inc	Corteva Inc		40
	Costco Wholesale Corp-New	Costco Wholesale Corp-New		280,595
	Coursera Inc	Coursera Inc		1,937
	Cummins Inc	Cummins Inc		4,978
	CVS Health Corp	CVS Health Corp		41,345
	Cytodyn Inc	Cytodyn Inc		36,610
	Danaher Corp Del	Danaher Corp Del		15,750
	Daqo New Energy Corp ADR	Daqo New Energy Corp ADR		771
	Devon Energy Corp New	Devon Energy Corp New		911
	Digital Turbine Inc	Digital Turbine Inc		165
	Discover Financial	Discover Financial		12,848
	Disney Walt Co	Disney Walt Co		39,798
	Docusign Inc	Docusign Inc		6,480
	Dow Inc	Dow Inc		15
	Duke Energy Corp	Duke Energy Corp		12,130
	DuPont de Nemours Inc	DuPont de Nemours Inc		13
	Ebay Inc	Ebay Inc		23,249
	Eli Lilly & Company	Eli Lilly & Company		5,840
	EQT Corp	EQT Corp		3,943
	Escalade Inc	Escalade Inc		19,224
	Establishment Labs Holdings	Establishment Labs Holdings		1,812
	Exact Sciences Corp	Exact Sciences Corp		8,138
	Exelixis Inc	Exelixis Inc		1,919
	Extra Space Storage Inc	Extra Space Storage Inc		18,278
	Exxon-Mobil Corporation	Exxon-Mobil Corporation		48,221
	Farmland Partners Inc	Farmland Partners Inc		1,279
	First Majestic Silver Corp	First Majestic Silver Corp		37,620

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
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Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	First Republic Bank/San Fran	First Republic Bank/San Fran		92
	Ford Motor Co New	Ford Motor Co New		10,866
	Futureworld Corp	Futureworld Corp		1
	GE Healthcare Technologies Inc	GE Healthcare Technologies Inc		3,170
	General Dynamics Corp	General Dynamics Corp		237,600
	General Electric Co	General Electric Co		15,954
	General Motors Co	General Motors Co		25
	Gilead Sciences Inc	Gilead Sciences Inc		16,085
	Global Ship Lease Inc-CI A	Global Ship Lease Inc-CI A		390
	Hecla Mng Co	Hecla Mng Co		4,810
	Hershey Co	Hershey Co		15,314
	Hf Sinclair Corp	Hf Sinclair Corp		4,668
	Home Depot Incorporated	Home Depot Incorporated		394,027
	Homestreet Inc	Homestreet Inc		119
	Honeywell International	Honeywell International		14,680
	Humana Inc.	Humana Inc.		10,199
	Indoor Harvest Corp	Indoor Harvest Corp		105
	Innovative Industrial Proper	Innovative Industrial Proper		8,469
	Intel Corporation	Intel Corporation		28,294
	Intl Business Machines Inc	Intl Business Machines Inc		58,680
	Invesco Ltd	Invesco Ltd		501
	Johnson & Johnson	Johnson & Johnson		308,037
*	JP Morgan Chase & Co	JP Morgan Chase & Co		376,947
	Kellanova	Kellanova		9,167
	Kenvue Inc	Kenvue Inc		156,351
	Kimco Realty Corp	Kimco Realty Corp		11,721
	Kinder Morgan Inc	Kinder Morgan Inc		12,640
	Kinross Gold Corp	Kinross Gold Corp		12,705
	Kyndryl Holdings Inc	Kyndryl Holdings Inc		21
	L3Harris Technologies Inc	L3Harris Technologies Inc		14,034
	Labor Smart Inc	Labor Smart Inc		80
	Lam Research Corp	Lam Research Corp		32,114
	Lockheed Martin Corp	Lockheed Martin Corp		234,778
	Lowes Co Inc	Lowes Co Inc		23,590
	Mag Silver Corp	Mag Silver Corp		2,394
	Magnolia Oil & Gas Corp	Magnolia Oil & Gas Corp		437
	Manulife Financial Corporation	Manulife Financial Corporation		2,210
	Mastercard Inc A	Mastercard Inc A		18,766
	Maxicare Health Plans Inc	Maxicare Health Plans Inc		197
	Mcdonalds Corp	Mcdonalds Corp		311,275
	Medtronic PLC	Medtronic PLC		7,826
	Mercadolibre Inc	Mercadolibre Inc		12,572
	Merck & Company Inc	Merck & Company Inc		225,889
	Microbot Medical Inc	Microbot Medical Inc		2
	Microchip Technology	Microchip Technology		9,469
	Microsoft Corporation	Microsoft Corporation		603,544
*	Morgan Stanley	Morgan Stanley		22,473
	Netflix Inc	Netflix Inc		21,910
	Newmont Corp	Newmont Corp		18,667
	Nextera Energy Inc	Nextera Energy Inc		210,768
	Northrop Grumman Corp	Northrop Grumman Corp		468,140
	Novagold Resources	Novagold Resources		12,903
	Novo-Nordisk As	Novo-Nordisk As		12,858
	Nvidia Corp	Nvidia Corp		122,815
	NXP Semiconductors Nv	NXP Semiconductors Nv		10,336

