

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here.

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>SHOPMONKEY 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
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>SHOPMONKEY INC.</u> <u>155 E. MAIN AVE</u> <u>150</u> <u>MORGAN HILL, CA 95037</u>	1c Effective date of plan <u>01/01/2020</u> 2b Employer Identification Number (EIN) <u>81-4251542</u> 2c Plan Sponsor's telephone number <u>831-322-9093</u> 2d Business code (see instructions) <u>454110</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	<u>Filed with authorized/valid electronic signature.</u>	<u>08/05/2025</u>	<u>QIAN LIU</u>
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor GUIDELINE RK, LLC 1412 CHAPIN AVENUE BURLINGAME, CA 94010	3b Administrator's EIN 30-1418950 3c Administrator's telephone number 888-228-3491
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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
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5 Total number of participants at the beginning of the plan year	5	202
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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	6a(1)	145
a(2) Total number of active participants at the end of the plan year	6a(2)	155
b Retired or separated participants receiving benefits.....	6b	0
c Other retired or separated participants entitled to future benefits	6c	63
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	218
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	6e	0
f Total. Add lines 6d and 6e	6f	218
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	186
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	197
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6h	0

7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	
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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 2S 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
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 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> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan SHOPMONKEY 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SHOPMONKEY INC.	D Employer Identification Number (EIN) 81-4251542	

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

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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)

GUIDELINE, INC.

47-4474775

(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?
14 15 16 26 27 31 37 38 50 64 65 72	RECORDKEEPER	5182	Yes <input type="checkbox"/> No <input checked="" 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"/>

(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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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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan SHOPMONKEY 401(K) PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 SHOPMONKEY INC.	D Employer Identification Number (EIN) 81-4251542

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	3005	1887
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	13068	97111
(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)	3673453	5312011
(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	3689526	5411009
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	3689526	5411009

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)	0	
(B) Participants.....	2a(1)(B)	1398722	
(C) Others (including rollovers).....	2a(1)(C)	392711	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1791433
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)	3987	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		3987
(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)	106097	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		106097
(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)		495462
c Other income	2c		-1
d Total income. Add all income amounts in column (b) and enter total	2d		2396978

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	669749	
(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)		669749
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	2256	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	3490	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		5746
j Total expenses. Add all expense amounts in column (b) and enter total	2j		675495

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1721483
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **CRAWFORD PIMENTEL CORPORATION**

(2) EIN: **81-4251542**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	0
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	0
e Was this plan covered by a fidelity bond?	X		917471694
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	0
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	0
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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> 2024 This Form is Open to Public Inspection.
--	---	---

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>SHOPMONKEY 401(K) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SHOPMONKEY INC.</u>	D Employer Identification Number (EIN) <u>81-4251542</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		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 04-3581074

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) and (b):

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 09 / 26 / 2024 (MM/DD/YYYY) and the Opinion Letter serial number Q704210A.

FINANCIAL STATEMENTS

SHOPMONKEY 401(K) PLAN

San Jose, California

December 31, 2024 and 2023

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Crawford Pimentel Corporation

Certified Public Accountants

1550 The Alameda, Suite 211
San Jose, California 95126

INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of the
Shopmonkey 401(k) Plan
San Jose, California

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

We have performed audits of the accompanying financial statements of Shopmonkey 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Shopmonkey 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 December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Shopmonkey 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

INDEPENDENT AUDITORS' REPORT (Continued)

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 Shopmonkey 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

INDEPENDENT AUDITORS' REPORT (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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.

Supplemental Schedule Required by ERISA

The supplemental schedule of assets held for investment purposes at end of year is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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).

Crawford Pimentel Corporation

San Jose, California
July 28, 2025

SHOPMONKEY 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments, at fair value		
Mutual funds	\$ 5,312,012	\$ 3,673,453
Noninterest-bearing cash	<u>1,887</u>	<u>3,005</u>
Total investments, at fair value	5,313,899	3,676,458
Receivables		
Notes receivable from participants	97,111	13,068
Participant contribution receivable	<u>36,153</u>	<u>31,631</u>
	<u>133,264</u>	<u>44,699</u>
Net assets available for benefits	<u>\$ 5,447,163</u>	<u>\$ 3,721,157</u>

See the accompanying Independent Auditors' Report.

