

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2022</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I	Annual Report Identification Information
For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>09/30/2022</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.) <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report <input checked="" type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input checked="" type="checkbox"/> a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	▶ <input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input checked="" type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	▶ <input type="checkbox"/>

Part II	Basic Plan Information —enter all requested information										
<p>1a Name of plan <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA 401(K) PLAN</u></p> <p>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) <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA</u></p> <p><u>100 PARK PL, STE 200</u> <u>SAN RAMON, CA 94583</u></p>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">1b Three-digit plan number (PN) ▶</td> <td style="width:50%; text-align: center;"><u>003</u></td> </tr> <tr> <td>1c Effective date of plan</td> <td style="text-align: center;"><u>01/01/2020</u></td> </tr> <tr> <td>2b Employer Identification Number (EIN)</td> <td style="text-align: center;"><u>94-3257879</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number</td> <td style="text-align: center;"><u>925-867-1800</u></td> </tr> <tr> <td>2d Business code (see instructions)</td> <td style="text-align: center;"><u>621111</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan	<u>01/01/2020</u>	2b Employer Identification Number (EIN)	<u>94-3257879</u>	2c Plan Sponsor's telephone number	<u>925-867-1800</u>	2d Business code (see instructions)	<u>621111</u>
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2d Business code (see instructions)	<u>621111</u>										

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.	06/26/2025	DEBORAH WACHS
	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

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

Form 5500 (2022)
v. 220413

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 140
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 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) 129 6a(2) 0 6b 6c 6d 0 6e 6f 0 6g 0 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: 2E 2F 2G 2J 2K 2T 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) <input checked="" type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) (4) <input checked="" type="checkbox"/> C (Service Provider Information) (5) <input type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 09/30/2022

A Name of plan <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA</u>	D Employer Identification Number (EIN) <u>94-3257879</u>	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
THE BANK OF NEW YORK MELLON

13-5160382

(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)

INSPERITY RETIREMENT SERVICES

56-2375265

(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 50 57 59 60 63 65 64	RECORDKEEPER	450	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning **01/01/2022** and ending **09/30/2022**

A Name of plan REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA 401(K) PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA	D Employer Identification Number (EIN) 94-3257879	

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	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions.....	1b(1)	0
(2) Participant contributions.....	1b(2)	0
(3) Other.....	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	45841
(2) U.S. Government securities.....	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred.....	1c(3)(A)	
(B) All other.....	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred.....	1c(4)(A)	
(B) Common.....	1c(4)(B)	
(5) Partnership/joint venture interests.....	1c(5)	
(6) Real estate (other than employer real property).....	1c(6)	
(7) Loans (other than to participants).....	1c(7)	
(8) Participant loans.....	1c(8)	189601
(9) Value of interest in common/collective trusts.....	1c(9)	
(10) Value of interest in pooled separate accounts.....	1c(10)	
(11) Value of interest in master trust investment accounts.....	1c(11)	
(12) Value of interest in 103-12 investment entities.....	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	3375346
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	3858812	0

Liabilities

g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	3858812	0
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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)		
(B) Participants.....	2a(1)(B)	12581	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		12581
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	577	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		577
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	451	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		451
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-407687
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		-394078
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12250	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		12250
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees.....	2i(2)	459	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		459
j Total expenses. Add all expense amounts in column (b) and enter total	2j		12709
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-406787
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan.....	2l(2)		3452025

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: **APRIO LLP**

(2) EIN: **57-1157523**

d The opinion of an independent qualified public accountant is **not attached** because:

- (1) This form is filed for a CCT, PSA, 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.

During the plan year:

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.)

	Yes	No	Amount
4a		X	

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

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 0.

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)
US FERTILITY HOLDINGS LLC PROFIT SHARING PLAN	85-1687446	001

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 09/30/2022

A Name of plan <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>REPRODUCTIVE SCIENCE CENTER OF THE SAN FRANCISCO BAY AREA</u>	D Employer Identification Number (EIN) <u>94-3257879</u>	

Part I	Distributions
---------------	----------------------

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

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

1	
---	--

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 25-1926855

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

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

3	
---	--

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

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

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

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

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____

c Dollar amount contributed by employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
 0-3 years 3-6 years 6-9 years 9-12 years 12-15 years 15-18 years 18-21 years 21 years or more

c What duration measure was used to calculate line 19(b)?
 Effective duration Macaulay duration Modified duration Other (specify): _____