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
Employer Identification Number: 59-0704934
Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	Occidental Petroleum Corp	Occidental Petroleum Corp		47
	Ondas Holdings Inc	Ondas Holdings Inc		7,497
	OptimizeRX Corp	OptimizeRX Corp		12,908
	Osisko Gold Royalties Ltd	Osisko Gold Royalties Ltd		7,854
	Pan American Silver Cap	Pan American Silver Cap		4,899
	Paycom Software Inc	Paycom Software Inc		12,403
	Paypal Holdings Inc	Paypal Holdings Inc		124,539
	Pebblebrook Hotel Trust	Pebblebrook Hotel Trust		1,598
	Pepsico Inc	Pepsico Inc		223,451
	Performance Shipping Inc	Performance Shipping Inc		64
	Petroleo Brasileiro Spon Adr	Petroleo Brasileiro Spon Adr		7,017
	Pfizer Incorporated	Pfizer Incorporated		40,449
	Phillips 66	Phillips 66		16,953
	Piedmont Lithium Inc	Piedmont Lithium Inc		5,081
	Plug Power Inc	Plug Power Inc		216
	Procter & Gamble Co	Procter & Gamble Co		221,275
	Publix Super Markets Inc	Publix Super Markets Inc (delisted 11/12/19)		1,887,500
	Qualcomm	Qualcomm		43,848
	Regions Finl Corp Com	Regions Finl Corp Com		1
	Rio Tinto PLC ADR	Rio Tinto PLC ADR		3,053
	Roche Hldg Ltd -Spons Adr	Roche Hldg Ltd -Spons Adr		2,174
	Royal Caribbean Cruises Ltd Is	Royal Caribbean Cruises Ltd Is		2,849
	RTX Corp	RTX Corp		11,727
	Salesforce Inc	Salesforce Inc		39,471
	San Juan Basin Royalty Trust	San Juan Basin Royalty Trust		212
	Schlumberger Ltd	Schlumberger Ltd		2,914
	Seabridge Res Inc	Seabridge Res Inc		4,003
	Seritage Growth Prop- A Reit	Seritage Growth Prop- A Reit		8,191
	Shell PLC ADR A	Shell PLC ADR A		19,740
	Simon Pty Group Inc	Simon Pty Group Inc		104,375
	Sitio Royalties Corp CL A	Sitio Royalties Corp CL A		551
	Skyworks Solutions Inc	Skyworks Solutions Inc		27,206
	Snap On Inc	Snap On Inc		21,416
	Solaredge Technologies Inc	Solaredge Technologies Inc		2,340
	Spectrascience Inc	Spectrascience Inc		4
	Spo Global Inc	Spo Global Inc		316
	Star Bulk Carriers Corp	Star Bulk Carriers Corp		441
	Starbucks Corp.	Starbucks Corp.		299,152
	Taiwan Semiconductor-Sp ADR	Taiwan Semiconductor-Sp ADR		8,112
	Teladoc Health Inc	Teladoc Health Inc		6,616
	Tesla Inc	Tesla Inc		183,378
	Teva Pharmaceutical Industries	Teva Pharmaceutical Industries LTD AD		23,072
	Textron Inc	Textron Inc		16,084
	TFI International Inc	TFI International Inc		4,129
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc		17,516
	Tilray Brands Inc	Tilray Brands Inc		230
	Torex Gold Resources Inc	Torex Gold Resources Inc		4,966
	Trade Desk Inc/The Class A	Trade Desk Inc/The Class A		22,595
	Transportation & Logistics S	Transportation & Logistics S		210
	Triplepoint Venture Growth B	Triplepoint Venture Growth B		514
	Truist Financial Corp	Truist Financial Corp		7,447
	Trulieve Cannabis Corp	Trulieve Cannabis Corp		2,084
	Uber Technologies Inc	Uber Technologies Inc		2,463
	United Parcel Service	United Parcel Service		205,971
	United Therapeutics Del	United Therapeutics Del		1,099