SHOPMONKEY 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment income:

Dividends	\$ 106,097
Net appreciation in fair market value	495,462
	<u>601,559</u>

Interest income on notes receivable from participants	3,987
---	-------

Contributions:

Participants	1,403,244
Rollovers	392,711
	<u>1,795,955</u>

Total additions	2,401,501
-----------------	-----------

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	669,749
Administrative expenses	5,746
Total deductions	<u>675,495</u>

Net increase	1,726,006
--------------	-----------

NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,721,157</u>
End of year	<u>\$ 5,447,163</u>

See the accompanying Independent Auditors' Report.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS December 31, 2024 and 2023

Note A – Description of the Plan

The following description of the Shopmonkey 401(k) Plan (the Plan) provides only general information. Interested persons should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan was established on January 1, 2020. The Plan is a participant-directed defined contribution plan established by Shopmonkey, Inc. ("the Company") under the provision of Section 401(a) of the Internal Revenue Code (IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. All employees of the Company are eligible to participate as soon as administratively possible. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan has been amended since inception to comply with tax law changes and make other changes to the Plan's design.

Plan Administration

The Company has delegated certain responsibilities for the operation and administration of the Plan to Benefit Trust Company as the Plan custodian. In addition, certain administrative and recordkeeping services were provided by Guideline, Inc. The Company's CEO serves as Plan trustee.

Participation

Employees, other than union, leased employees, and nonresident aliens are eligible to participate the day they are hired, if they are 18 years of age. If an eligible employee has not completed an Affirmative Election on/after their hire date, the Company will automatically enroll the employee in the Plan.

Employee Deferrals and Company Nonelective Contributions

Employees are automatically enrolled in the Plan the first day of the pay period after or coincident with the date eligibility requirements are met, at a 5% deferral rate. Eligible participants may elect to contribute up to 100%, but not to exceed statutory limits, of their compensation to the plan through payroll deductions. Eligible employee contributions are fully vested when contributed.

The Company may make discretionary matching and profit sharing contributions as determined by the Board of Directors on a year-to-year basis. The Company made no discretionary matching or profit sharing contributions for the Plan years ending December 31, 2024 and 2023. The Plan defines eligible compensation as all compensation paid to employees including wages, tips and other compensation on Form W-2. Eligible participants are fully vested in Company's discretionary contributions when made.

Participants direct the allocation of their contributions entirely or in percentages to any of the funds. Employee salary deferrals and the Company nonelective contribution are deposited directly into the appropriate fund by the Company in accordance with the participants' directives and the terms of the Plan.

The employee deferral and Company nonelective contributions to the Plan are intended to qualify under Sections 401 and related provisions of the Internal Revenue Code.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

Note A - Description of the Plan (Continued)

Participant Accounts

Each participant's account is credited with the participant's contributions, Company contributions, Plan earnings or losses, and rollovers from other qualified plans. Plan earnings and losses are allocated based upon each participant's account balance. Certain fees are charged to the fund investments and are offset against Plan investment income and loss as presented on the statement of changes in net assets available for benefits. Participants should refer to the prospectuses of these funds for details on the various types and amounts of investment fees charged to the Plan and their individual accounts.

Payment of Benefits

Upon a participant's termination of employment, death, or disability, the participant (or the participant's beneficiary in the event of death) may elect to receive a lump sum distribution equal to the value of his or her account, or direct trustee to trustee rollovers. If the participant's account balance is less than \$7,000, a lump sum distribution will be made without regard to the consent of the participant or the participant's spouse. All distributions elected by terminated participants during the Plan year have been paid by the Plan at December 31, 2024.

Hardship Withdrawals

Participants may withdraw their vested contributions in the event of hardship as defined in the Plan agreement.

Notes Receivable from Participants

Participants may borrow against their vested balances for any reason. The loan provisions are structured to allow access to vested balances without incurring distribution penalties. The loan amount, length of loan repayment terms and interest rates are limited by statutory restrictions incorporated in the Internal Revenue Code and related regulations.

The Plan allows participants to borrow not less than \$1,000 and up to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the participant's vested balance. Such loans bear interest at the available market financing rates and must be repaid to the Plan within a five year period, unless the loan is used for the purchase of a principal residence in which case the maximum repayment period may be repaid over 10 years. The specific terms and conditions of such loans are established by the Plan Administrator. Outstanding loans at December 31, 2024, carry interest at rate of 9.00% - 9.50%.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$159 and \$72, respectively. These accounts will be used to reduce employer contributions and pay administrative expenses of the Plan. During the year ended December 31, 2024, none of the forfeited non-vested account balance was used to reduce employer contributions or administrative expenses.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note B - Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted (“GAAP”) in the United States of America. Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Fair Value Measurements

The Plan performs fair value measurements in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) 820, Fair Value Measurements and Disclosures. Refer to Note D for the fair value measurement disclosures associated with the Plan’s investments.