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 _____

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN**

**FINANCIAL REPORT
MARCH 1, 2022 AND DECEMBER 31, 2021**

REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of
Reproductive Science Center of the San Francisco Bay Area 401(k) Plan
San Ramon, California

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

We have performed audits of the accompanying financial statements of the Reproductive Science Center of the San Francisco Bay Area 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of March 1, 2022 and December 31, 2021, and the related statement of changes in net assets available for benefits for the period from January 1, 2022 to March 1, 2022, 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 Reproductive Science Center of the San Francisco Bay Area 401(k) 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 March 1, 2022 and December 31, 2021, and for the period ended March 1, 2022, stating that the certified investment information, as described in Note H 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 Auditors' Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of 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 Reproductive Science Center of the San Francisco Bay Area 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule of Assets Held at End of Period as of March 1, 2022, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Aprivo, LLP

Atlanta, Georgia

June 24, 2025

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
MARCH 1, 2022 AND DECEMBER 31, 2021**

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments, at fair value	\$ <u>3,428,545</u>	\$ <u>3,421,187</u>
Receivables:		
Employer contributions	-	223,537
Employee contributions	-	24,487
Accrued dividends	119	-
Notes receivable from participants	<u>186,625</u>	<u>189,601</u>
Total receivables	<u>186,744</u>	<u>437,625</u>
	<u>3,615,289</u>	<u>3,858,812</u>
LIABILITIES		
Corrective distributions payable	1,820	1,820
Due to US Fertility Holdings, LLC Profit Sharing Plan	<u>3,613,469</u>	<u>-</u>
Total liabilities	<u>3,615,289</u>	<u>1,820</u>
NET ASSETS AVAILABLE FOR BENEFITS	\$ <u><u>-</u></u>	\$ <u><u>3,856,992</u></u>

See accompanying notes to the financial statements

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE PERIOD FROM JANUARY 1, 2022 TO MARCH 1, 2022**

	2022
ADDITIONS TO (DEDUCTIONS FROM) NET ASSETS ATTRIBUTED TO	
Investment income (loss):	
Net depreciation in fair value of investments	\$ (246,220)
Dividends and interest	419
Other income (expense)	(347)
Net investment income (loss)	(246,148)
Interest income on notes receivable from participants	577
TOTAL ADDITIONS (DEDUCTIONS)	(245,571)
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO	
Benefits paid to participants	10,430
Administrative expenses	878
TOTAL DEDUCTIONS	11,308
NET DECREASE	(256,879)
TRANSFER OF PLAN ASSETS DUE TO MERGER	(3,600,113)
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	3,856,992
End of year	\$ -

See accompanying notes to the financial statements

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note A

Description of Plan

The following description of Reproductive Science Center of the San Francisco Bay Area 401(k) 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 a defined contribution Plan established effective January 1, 2020, covering all eligible employees of Reproductive Science Center of the San Francisco Bay Area (the "Company" or the "Sponsor"). Excluded employees include collectively bargained employees, certain nonresident aliens who have no earned income from sources within the United States of America, leased employees, and physicians. Employees may enter the Plan upon attainment of 18 years of age and 1 year of credited service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan Merger:

Effective January 1, 2022, the Company became a participating employer in the US Fertility Holdings, LLC Profit Sharing Plan. Subsequently, effective March 1, 2022, the Plan formally adopted the US Fertility Holdings, LLC Profit Sharing Plan. As a result of this adoption, all investment balances were transferred to the US Fertility Holdings, LLC Profit Sharing Plan as of that date.

Plan Amendments:

Effective January 1, 2021, the plan was formally amended to increase the number of hours of credited service needed to meet the eligibility requirements to receive discretionary employer matching contributions from 500 hours to 1,000 hours.

Contributions:

Participants may contribute up to 80% of compensation, as defined in the Plan, up to a maximum dollar amount as established by the Internal Revenue Service ("IRS"). These contributions may include elective deferrals and Roth deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution Plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may make matching contributions equal to a discretionary percentage, to be determined by the Company. For the period ended March 1, 2022, there were no discretionary matching contributions. Employees must be employed on the last day of the plan year end and have 1,000 hours of credited service to be provided Company matching contributions.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note A

Description of Plan (Continued)

Participant Accounts:

Each participant's account is credited with the participant's contributions and Company contributions, as well as allocations of Plan earnings (losses). Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are immediately vesting in their contributions and Company matching contributions plus actual earnings thereon.