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	Unitedhealth Group Inc	Unitedhealth Group Inc		338,861
	US Bancorp - Del	US Bancorp - Del		16,749
	UWM Holdings Corp	UWM Holdings Corp		1,323
	Vale SA ADR	Vale SA ADR		417
	Veralto Corp	Veralto Corp		1,810
	Verizon Communications	Verizon Communications		52,105
	Viking Therapeutics Inc	Viking Therapeutics Inc		13,139
	Visa Inc Class A Shares	Visa Inc Class A Shares		248,496
	W&T Offshore Inc	W&T Offshore Inc		1,956
	Wabtec	Wabtec		888
	Walmart Inc	Walmart Inc		342,101
	Warner Bros Discovery Inc	Warner Bros Discovery Inc		19,027
	Wells Fargo & Co New	Wells Fargo & Co New		23,970
	Wheaton Precious Metals Corp	Wheaton Precious Metals Corp		1,480
	WK Kellogg Co	WK Kellogg Co		526
	Xcel Energy Inc	Xcel Energy Inc		3,220
	Zim Integrated Shipping Serv	Zim Integrated Shipping Serv		319
				14,839,743
Partnerships				
	Icahn Enterprises LP	Icahn Enterprises LP		5,396
	Suburban Propane LP	Suburban Propane LP		5,785
				11,181
Collective Trust Fund - Stable Value Fund				
	Principal Global Investors Trust Co	Morley Stable Value Fund		16,830,028
				16,830,028
Mutual Funds and Exchange Traded Funds				
	abrdn Life Sciences Investors	abrdn Life Sciences Investors		82,496
	AllianceBernstein	AllianceBernstein Global High Income		23,681
	American Century	American Century Focused Dynamic Gr I		4,110
	American Funds	American Funds American Balanced R6		36,856,143
	American Funds	American Funds Capital World Gr&Inc F		3,209
	American Funds	American Funds Europacific Growth F3		104,390
	American Funds	American Funds Europacific Growth R6		10,790,631
	American Funds	American Funds New World F1		12,368
	American Funds	American Funds New World F2		30,129
	AMG Yacktman I	AMG Yacktman I		87,940
	Amplify	Amplify Transformational Data Sharing		5,970
	Ark Innovation ETF	Ark Innovation ETF		68,081
	Artisan International Value Advisor	Artisan International Value Advisor		300,794
	Avantis Emerging Markets Eq	Avantis Emerging Markets Eq		58,476
	Avantis International	Avantis International Small Cap Value		62,303
	Avantis Real Estate ETF	Avantis Real Estate ETF		2,122
	Avantis US Small Cap Value	Avantis US Small Cap Value		276,778
	Baron Asset Retail	Baron Asset Retail		316,309
	Baron Growth Retail	Baron Growth Retail		17,095
	Baron Partners Retail	Baron Partners Retail		17,783
	BlackRock	BlackRock Advantage Small Cap Core In		13,866
	BlackRock	BlackRock Dyn Hi Inc Port-I		60,714
	BlackRock	BlackRock Enhanced International Divi		33,728
	BlackRock	BlackRock Equity Dividend A		10,672
	BlackRock	BlackRock Equity Dividend Instl		18,263,443
	BlackRock	BlackRock Mid Cap Gr Iva		14,869
	BlackRock	BlackRock Strategic Income Opps Instl		413,739
	Buffalo Discovery	Buffalo Discovery		13,988
	Buffalo Small Cap	Buffalo Small Cap		32,514

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	Calamos	Calamos Convertible & High Income		22,940
	Calamos	Calamos Evolving World Gr-I		34,881
	Calamos	Calamos Market Neutral Income I		58,232
	Calamos	Calamos Strat Tot Return Fd		15,970
	CBRE Global Real Estate	CBRE Global Real Estate Income Fund		25,809
	Cohen & Steers	Cohen & Steers Preferred Sec & Inc I		297,826
	Cohen & Steers	Cohen & Steers Qty Ry		8,017
	Cohen & Steers	Cohen & Steers Real Estate - Z		5,858,634
	Cohen & Steers	Cohen & Steers Real Estate Securities		106,996
	Cohen & Steers	Cohen & Steers Reit & Preferred and I		11,350
	Columbia	Columbia Small Cap Value Fund I Instl		22,568
	Davis Global Y	Davis Global Y		46,011
	DFA Emerging Markets I	DFA Emerging Markets I		16,408
	DFA	DFA Five-Year Global Fixed-Income I		154,508
	DFA	DFA Global Real Estate Securities Por		39,118
	DFA	DFA Inflation-Protected Securities I		100,738
	DFA	DFA International Small Company I		29,091
	DFA	DFA International Value I		160,525
	DFA	DFA Two-Year Global Fixed-Income I		144,973
	DFA	DFA US Large Cap Value I		177,498
	DFA	DFA US Micro Cap I		40,152
	DFA	DFA US Small Cap Value I		79,078
	Diamond Hill	Diamond Hill Short Duration Securitized Bond Fund I		59,031
	Digitalocean Holding Inc	Digitalocean Holding Inc @45 1/19/24		13
	Dim Us Large Cap Value Etf	Dim Us Large Cap Value Etf		3,787
	Dimensional	Dimensional Emerging Core Eq		8,101
	Dimensional	Dimensional Etf Trust Intl Small Cap		16,846
	Dimensional	Dimensional Inflation-Protec		43,385
	Dimensional	Dimensional International Co		30,673
	Dimensional	Dimensional U.S. Equity ETF		726
	Dimensional	Dimensional U.S. Small Cap ETF		23,967
	Dimensional	Dimensional U.S. Targeted Value ETF		24,333
	Dimensional	Dimensional US Marketwide Value		335
	Direx Daily Googl Bull 1.5X	Direx Daily Googl Bull 1.5X		477
	Direxion	Direxion Daily Emerging Markets Bear		260
	Direxion	Direxion Daily Gold Miners I		1,043
	Direxion	Direxion Daily Tech Bull 3X		27,351
	Dodge & Cox	Dodge & Cox Global Stock Cl I		47,876
	Dodge & Cox	Dodge & Cox Income Cl I		430,402
	Dodge & Cox	Dodge & Cox International Stock Cl I		668
	Dodge & Cox	Dodge & Cox Stock Cl I		20,221
	Eaton Vance	Eaton Vance Atlanta Capital SMID-Cap		151,762
	Eaton Vance	Eaton Vance Float Rt Inc Tr		5,284
	Europac Intl Dividend Inc-A	Europac Intl Dividend Inc-A		100,168
*	Fidelity Investments	Fidelity Advisor® Investment Gr Bd Z		187,943
*	Fidelity Investments	Fidelity Advisor® Total Bond Z		333,109
*	Fidelity Investments	Fidelity® Contrafund®		2
*	Fidelity Investments	Fidelity® Contrafund® K6		31,378,079
*	Fidelity Investments	Fidelity® Equity Dividend Income		290,167
*	Fidelity Investments	Fidelity® Floating Rate High Income		192,749
*	Fidelity Investments	Fidelity® Mid-Cap Stock		235,184
*	Fidelity Investments	Fidelity® Puritan®		487,929
*	Fidelity Investments	Fidelity® Select Consumer Staples Por		309,034
*	Fidelity Investments	Fidelity® Small Cap Discovery		41,061
	First Eagle Global I	First Eagle Global I		59,768