Investment Valuation and Income Recognition

The Plan’s registered investment companies (mutual funds) and are stated at fair value. The shares of mutual funds are valued at quoted market prices, which represent the net asset values of shares held by the Plan at year-end. 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 in Fair Value of Investments

The earnings, expenses, realized gains and losses, and unrealized appreciation (depreciation) in registered investments companies and other investments are recorded in the accompanying financial statements as net appreciation/(depreciation) in fair value of investments.

Notes Receivable from Participants

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

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note C - Information Certified by the Plan's Custodian

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by the custodian, except for comparing such information certified by the custodian to information included in the Plan's financial statements and supplemental schedule of assets held for investment purposes.

Investments held and certified by the custodian as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Investments in mutual funds	\$ 5,312,012	\$ 3,673,453
Notes receivable from participants	97,111	13,068
Non-interest-bearing cash	1,887	3,005

Investment income certified by the custodian for the year ended December 31, 2024:

Net appreciation in fair market value	\$ 495,462
Dividend income	106,097
Loan interest income	<u>3,987</u>
Total investment income	<u>\$ 605,546</u>

Contributions certified by the custodian for the year ended December 31, 2024:

	<u>Cash Basis</u>
Participants*	\$ 1,398,722
Rollovers	<u>392,711</u>
	<u>\$ 1,791,433</u>

* The Financial Statements include employer contribution receivable in the amount reported on the changes in net assets. Accordingly, the difference between the certified amount and the amount reported in the financial statements is the change in the prior year and current year contribution receivables.

Deductions certified by the custodian for the year ended December 31, 2024:

Benefits paid to participants	\$ 669,749
Administrative expenses	<u>5,746</u>
	<u>\$ 675,495</u>

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note D - Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Certification (ASC) 820, Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 are described below:

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.
- 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's 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Common stocks, corporate bonds and U.S. government securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the net asset value ("NAV") of shares held by the Plan at year end. It is not probable that the mutual funds will be sold at amounts that differ materially from the NAV of shares held.

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

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

Note D - Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024:

	Assets at Fair Values as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Fixed funds	\$ 737,286	\$ -	\$ -	\$ 737,286
Money market funds	81	-	-	81
Domestic equity funds	3,003,193	-	-	3,003,193
International funds	1,334,896	-	-	1,334,896
Real estate funds	236,556	-	-	236,556
Total assets at fair value	<u>\$ 5,312,012</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,312,012</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023:

	Assets at Fair Values as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Fixed funds	\$ 463,368	\$ -	\$ -	\$ 463,368
Money market funds	2,105	-	-	2,105
Domestic equity funds	2,122,870	-	-	2,122,870
International funds	917,441	-	-	917,441
Real estate funds	167,669	-	-	167,669
Total assets at fair value	<u>\$ 3,673,453</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,673,453</u>

Note E - Income Tax Status

The Plan obtained its latest determination letter on September 26, 2024, in which the Internal Revenue Service stated that the Plan was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes the Plan is no longer subject to income tax examinations for years prior to 2021.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note F - Related-Party Transactions and Party-in-Interest Transactions

Certain Plan investments in mutual funds are managed by Guideline, Inc., the third party administrator of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan, and are specifically exempt from the prohibition of party-in-interest transactions under ERISA. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investments, as they are paid through revenue sharing, rather than a direct payment.

Substantially all of the legal, accounting and administrative expenses of the Plan are paid by the Company.

Note G - Plan Termination

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

Note H - Reconciliation of Financial Statements to Form 5500

The following are reconciliations of net assets available for benefits per the financial statements for the year ended December 31, 2024 and 2023 and the Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 5,447,163	\$ 3,721,157
Less: Current year contributions received in following year	<u>(36,153)</u>	<u>(31,631)</u>
Net assets available for benefits per Form 5500	<u>\$ 5,411,010</u>	<u>\$ 3,689,526</u>

The following is a reconciliation of participant contributions per the financial statements for the year ended December 31, 2024 to Form 5500:

Participant contributions per the financial statements	\$ 1,403,244
Add: Prior year participant contributions received	31,631
Less: Current year participant contributions received in following year	<u>(36,153)</u>
Participant contributions per Form 5500	<u>\$ 1,398,722</u>