Notes Receivable from Participants:

Participants may borrow from their fund accounts a minimum of \$1,000, and up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The participant can have no more than two loans outstanding at any time. The notes are secured by the balance in the participant's account and bear interest at 1% plus the prime rate (as specified in the Wall Street Journal) at the time funds are borrowed, as determined by the Plan administrator. The interest rate is fixed at the time of the note agreement. Principal and interest is paid ratably through payroll deductions over a period not to exceed five years, unless the proceeds were used to acquire the participant's residence, in which case the loan will be 15 years.

Payment of Benefits:

On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive the value of the vested interest in his or her account as a lump-sum distribution or installment payments.

Certain in-service withdrawals are allowed under the Plan. A participant may take a hardship withdrawal in the event of severe financial need (as defined by Internal Revenue Service regulations).

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note B

Significant Accounting Policies

Basis of Accounting:

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition:

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and custodian. See Note C for discussion of fair value measurements.

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

Notes Receivable from Participants:

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. If a participant ceases to make loan payments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and the participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits:

Benefits are recorded when paid.

Expenses:

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Certain administrative and advisory fees are paid by the Plan and are included in administrative expenses.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note B

Summary of Accounting Policies (Continued)

Subsequent Events:

Subsequent events have been evaluated through June 24, 2025, which is the date the financial statements were available to be issued.

Note C

Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three Levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the the methodologies used at March 1, 2022 and December 31, 2021.

Mutual funds and money market: Valued at the daily closing price as quoted by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net assets value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note C

Fair Value Measurements (Continued)

The following table set forth, by level, within the fair value hierarchy, are the Plan's investments at fair value as of March 1, 2022 and December 31, 2021:

	March 1, 2022			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,366,529	\$ -	\$ -	\$ 3,366,529
Money market	62,016	-	-	62,016
Total	\$ 3,428,545	\$ -	\$ -	\$ 3,428,545
	December 31, 2021			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,375,346	\$ -	\$ -	\$ 3,375,346
Money market	45,841	-	-	45,841
Total	\$ 3,421,187	\$ -	\$ -	\$ 3,421,187

Gains and losses included in changes in net assets available for benefits for 2022 are reported in net appreciation (depreciation) in fair value of investments.

Note D

Related Party Transactions

The Bank of New York Mellon and BNY Mellon, N.A. is the Plan trustee and Insperity, provides recordkeeping services; certain investments are shares of mutual funds managed by The Bank of New York Mellon and BNY Mellon, N.A. and, therefore, transactions related to these investments qualify as party-in-interest transactions.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note E
Plan Termination

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

Note F
Income Tax Status

The prototype Plan sponsor has received an opinion letter dated March 31, 2014, in which the IRS stated that the restated prototype Plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). The Plan administrator timely adopted the restated prototype Plan. The Plan administrator believes that the Plan is currently being operated in accordance with the IRC.

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

Note G
Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the 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 statement of net assets available for benefits.

Note H
Information Prepared and Certified by Trustee

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at March 1, 2022 and December 31, 2021, net depreciation in fair value of mutual funds and interest and dividends for the period ended March 1, 2022, was obtained by management and agreed to or derived from information certified as complete and accurate by The Bank of New York Mellon and BNY Mellon, N.A. (the trustee of the Plan).

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note I

Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at March 1, 2022 and December 31, 2021, to Form 5500:

	<u>2022</u>	<u>2021</u>
Net assets available for benefits per the financial statements	\$ -	\$ 3,856,992
Refunds of excess contributions payable	<u>-</u>	<u>1,820</u>
Net assets available for benefits per the Form 5500	<u>\$ -</u>	<u>\$ 3,858,812</u>

The following is a reconciliation of change in net assets available for benefits per the financial statements for the period ended March 1, 2022, to Form 5500:

	<u>2022</u>
Change in net assets available for benefits per the financial statements	\$ (256,879)
Refunds of excess contributions payable	(1,820)
Plan transfers classification adjustment	<u>(148,088)</u>
Change in net assets available for benefits per the Form 5500	<u>\$ (406,787)</u>

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
EIN: 94-3257879
PLAN NUMBER: 003
As of March 1, 2022
Form 5500, Schedule H, Part IV, Line 4i**