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

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Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor or similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	First Trust Exchange-Traded	First Trust Exchange-Traded		60,912
	First Trust Index Global Nat	First Trust Index Global Nat		32,876
	First Trust Institutional Pr	First Trust Institutional Pr		166,265
	First Trust TCW Opp Fixed In	First Trust TCW Opp Fixed In		114,501
	First Trust Tcw Unconstraine	First Trust Tcw Unconstraine		21,351
	Flaherty & Crumrine Preferred and Inc	Flaherty & Crumrine Preferred and Inc		34,822
	FMI Common Stock Fund-Inst	FMI Common Stock Fund-Inst		81,025
	Franklin Mutual Shares Z	Franklin Mutual Shares Z		127,629
	Franklin Small Cap Value - Adv	Franklin Small Cap Value - Adv		202,207
	Franklin Small Cap Value CL R6	Franklin Small Cap Value CL R6		8,037,055
	FS Chiron Capital Allocation I	FS Chiron Capital Allocation I		96,499
	Gabelli Dividend & Income Trust	Gabelli Dividend & Income Trust		30,253
	Global X Cloud Computing Etf	Global X Cloud Computing Etf		6,798
	Global X Robotics & Artifici	Global X Robotics & Artifici		7,125
	Global X Silver Miners ETF	Global X Silver Miners ETF		882
	Global X US Infrastructure	Global X US Infrastructure		1,137
	Global X Us Preferred ETF	Global X Us Preferred ETF		42,054
	Grayscale Bitcoin Trust BTC	Grayscale Bitcoin Trust BTC		112,169
	Grayscale Ethereum Trust	Grayscale Ethereum Trust		82,231
	Harbor International Institutional	Harbor International Institutional		150,031
	Harbor Small Cap Growth-Reth	Harbor Small Cap Growth-Reth		7,637,595
	Impax Large Cap Fund Inv	Impax Large Cap Fund Inv		13,155
	Invesco	Invesco Developing Markets Fund R6		6,811,657
	Invesco	Invesco Developing Markets Fund Y		205,974
	Invesco	Invesco Ftse Rafi Us 1000 Et		84,151
	Invesco	Invesco Nasdaq 100 Etf		257,024
	Invesco	Invesco Qqq Trust Series 1		2,038,143
	Invesco	Invesco S&P 500 Equal Weight		180,023
	Invesco	Invesco S&P 500 Low Volatili		1,805
	Invesco	Invesco S&P Mid Cap 400 Rev		58,082
	iShares	iShares 0-3 Month Treasury B		6,016
	iShares	iShares 0-5 Yr Hy Corp Bond		1,689
	iShares	iShares 20+ Year Treasury Bond		4,142
	iShares	iShares Core Dividend Growth		100,327
	iShares	iShares Core S&P Small-Cap ETF		283,088
	iShares	iShares Core S&P Total US Stock Marke		4,115
	iShares	iShares Global Reit Etf		12,017
	iShares	Ishares Inflation Hedged Hig		4,162
	iShares	iShares International Select D		840
	iShares	iShares Morningstar Growth ETF		115,972
	iShares	iShares MSCI Brazil ETF		3,496
	iShares	iShares MSCI EAFE Small-Cap ETF		1,609
	iShares	Ishares MSCI USA Min Vol Fac		30,432
	iShares	Ishares MSCI USA Quality Fac		24,278
	iShares	Ishares MSCI USA Value Facto		45,219
	iShares	iShares Preferred & Income Securities		59,991
	iShares	iShares Russell 2000 ETF		29,705
	iShares	iShares Russell 3000 ETF		15,056
	iShares	iShares Russell Mid-Cap ETF		30,548
	iShares	iShares Russell Top 200 Growth		4,613
	iShares	iShares S&P Mid-Cap 400 Growth		43,618
	iShares	iShares S&P Small-Cap 600 Value		38,857
	iShares	iShares SILVER TRUST iShares		216,384
	iShares	iShares TIPS Bond ETF		6,772
	iShares	iShares Trust iShares 1-5 year Investment Grade Corp Bond ETF		120,498