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note I - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the 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 J - Subsequent Events

The Plan has evaluated subsequent events through July 28, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

SHOPMONKEY 401(K) PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2024

Attachment to Item 4(i) of Schedule H (Form 5500)

EIN: 81-4251542 PN: 001

(a)	(b) Identity of Issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	CASH	CASH	**	\$ 1,887
	VANGUARD GROUP BOND INDEX ADMIRAL CLASS	MUTUAL FUND	**	526,818
	VANGUARD GROUP LONG TERM BOND INDEX ADMIRAL	MUTUAL FUND	**	1,475
	VANGUARD GROUP INTM BD INDEX ADMIRAL	MUTUAL FUND	**	2,512
	VANGUARD GROUP HIGH DIVID YIELD INDEX ADMIRAL	MUTUAL FUND	**	5,170
	VANGUARD SHORT-TERM INFLATION PROTECTED SECURITIES INDEX	MUTUAL FUND	**	12,973
	VANGUARD FUNDS TOTAL INTERNATIONAL BOND INDEX	MUTUAL FUND	**	185,641
	VANGUARD INDUSTRIALS INDEX ADMIRAL	MUTUAL FUND	**	2,697
	VANGUARD GROUP RESERVE FED MM FD	MUTUAL FUND	**	81
	VANGUARD SPECIALIZED DIV DIVIDEND APPREC INDEX ADM	MUTUAL FUND	**	221
	VANGUARD GROUP FTSE SOCIAL INDEX ADMIRAL	MUTUAL FUND	**	17,311
	VANGUARD GROUP SMALL CAP VALUE INDEX ADMIRAL	MUTUAL FUND	**	29,013
	VANGUARD GROUP MID-CAP VALUE INDEX FD - ADMIRAL	MUTUAL FUND	**	20,470
	VANGUARD GROUP SMALL CAP GROWTH INDEX ADMIRAL	MUTUAL FUND	**	5,091
	VANGUARD GROUP INTL DVD APPREC	MUTUAL FUND	**	6,351
	VANGUARD INTL EQUITY INDEX	MUTUAL FUND	**	11,682
	VANGUARD UTILITIES INDEX ADMIRAL	MUTUAL FUND	**	1,282
	VANGUARD TELECOM SERVICES INDEX ADMIRAL	MUTUAL FUND	**	1,494
	VANGUARD MATERIALS INDEX ADMIRAL	MUTUAL FUND	**	1,419
	VANGUARD INFORMATION TECHNOLOGY INDEX ADM	MUTUAL FUND	**	45,607
	VANGUARD HEALTH CARE INDEX ADMIRAL	MUTUAL FUND	**	1,439
	VANGUARD FINANCIALS INDEX ADM	MUTUAL FUND	**	148
	VANGUARD ENERGY INDEX ADMIRAL	MUTUAL FUND	**	148
	VANGUARD GROUP LG CAP INDEX FUND ADML	MUTUAL FUND	**	1,494
	VANGUARD GROUP MID CAP INDEX ADMIRAL	MUTUAL FUND	**	49,527
	VANGUARD GROUP GROWTH INDEX ADM	MUTUAL FUND	**	135,062
	VANGUARD GROUP VALUE INDEX ADM	MUTUAL FUND	**	26,754
	VANGUARD GROUP SM CAP INDEX ADMIRAL	MUTUAL FUND	**	35,691
	VANGUARD GROUP EXTENDED MARKET INDEX	MUTUAL FUND	**	2,466
	VANGUARD GROUP INDEX 500 ADMIRAL	MUTUAL FUND	**	167,883
	VANGUARD GROUP TOTAL STOCK INDEX ADMIRAL CLASS	MUTUAL FUND	**	2,442,640
	VANGUARD GROUP TOTAL INSTL STOCK INDEX ADM	MUTUAL FUND	**	42,962
	VANGUARD GROUP FTSE ALL WRLD EX US INDEX ADM	MUTUAL FUND	**	26,169
	VANGUARD FUNDS DEVELOPED MARKETS INDEX ADM	MUTUAL FUND	**	825,549
	VANGUARD PACIFIC STOCK INDEX FUND ADML	MUTUAL FUND	**	2,560
	VANGUARD EUROPEAN STOCK INDEX ADMIRAL	MUTUAL FUND	**	8,862
	VANGUARD EMERGING MARKETS STK ADM CL	MUTUAL FUND	**	428,794
	VANGUARD SPECIALIZED DIV REIT ADM SHS	MUTUAL FUND	**	236,556
*	PARTICIPANT LOANS	9.00 - 9.5% INTEREST RATE	0	97,111
	TOTAL			\$ 5,411,010

* Denotes party-in-interest.