SCHEDULE OF ASSETS HELD AT END OF PERIOD

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, Or Maturity Value	Cost	Current Value	
AB Global Bond Z	Mutual Fund	**	\$ 6,145	
American Beacon INTL EQ-R5	Mutual Fund	**	5,891	
American Funds 2055 Target Retirement R6	Mutual Fund	**	81,831	
American Funds 2020 Target Retirement R6	Mutual Fund	**	106,617	
American Funds 2025 Target Retirement R6	Mutual Fund	**	728,438	
American Funds 2030 Target Retirement R6	Mutual Fund	**	234,062	
American Funds 2035 Target Retirement R6	Mutual Fund	**	476,628	
American Funds 2040 Target Retirement R6	Mutual Fund	**	190,009	
American Funds 2045 Target Retirement R6	Mutual Fund	**	330,999	
American Funds 2050 Target Retirement R6	Mutual Fund	**	101,447	
American Funds 2060 Target Retirement R6	Mutual Fund	**	55,133	
Blackrock Hi Yld Bond Portfolio K	Mutual Fund	**	14,284	
American Funds Euro Pacific Growth R6	Mutual Fund	**	75,371	
Fidelity Ex Market Index	Mutual Fund	**	154,794	
Fidelity 500 Index	Mutual Fund	**	372,558	
Fidelity GL X Us Index	Mutual Fund	**	34,622	
Fidelity US Bond Index	Mutual Fund	**	24,525	
Fidelity Inflation Protected Bond	Mutual Fund	**	4,225	
JP Morgan Equity Income R6	Mutual Fund	**	66,665	
JP Morgan Small Cap Value R6	Mutual Fund	**	16,440	
American Funds New World	Mutual Fund	**	5,365	
T Rowe Price Growth Stock I	Mutual Fund	**	168,894	
Principal GL Real Estate Sec R6	Mutual Fund	**	10,254	
PGIM Total Return Bond R6	Mutual Fund	**	15,900	
Vanguard Explorer Fund Adm	Mutual Fund	**	85,432	
Vanguard Federal Money Market	Money Market	**	62,016	
* Participant loans	Various maturity dates; interest rates from 4.25% to 6.50%	-	<u>186,625</u>	
				<u>\$ 3,615,170</u>

* Indicates a party-in-interest to the Plan

** Cost information not required because all investments are participant directed

See independent auditors' report

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN**

**FINANCIAL REPORT
MARCH 1, 2022 AND DECEMBER 31, 2021**

REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of
Reproductive Science Center of the San Francisco Bay Area 401(k) Plan
San Ramon, California

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

We have performed audits of the accompanying financial statements of the Reproductive Science Center of the San Francisco Bay Area 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of March 1, 2022 and December 31, 2021, and the related statement of changes in net assets available for benefits for the period from January 1, 2022 to March 1, 2022, 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 Reproductive Science Center of the San Francisco Bay Area 401(k) 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 March 1, 2022 and December 31, 2021, and for the period ended March 1, 2022, stating that the certified investment information, as described in Note H 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 Auditors' Responsibilities for the Audit of the Financial Statements section:

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of 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 Reproductive Science Center of the San Francisco Bay Area 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

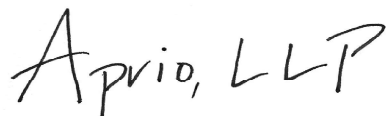
Supplemental Schedule Required by ERISA

The supplemental schedule of Assets Held at End of Period as of March 1, 2022, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

A handwritten signature in black ink that reads "Aprivo, LLP". The letters are cursive and somewhat stylized.

Atlanta, Georgia

June 24, 2025

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
MARCH 1, 2022 AND DECEMBER 31, 2021**

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments, at fair value	\$ <u>3,428,545</u>	\$ <u>3,421,187</u>
Receivables:		
Employer contributions	-	223,537
Employee contributions	-	24,487
Accrued dividends	119	-
Notes receivable from participants	<u>186,625</u>	<u>189,601</u>
Total receivables	<u>186,744</u>	<u>437,625</u>
	<u>3,615,289</u>	<u>3,858,812</u>
LIABILITIES		
Corrective distributions payable	1,820	1,820
Due to US Fertility Holdings, LLC Profit Sharing Plan	<u>3,613,469</u>	<u>-</u>
Total liabilities	<u>3,615,289</u>	<u>1,820</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ -</u></u>	<u><u>\$ 3,856,992</u></u>

See accompanying notes to the financial statements

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE PERIOD FROM JANUARY 1, 2022 TO MARCH 1, 2022**