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
Employer Identification Number: 59-0704934
Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	iShares	iShares USTechnology ETF		2,842
	Janus Henderson	Janus Henderson Enterprise I		38,639
	Janus Henderson	Janus Henderson Global Equity Income		86,773
	Janus Henderson	Janus Henderson Global Technology & I		17,804
	John Hancock T/A DVD Income	John Hancock T/A DVD Income		13,393
*	JP Morgan	JP Morgan US Equity Fund A		13,166
*	JP Morgan	JPM Nasdaq Equity Premium		1,648
*	JP Morgan	JPMorgan Equity Premium Inco		56,025
	Kayne Anderson Energy	Kayne Anderson Energy Infrastructure F		7,841
	Loomis Sayles Strategic Income Y	Loomis Sayles Strategic Income Y		59,770
	Lord Abbett	Lord Abbett Short Duration Income I		371,958
	Lord Abbett	Lrd Abbt Shrt Dur Hi Yld-I		399,624
	Mairs & Power Growth Inv	Mairs & Power Growth Inv		10,187
	MassMutual Mid Cap Growth I	MassMutual Mid Cap Growth I		7,637,802
	Metropolitan West	Metropolitan West Total Return Bd I		22,458
	Mfs Mid Cap Growth Fund-I	Mfs Mid Cap Growth Fund-I		53,663
	MFS® Intl Diversification I	MFS® Intl Diversification I		130,295
	Microsectors Fang Index 2X L	Microsectors Fang Index 2X L		138
	Microsectors Fang Index 3X	Microsectors Fang Index 3X		11,645
	Nuveen Floating Rate Income	Nuveen Floating Rate Income		15,519
	Oakmark International Investor	Oakmark International Investor		13,158
	Oakmark Intl Sm Cap-Inst	Oakmark Intl Sm Cap-Inst		211,850
	Oakmark Investor	Oakmark Investor		29,618
	Oakmark Select Investor	Oakmark Select Investor		8,596
	Pacer Global Cash Cows Divid	Pacer Global Cash Cows Divid		33,173
	Pacer Us Cash Cows 100 Etf	Pacer Us Cash Cows 100 Etf		25,735
	Pacer Us Small Cap Cash Cows	Pacer Us Small Cap Cash Cows		43,707
	Parnassus Mid-Cap	Parnassus Mid-Cap		13,690
	Paypal Holdings Inc	Paypal Holdings Inc @57.5 1/19/24		(51)
	PIMCO	Pimco Active Bond ETF		13,972
	PIMCO	Pimco All Asset Fund-Institutional		273,021
	PIMCO	Pimco Corporate & Income Opportunity		269
	PIMCO	PIMCO Income A		154,535
	PIMCO	PIMCO Income I2		398,446
	PIMCO	PIMCO Income Instl		50,306
	PIMCO	PIMCO Low Duration Income I2		329,827
	PIMCO	PIMCO Total Return Instl		16,903,045
	PRIMECAP Odyssey Growth	PRIMECAP Odyssey Growth		16,837
	ProFunds	ProFunds NASDAQ-100 Inv		2,637
	ProFunds	ProFunds Small Cap Growth Inv		227,266
	Proshares	Proshares Bitcoin Strategy E @15 1/17		5,274
	Proshares	Proshares Short 20+ Treasury		11,055
	Proshares	Proshares Short Dow30		10,395
	Proshares	Proshares Shrt Bitcoin Strat		174
	Proshares	ProShares Ultra Bloomberg Crude Oil		2,297
	Proshares	Proshares Ultra Semiconductor		980
	Proshares	Proshares Ultrapro QQQ		13,385
	Proshares	Proshares Ultrapro Short QQQ		7,693
	Proshares	Proshares Ultrashort FTSE Euro		186
	Royce	Royce Small-Cap Special Equity Fund-I		71,644
	Salesforce Inc	Salesforce Inc @200 1/19/24		(6,393)
*	Schwab Funds	Schwab 1000 Index ETF		2,260
*	Schwab Funds	Schwab Total Stock Market Index		10,999
*	Schwab Funds	Schwab U.S. Large-Cap Growth		4,856
*	Schwab Funds	Schwab US Aggregate Bond ETF		11,841

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
*	Schwab Funds	Schwab US Dvd Equity ETF		134,426
*	Schwab Funds	Schwab US Large Cap		1,692
*	Schwab Funds	Schwab US Large Cap Growth Index		5,365
*	Schwab Funds	Schwab US Mid Cap Etf		151
*	Schwab Funds	Schwab® S&P 500 Index		273,348
	Select Sector	Select Sector Consumer Discretionary		5,796
	Shelton Nasdaq-100 Index Inv	Shelton Nasdaq-100 Index Inv		13,877
	SP Funds S&P Sharia Industry	SP Funds S&P Sharia Industry		7,969
	SPDR	SPDR Dow Jones Industrial Average ETF		59,545
	SPDR	SPDR GOLD TRUST GOLD SHS		43,013
	SPDR	SPDR Oil & Gas Export & Prod		31,930
	SPDR	SPDR Portfolio Aggregate Bond ETF		162,481
	SPDR	SPDR Portfolio Long Term Treasury ETF		94,721
	SPDR	SPDR Portfolio S&P 1500 Composite Stock Market ETF		49,683
	SPDR	SPDR Portfolio S&P 500 High Dividend		1,086
	SPDR	SPDR Portfolio S&P 500 Value ETF		73,862
	SPDR	SPDR Portfolio S&P 600 Small Cap ETF		2,953
	SPDR	SPDR Portfolio Short Term Corp Bond E		14,473
	Spectrum	Spectrum Moderate Growth Allocation F		13,989
	Sprott Gold Miners ETF	Sprott Gold Miners ETF		1,874
	T Rowe Price	T Rowe Price Global Stock Fd		3,963
	T Rowe Price	T Rowe Price Spectrum International E		10,756
	T Rowe Price	T Rowe Price US Equity Research Fund		15,218
	T Rowe Price	T. Rowe Price Blue Chip Growth		21,354
	T Rowe Price	T. Rowe Price Capital Appreciation		61,485
	T Rowe Price	T. Rowe Price Dividend Growth		254,656
	T Rowe Price	T. Rowe Price Health Sciences		51,784
	T Rowe Price	T. Rowe Price Mid-Cap Value		14,089,790
	TCW Emerging Markets Income I	TCW Emerging Markets Income I		61,508
	Technology Select Sector Spdr	Technology Select Sector Spdr		25,325
	Touchstone	Touchstone Large Cap Focused Fund Cla		15,136
	Touchstone	Touchstone Mid Cap Institutional		54,978
	Vaneck Gold Miners Etf	Vaneck Gold Miners Etf		162,337
	Vaneck Morningstar Wide Moat	Vaneck Morningstar Wide Moat		114,999
	Vaneck Oil Services Etf	Vaneck Oil Services Etf		43,642
	Vaneck Semiconductor Etf	Vaneck Semiconductor Etf		23,623
	Vanguard	Vanguard 500 Index Admiral		3,279,237
	Vanguard	Vanguard Consumer Discretionary ETF		43,855
	Vanguard	Vanguard Dividend Apprec ETF		42,071
	Vanguard	Vanguard Equity-Income Inv		598,669
	Vanguard	Vanguard FTSE All WO X US SC		153,795
	Vanguard	Vanguard FTSE All-World Ex-US		21,969
	Vanguard	Vanguard FTSE Developed Markets ETF		57,191
	Vanguard	Vanguard FTSE Emerging Market		118,688
	Vanguard	Vanguard Growth ETF		173,995
	Vanguard	Vanguard Health Care ETF		37,870
	Vanguard	Vanguard Health Care Inv		438,838
	Vanguard	Vanguard High Dividend Yield		24,213
	Vanguard	Vanguard High Dividend Yield Index Fu		164,734
	Vanguard	Vanguard High-Yield Corporate Adm		852,049
	Vanguard	Vanguard Index Tr Ext Market ETF		68,835
	Vanguard	Vanguard Inflation-Protected Secs Inv		395,510
	Vanguard	Vanguard Institutional Index I		42,539,301
	Vanguard	Vanguard Intermediate Term B		99,294
	Vanguard	Vanguard Intermediate Term C		243,190

SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)
December 31, 2023

Name of Plan Sponsor: Watson Clinic, LLP
Employer Identification Number: 59-0704934
Three-Digit Plan Number: 001

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	(d) Cost	(e) Current value
	Vanguard	Vanguard Intermediate Term Treasury E		143,374
	Vanguard	Vanguard Intl Dvd Ap Idx-Adv		419,536
	Vanguard	Vanguard Mega Cap Etf		4,155
	Vanguard	Vanguard Mega Cap Growth ETF		4,193
	Vanguard	Vanguard Mid - Cap Growth Index		17,322
	Vanguard	Vanguard Mid-Cap ETF		409,186
	Vanguard	Vanguard Real Estate ETF		34,410
	Vanguard	Vanguard Real Estate Index Admiral		58,791
	Vanguard	Vanguard S&P 500 ETF		669,170
	Vanguard	Vanguard S/T Corp Bond Etf		101,045
	Vanguard	Vanguard Short Term Bond ETF		12,096
	Vanguard	Vanguard Short Term Treasury ETF		312,933
	Vanguard	Vanguard Short-Term Tips		950
	Vanguard	Vanguard Small- Cap ETF		255,193
	Vanguard	Vanguard Small -Cap Gr ETF		8,466
	Vanguard	Vanguard Small Cap Value ETF		465,762
	Vanguard	Vanguard Total Bond Market		6,752
	Vanguard	Vanguard Total Bond Market Index Adm		1,816,001
	Vanguard	Vanguard Total Intl Stock Et		616,423
	Vanguard	Vanguard Total Stock Market ETF		1,244,280
	Vanguard	Vanguard Total Stock Mkt Idx Adm		579,508
	Vanguard	Vanguard Value ETF		399,041
	Vanguard	Vanguard Wellington™ Inv		13,852
	Virtus	Virtus AllianzGI Dividend Interest & Premium Strategy Fund		33,692
	Virtus	Virtus Convertible & Income Fund		12,580
	Virtus	Virtus Equity & Convertible & Income		23,796
	Voya Global	Voya Global Equity Div & Prem Oppt Fu		32,747
	Wasatch Core Growth	Wasatch Core Growth		57,279
	WisdomTree	WisdomTree US Efficient Core Fund		227,083
	WisdomTree	WisdomTree US High Dividend		1,113
				239,024,567
	Insurance Policy			
	Lincoln Life Benefit	Lincoln Life Annuity Cont#F0007713		196,209
				196,209
	Preferred Stocks			
	Textainer Group Holdings 7%	Textainer Group Holdings 7%		2,485
				2,485
		Various interest rates ranging from 4.24% to		
		9.50%, with maturities through 2037		2,847,507
*	Participant Loans			
				\$ 281,284,623

* Denotes party-in-interest asset.

^ Cost information not provided as assets are part of an individual account plan that participants and beneficiaries direct with respect to assets allocated to his or her account.