**Cost omitted for participant directed investments.

See the accompanying Independent Auditors' Report.

FINANCIAL STATEMENTS

SHOPMONKEY 401(K) PLAN

San Jose, California

December 31, 2024 and 2023

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Crawford Pimentel Corporation

Certified Public Accountants

1550 The Alameda, Suite 211
San Jose, California 95126

INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of the
Shopmonkey 401(k) Plan
San Jose, California

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

We have performed audits of the accompanying financial statements of Shopmonkey 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Shopmonkey 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 December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Shopmonkey 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

INDEPENDENT AUDITORS' REPORT (Continued)

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 Shopmonkey 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

INDEPENDENT AUDITORS' REPORT (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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.

Supplemental Schedule Required by ERISA

The supplemental schedule of assets held for investment purposes at end of year is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental 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).

Crawford Pimentel Corporation

San Jose, California
July 28, 2025

SHOPMONKEY 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments, at fair value		
Mutual funds	\$ 5,312,012	\$ 3,673,453
Noninterest-bearing cash	<u>1,887</u>	<u>3,005</u>
Total investments, at fair value	5,313,899	3,676,458
Receivables		
Notes receivable from participants	97,111	13,068
Participant contribution receivable	<u>36,153</u>	<u>31,631</u>
	<u>133,264</u>	<u>44,699</u>
Net assets available for benefits	<u>\$ 5,447,163</u>	<u>\$ 3,721,157</u>

See the accompanying Independent Auditors' Report.

SHOPMONKEY 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment income:

Dividends	\$ 106,097
Net appreciation in fair market value	495,462
	<u>601,559</u>

Interest income on notes receivable from participants	3,987
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Contributions:

Participants	1,403,244
Rollovers	392,711
	<u>1,795,955</u>

Total additions	2,401,501
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DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	669,749
Administrative expenses	5,746
Total deductions	<u>675,495</u>

Net increase	1,726,006
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NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>3,721,157</u>
End of year	<u><u>\$ 5,447,163</u></u>

See the accompanying Independent Auditors' Report.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS December 31, 2024 and 2023

Note A – Description of the Plan

The following description of the Shopmonkey 401(k) Plan (the Plan) provides only general information. Interested persons should refer to the Plan agreement or the Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan was established on January 1, 2020. The Plan is a participant-directed defined contribution plan established by Shopmonkey, Inc. ("the Company") under the provision of Section 401(a) of the Internal Revenue Code (IRC), which includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. All employees of the Company are eligible to participate as soon as administratively possible. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan has been amended since inception to comply with tax law changes and make other changes to the Plan's design.

Plan Administration

The Company has delegated certain responsibilities for the operation and administration of the Plan to Benefit Trust Company as the Plan custodian. In addition, certain administrative and recordkeeping services were provided by Guideline, Inc. The Company's CEO serves as Plan trustee.

Participation

Employees, other than union, leased employees, and nonresident aliens are eligible to participate the day they are hired, if they are 18 years of age. If an eligible employee has not completed an Affirmative Election on/after their hire date, the Company will automatically enroll the employee in the Plan.

Employee Deferrals and Company Nonelective Contributions

Employees are automatically enrolled in the Plan the first day of the pay period after or coincident with the date eligibility requirements are met, at a 5% deferral rate. Eligible participants may elect to contribute up to 100%, but not to exceed statutory limits, of their compensation to the plan through payroll deductions. Eligible employee contributions are fully vested when contributed.

The Company may make discretionary matching and profit sharing contributions as determined by the Board of Directors on a year-to-year basis. The Company made no discretionary matching or profit sharing contributions for the Plan years ending December 31, 2024 and 2023. The Plan defines eligible compensation as all compensation paid to employees including wages, tips and other compensation on Form W-2. Eligible participants are fully vested in Company's discretionary contributions when made.

Participants direct the allocation of their contributions entirely or in percentages to any of the funds. Employee salary deferrals and the Company nonelective contribution are deposited directly into the appropriate fund by the Company in accordance with the participants' directives and the terms of the Plan.