	2022
ADDITIONS TO (DEDUCTIONS FROM) NET ASSETS ATTRIBUTED TO	
Investment income (loss):	
Net depreciation in fair value of investments	\$ (246,220)
Dividends and interest	419
Other income (expense)	(347)
Net investment income (loss)	(246,148)
Interest income on notes receivable from participants	577
TOTAL ADDITIONS (DEDUCTIONS)	(245,571)
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO	
Benefits paid to participants	10,430
Administrative expenses	878
TOTAL DEDUCTIONS	11,308
NET DECREASE	(256,879)
TRANSFER OF PLAN ASSETS DUE TO MERGER	(3,600,113)
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	3,856,992
End of year	\$ -

See accompanying notes to the financial statements

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note A

Description of Plan

The following description of Reproductive Science Center of the San Francisco Bay Area 401(k) 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 a defined contribution Plan established effective January 1, 2020, covering all eligible employees of Reproductive Science Center of the San Francisco Bay Area (the "Company" or the "Sponsor"). Excluded employees include collectively bargained employees, certain nonresident aliens who have no earned income from sources within the United States of America, leased employees, and physicians. Employees may enter the Plan upon attainment of 18 years of age and 1 year of credited service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Plan Merger:

Effective January 1, 2022, the Company became a participating employer in the US Fertility Holdings, LLC Profit Sharing Plan. Subsequently, effective March 1, 2022, the Plan formally adopted the US Fertility Holdings, LLC Profit Sharing Plan. As a result of this adoption, all investment balances were transferred to the US Fertility Holdings, LLC Profit Sharing Plan as of that date.

Plan Amendments:

Effective January 1, 2021, the plan was formally amended to increase the number of hours of credited service needed to meet the eligibility requirements to receive discretionary employer matching contributions from 500 hours to 1,000 hours.

Contributions:

Participants may contribute up to 80% of compensation, as defined in the Plan, up to a maximum dollar amount as established by the Internal Revenue Service ("IRS"). These contributions may include elective deferrals and Roth deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution Plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

The Company may make matching contributions equal to a discretionary percentage, to be determined by the Company. For the period ended March 1, 2022, there were no discretionary matching contributions. Employees must be employed on the last day of the plan year end and have 1,000 hours of credited service to be provided Company matching contributions.

Contributions are subject to certain Internal Revenue Service (IRS) limitations.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note A

Description of Plan (Continued)

Participant Accounts:

Each participant's account is credited with the participant's contributions and Company contributions, as well as allocations of Plan earnings (losses). Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are immediately vesting in their contributions and Company matching contributions plus actual earnings thereon.

Notes Receivable from Participants:

Participants may borrow from their fund accounts a minimum of \$1,000, and up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The participant can have no more than two loans outstanding at any time. The notes are secured by the balance in the participant's account and bear interest at 1% plus the prime rate (as specified in the Wall Street Journal) at the time funds are borrowed, as determined by the Plan administrator. The interest rate is fixed at the time of the note agreement. Principal and interest is paid ratably through payroll deductions over a period not to exceed five years, unless the proceeds were used to acquire the participant's residence, in which case the loan will be 15 years.

Payment of Benefits:

On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive the value of the vested interest in his or her account as a lump-sum distribution or installment payments.

Certain in-service withdrawals are allowed under the Plan. A participant may take a hardship withdrawal in the event of severe financial need (as defined by Internal Revenue Service regulations).

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note B

Significant Accounting Policies

Basis of Accounting:

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition:

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and custodian. See Note C for discussion of fair value measurements.

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

Notes Receivable from Participants:

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. If a participant ceases to make loan payments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and the participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits:

Benefits are recorded when paid.

Expenses:

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Certain administrative and advisory fees are paid by the Plan and are included in administrative expenses.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note B

Summary of Accounting Policies (Continued)

Subsequent Events:

Subsequent events have been evaluated through June 24, 2025, which is the date the financial statements were available to be issued.

Note C

Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three Levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the the methodologies used at March 1, 2022 and December 31, 2021.

Mutual funds and money market: Valued at the daily closing price as quoted by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net assets value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note C

Fair Value Measurements (Continued)

The following table set forth, by level, within the fair value hierarchy, are the Plan's investments at fair value as of March 1, 2022 and December 31, 2021:

	March 1, 2022			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,366,529	\$ -	\$ -	\$ 3,366,529
Money market	62,016	-	-	62,016
Total	\$ 3,428,545	\$ -	\$ -	\$ 3,428,545
	December 31, 2021			
	Level 1	Level 2	Level 3	Total
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Gains and losses included in changes in net assets available for benefits for 2022 are reported in net appreciation (depreciation) in fair value of investments.