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2023 Plan year (which would be filed during 2024).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, “**Designated Representatives**”) and Plan sponsors to understand that Matrix Trust Company (“**Matrix Trust**”) can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation (“**EIC**”), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, (“**MSCS**”) and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC (“**MSCS Financial**”) (collectively, “**Matrix**”), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. (“**Broadridge**”) subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both “affiliates” of Matrix Trust, and “affiliates” of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2023 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, NSCC Transaction fees, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, Lifetime Income Products, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with three banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”), TD Bank, N.A. (“**TD Bank**”) and Santander Bank, N.A. (“**Santander**”) – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan, TD Bank and Santander are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions, or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.065 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a Schwab Brokerage Account, which Schwab refers to as the Schwab Personal Choice Retirement Account ("**PCRA**") pursuant to an agreement with Schwab, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and PCRAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the PCRAs during such quarter, based on the daily average of the balance of all active PCRAs for each business day of the month during such quarter. Schwab pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to Schwab, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the "stated rate" of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "**Applicable Rules**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or

commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust's servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

*With respect to the cash balances within the ModelTool(k)it™, this "total rate of interest" shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) ("**Lifetime Income Products**", each a "**Lifetime Income Product**") to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform ("**IPX RE Platform**") offered by FPS Services, LLC dba IPX Retirement ("**IPX**") to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, IPX will pay Matrix Trust a fee (the "**Connectivity Fee**") to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by IPX to Matrix Trust at a rate of two (2) basis points annually,

calculated pro rata and remitted quarterly, on the Plan's balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to IPX or IPX's partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin ("iJoin"), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with IPX, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix

Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

<https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "**Level Compensation Fees**"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in

exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.



WATSON CLINIC LLP PROFIT SHARING PLAN
1430 LAKELAND HILLS BLVD - 4TH FLOOR
LAKELAND FL 33805



April 25, 2024

Dear Plan Sponsor,

Re: 2023 Supplemental Form 5500 Schedule C

As part of our ongoing effort to assist you in efficiently offering TD Ameritrade brokerage to your plan participants, we are enclosing the “Supplemental Form 5500 Schedule C” for your plan.

This information represents year-end fee disclosure information for your plan’s brokerage assets held at TD Ameritrade for plan year 2023, or for the portion of 2023 that TD Ameritrade provided services to your plan.

The enclosed Schedule C summarizes the compensation paid to TD Ameritrade for services related to the self-directed brokerage accounts in your plan. Amounts paid from the plan may be reportable on the plan's annual Form 5500, Schedule C. Please refer to the instructions for Form 5500, Schedule C, to determine whether your plan is required to file the form and for additional details of what should be reported.

We appreciate the opportunity to provide brokerage services to your plan. If you have any questions or need additional information, please contact our Provider Services team at 800-231-2855, or IPCRA@schwab.com

NOTE: If your plan converted from TD Ameritrade to Charles Schwab in 2023, Schwab will mail a separate 5500 Schedule C report for the period following September 5th, 2023.

Sincerely,

TD Ameritrade Self-Directed Plan Services

Supplemental Form 5500 Information

Plan Name: WATSON CLINIC LLP PROFIT SHARING PLAN
Plan ID: S731WNC

Reporting Period: 1/1/2023 through 09/04/2023

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I. SCHEDULE C

FORM 5500, SCHEDULE C

PLAN YEAR START DATE

For **1/1/2023**

PLAN YEAR END DATE

09/04/2023

This information summarizes the compensation paid to TD Ameritrade for services related to the self-directed brokerage accounts in your plan. Information provided is for the period shown above or for the portion of the plan year that TD Ameritrade provided services for your plan. Amounts paid from the plan may be reportable on the plan's annual Form 5500, Schedule C, if applicable. Please refer to the instructions for Form 5500, Schedule C to determine if your plan is required to file the form and for more details of what should be reported.

Direct Compensation

1. COMMISSIONS	401.55	
2. MISC FEES	44.98	
3. TRANSFER FEES	0.00	
4. TOTAL DIRECT COMPENSATION		446.53

Direct Compensation From the Plan to Participant Advisors*

Participant Broker/Service Provider	EIN	Description	Compensation
25 LLC	82-1733709	Management Fee	8,148.22
LARSON FINANCIAL GROUP	20-4773945	Management Fee	15,192.87

*Participant Advisors are those to whom fees have been paid from self-directed brokerage accounts in your plan at TD Ameritrade during the year, at the specific direction of the participant or other authorized party. Such fees reported may not represent all amounts that were paid by the plan to these providers. If available, the Employer Identification Numbers ("EINs") listed are those that were provided to us at the time of payment. You may wish to contact these providers for further information regarding compensation with respect to your plan, their services and fee schedules.

Indirect Compensation

Mutual Fund Revenue

If a participant invests in one or more mutual funds, the following information applies to those investments.

TD Ameritrade receives fees for shareholder, recordkeeping, subaccounting, subtransfer agency, and/or marketing and distribution services with respect to mutual funds in which the plan may invest. These fees may be paid by the fund, by the fund's distributor, transfer agent, administrator, or investment advisor (Fund Affiliate), by a third-party fund service provider, or by a combination of them, pursuant to TD Ameritrade, Inc.'s and/or TD Ameritrade Clearing, Inc.'s agreement with the particular fund, Fund Affiliate, and/or a third-party fund service provider.

The amount of these fees varies among mutual fund groups, and some mutual funds and Fund Affiliates do not make some or any of these payments available. The maximum amount of marketing and distribution fees that may be paid to TD Ameritrade depends on the class of shares held by the plan but will not exceed the annual rate of 1.00% of the value of the plan's shares. Typically, shares held by a plan are subject to distribution and/or shareholder servicing fees that will not exceed the annual rate of 0.25% to 0.40%. Fees paid to TD Ameritrade for its and TD Ameritrade Clearing's sub-accounting, sub-transfer agency, or similar recordkeeping services may be based on the number of plan accounts (and range from \$3.00 to \$19.00 per account) or on the assets in the plan accounts (and range from an annual rate of 0.10% to 0.45%), depending on the agreement with the particular fund or Fund Affiliate. Funds may also be subject to a monthly minimum service fee payable to TD Ameritrade, Inc. of \$500.

To the extent that fees are paid out of fund assets, they are included in the fund's annual expense ratio and are indirectly borne by the fund's shareholders. For more information regarding such payments made by a particular mutual fund or its Fund Affiliate and details on the particular services to which the payments relate, may be found on the fund's website and by reviewing its prospectus and statement of additional information. You may also request a copy of these documents from the fund. For further information, including a listing of no-transaction fee funds (for which no purchase or sale transaction fees are charged by TD Ameritrade), other mutual funds, and their affiliates, please go to:

<http://research.tdameritrade.com/grid/public/mutualfunds/overview/overview.asp>.

In addition to or instead of certain fees paid from fund assets, TD Ameritrade sometimes receive fees for these services from Fund Affiliates and/or third-party fund service providers. These fees may be paid out of the resources of the Fund Affiliate. This compensation is received at varying annual rates up to a generally maximum annual rate of 0.15% on plan assets invested in the fund. The names of the Fund Affiliates and third-party fund service providers who may make these payments are available at

https://www.tdameritrade.com/retail-en_us/resources/pdf/AMTD034.pdf.

In addition, in limited circumstances, TD Ameritrade receives sales loads and commissions for the purchase and sale of certain mutual fund shares, though waivers may be available for certain retirement plan assets. The rates of these loads and commissions, if applicable, are specified in the mutual fund's prospectus. A front-end sales load or commission reduces the amount available to purchase fund shares; a majority or all of the sales load or commission may go to TD Ameritrade. Sales loads and commissions can range up to 5.75% of the transaction amount. For more information regarding these fees, please see the fund's current prospectus.

Fees paid by a mutual fund, Fund Affiliate, and/or third-party fund service provider are paid through TD Ameritrade Clearing, who collects these fees on behalf of TD Ameritrade, Inc

These mutual funds are shown in the table below:

Fund Name	EIN
AMERICAN CENTURY GROWTH FUNDS INC	20-4223518
AMG FUNDS	06-1555943
BARON INVESTMENT FUNDS TRUST (F/K/A BARO	13-6891420
BARON SELECT FUNDS	16-1651307
BLACKROCK EQUITY DIVIDEND FUND	13-3806694
BLACKROCK FUNDS	04-6171663
BUFFALO FUNDS	NOT AVAILABLE
CAPITAL WORLD GROWTH & INCOME FUND	95-1411037

Fund Name	EIN
CHARLES SCHWAB FAMILY OF FUNDS	94-3106735
DFA INVESTMENT DIMENSIONS GROUP INC	36-3129984
DIMENSIONAL INVESTMENT GROUP INC	22-2370029
DODGE & COX FUNDS	94-6067274
FIDELITY ADVISOR SERIES I	06-1194217
FIDELITY FINANCIAL TRUST	06-1194217
FIDELITY PURITAN TRUST	06-1194217
FIDELITY SECURITIES FUND	04-3022712
FIDELITY SELECT PORTFOLIOS	06-1194217
FRANKLIN MUTUAL SERIES FUNDS	22-2894171
HARBOR FUNDS	34-1953393
HARRIS ASSOCIATES INVESTMENT TRUST	52-2257782
INVESTMENT MANAGERS SERIES TR(EUROPAC)	NOT AVAILABLE
JANUS INVESTMENT FUND	84-0592523
JPMORGAN TRUST I	33-1043149
MAIRS & POWER FUNDS TRUST	NOT AVAILABLE
METROPOLITAN WEST FUNDS	95-4597302
NEW WORLD FUND INC	90-0924512
PARNASSUS FUNDS	94-6579180
PAX WORLD FUNDS SERIES TRUST I	NOT AVAILABLE
PIMCO FUNDS	95-2632339
PRIMECAP ODYSSEY FUNDS	95-3868081
PROFUNDS	52-2035197
SCHWAB CAPITAL TRUST	94-3106735
SHELTON FUNDS	94-6736048
T ROWE PRICE CAPITAL OPPOR FUND INC	52-1905304
T ROWE PRICE HEALTH SCIENCES FUND INC	52-1952906
T ROWE PRICE INTERNATIONAL FUNDS INC	52-1175211
T ROWE PRICE SPECTRUM FUND INC	52-2264646
T. ROWE PRICE BLUE CHIP GROWTH FUND, INC	52-1827505
T. ROWE PRICE DIVIDEND GR FUND, INC	52-1805594
T. ROWE PRICE PERSONAL STRAT FUNDS INC	52-2264646
TOUCHSTONE STRATEGIC TRUST	31-1276717
TRUST FOR ADVISED PORTFOLIOS	NOT AVAILABLE
VANGUARD BOND INDEX FUNDS	23-1945930
VANGUARD FENWAY FUNDS	23-1945930
VANGUARD FIXED INCOME SECURITIES FUNDS	23-1899003
VANGUARD INDEX FUNDS	23-1999755
VANGUARD SPECIALIZED FUNDS	23-1945930
VANGUARD WELLINGTON FUND	51-0071687
VANGUARD WHITEHALL FUNDS	23-1945930

For additional information on direct and indirect compensation,
please see the TD Ameritrade 408(b)(2) disclosure available at the following link:
https://www.tdameritrade.com/retail-en_us/resources/pdf/AMTD035.pdf

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2023

*See attached financial statements with auditor's report.