Note D

Related Party Transactions

The Bank of New York Mellon and BNY Mellon, N.A. is the Plan trustee and Insperity, provides recordkeeping services; certain investments are shares of mutual funds managed by The Bank of New York Mellon and BNY Mellon, N.A. and, therefore, transactions related to these investments qualify as party-in-interest transactions.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note E
Plan Termination

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

Note F
Income Tax Status

The prototype Plan sponsor has received an opinion letter dated March 31, 2014, in which the IRS stated that the restated prototype Plan document was in compliance with applicable requirements of the Internal Revenue Code (IRC). The Plan administrator timely adopted the restated prototype Plan. The Plan administrator believes that the Plan is currently being operated in accordance with the IRC.

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Note G
Risk and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the 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 statement of net assets available for benefits.

Note H
Information Prepared and Certified by Trustee

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at March 1, 2022 and December 31, 2021, net depreciation in fair value of mutual funds and interest and dividends for the period ended March 1, 2022, was obtained by management and agreed to or derived from information certified as complete and accurate by The Bank of New York Mellon and BNY Mellon, N.A. (the trustee of the Plan).

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
MARCH 1, 2022 AND DECEMBER 31, 2021**

Note I

Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at March 1, 2022 and December 31, 2021, to Form 5500:

	<u>2022</u>	<u>2021</u>
Net assets available for benefits per the financial statements	\$ -	\$ 3,856,992
Refunds of excess contributions payable	<u>-</u>	<u>1,820</u>
Net assets available for benefits per the Form 5500	<u>\$ -</u>	<u>\$ 3,858,812</u>

The following is a reconciliation of change in net assets available for benefits per the financial statements for the period ended March 1, 2022, to Form 5500:

	<u>2022</u>
Change in net assets available for benefits per the financial statements	\$ (256,879)
Refunds of excess contributions payable	(1,820)
Plan transfers classification adjustment	<u>(148,088)</u>
Change in net assets available for benefits per the Form 5500	<u>\$ (406,787)</u>

**REPRODUCTIVE SCIENCE CENTER OF THE
SAN FRANCISCO BAY AREA 401(K) PLAN
EIN: 94-3257879
PLAN NUMBER: 003
As of March 1, 2022
Form 5500, Schedule H, Part IV, Line 4i**

SCHEDULE OF ASSETS HELD AT END OF PERIOD

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, Or Maturity Value	Cost	Current Value	
AB Global Bond Z	Mutual Fund	**	\$ 6,145	
American Beacon INTL EQ-R5	Mutual Fund	**	5,891	
American Funds 2055 Target Retirement R6	Mutual Fund	**	81,831	
American Funds 2020 Target Retirement R6	Mutual Fund	**	106,617	
American Funds 2025 Target Retirement R6	Mutual Fund	**	728,438	
American Funds 2030 Target Retirement R6	Mutual Fund	**	234,062	
American Funds 2035 Target Retirement R6	Mutual Fund	**	476,628	
American Funds 2040 Target Retirement R6	Mutual Fund	**	190,009	
American Funds 2045 Target Retirement R6	Mutual Fund	**	330,999	
American Funds 2050 Target Retirement R6	Mutual Fund	**	101,447	
American Funds 2060 Target Retirement R6	Mutual Fund	**	55,133	
Blackrock Hi Yld Bond Portfolio K	Mutual Fund	**	14,284	
American Funds Euro Pacific Growth R6	Mutual Fund	**	75,371	
Fidelity Ex Market Index	Mutual Fund	**	154,794	
Fidelity 500 Index	Mutual Fund	**	372,558	
Fidelity GL X Us Index	Mutual Fund	**	34,622	
Fidelity US Bond Index	Mutual Fund	**	24,525	
Fidelity Inflation Protected Bond	Mutual Fund	**	4,225	
JP Morgan Equity Income R6	Mutual Fund	**	66,665	
JP Morgan Small Cap Value R6	Mutual Fund	**	16,440	
American Funds New World	Mutual Fund	**	5,365	
T Rowe Price Growth Stock I	Mutual Fund	**	168,894	
Principal GL Real Estate Sec R6	Mutual Fund	**	10,254	
PGIM Total Return Bond R6	Mutual Fund	**	15,900	
Vanguard Explorer Fund Adm	Mutual Fund	**	85,432	
Vanguard Federal Money Market	Money Market	**	62,016	
* Participant loans	Various maturity dates; interest rates from 4.25% to 6.50%	-	<u>186,625</u>	
				<u>\$ 3,615,170</u>

* Indicates a party-in-interest to the Plan

** Cost information not required because all investments are participant directed

See independent auditors' report