The employee deferral and Company nonelective contributions to the Plan are intended to qualify under Sections 401 and related provisions of the Internal Revenue Code.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

Note A - Description of the Plan (Continued)

Participant Accounts

Each participant's account is credited with the participant's contributions, Company contributions, Plan earnings or losses, and rollovers from other qualified plans. Plan earnings and losses are allocated based upon each participant's account balance. Certain fees are charged to the fund investments and are offset against Plan investment income and loss as presented on the statement of changes in net assets available for benefits. Participants should refer to the prospectuses of these funds for details on the various types and amounts of investment fees charged to the Plan and their individual accounts.

Payment of Benefits

Upon a participant's termination of employment, death, or disability, the participant (or the participant's beneficiary in the event of death) may elect to receive a lump sum distribution equal to the value of his or her account, or direct trustee to trustee rollovers. If the participant's account balance is less than \$7,000, a lump sum distribution will be made without regard to the consent of the participant or the participant's spouse. All distributions elected by terminated participants during the Plan year have been paid by the Plan at December 31, 2024.

Hardship Withdrawals

Participants may withdraw their vested contributions in the event of hardship as defined in the Plan agreement.

Notes Receivable from Participants

Participants may borrow against their vested balances for any reason. The loan provisions are structured to allow access to vested balances without incurring distribution penalties. The loan amount, length of loan repayment terms and interest rates are limited by statutory restrictions incorporated in the Internal Revenue Code and related regulations.

The Plan allows participants to borrow not less than \$1,000 and up to the lesser of \$50,000 or 50% of their vested account balance. The loans are secured by the participant's vested balance. Such loans bear interest at the available market financing rates and must be repaid to the Plan within a five year period, unless the loan is used for the purchase of a principal residence in which case the maximum repayment period may be repaid over 10 years. The specific terms and conditions of such loans are established by the Plan Administrator. Outstanding loans at December 31, 2024, carry interest at rate of 9.00% - 9.50%.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$159 and \$72, respectively. These accounts will be used to reduce employer contributions and pay administrative expenses of the Plan. During the year ended December 31, 2024, none of the forfeited non-vested account balance was used to reduce employer contributions or administrative expenses.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note B - Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted (“GAAP”) in the United States of America. Contributions from participants are recorded when withheld from the participant. Benefit payments to participants are recorded when paid.

Fair Value Measurements

The Plan performs fair value measurements in accordance with Financial Accounting Standards Board (“FASB”) Accounting Standards Codification (“ASC”) 820, Fair Value Measurements and Disclosures. Refer to Note D for the fair value measurement disclosures associated with the Plan’s investments.

Investment Valuation and Income Recognition

The Plan’s registered investment companies (mutual funds) and are stated at fair value. The shares of mutual funds are valued at quoted market prices, which represent the net asset values of shares held by the Plan at year-end. 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 in Fair Value of Investments

The earnings, expenses, realized gains and losses, and unrealized appreciation (depreciation) in registered investments companies and other investments are recorded in the accompanying financial statements as net appreciation/(depreciation) in fair value of investments.

Notes Receivable from Participants

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

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note C - Information Certified by the Plan's Custodian

The Plan Administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by the custodian, except for comparing such information certified by the custodian to information included in the Plan's financial statements and supplemental schedule of assets held for investment purposes.

Investments held and certified by the custodian as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Investments in mutual funds	\$ 5,312,012	\$ 3,673,453
Notes receivable from participants	97,111	13,068
Non-interest-bearing cash	1,887	3,005

Investment income certified by the custodian for the year ended December 31, 2024:

Net appreciation in fair market value	\$ 495,462
Dividend income	106,097
Loan interest income	<u>3,987</u>
Total investment income	<u>\$ 605,546</u>

Contributions certified by the custodian for the year ended December 31, 2024:

	<u>Cash Basis</u>
Participants*	\$ 1,398,722
Rollovers	<u>392,711</u>
	<u>\$ 1,791,433</u>

* The Financial Statements include employer contribution receivable in the amount reported on the changes in net assets. Accordingly, the difference between the certified amount and the amount reported in the financial statements is the change in the prior year and current year contribution receivables.

Deductions certified by the custodian for the year ended December 31, 2024:

Benefits paid to participants	\$ 669,749
Administrative expenses	<u>5,746</u>
	<u>\$ 675,495</u>

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note D - Fair Value Measurements

Financial Accounting Standards Board (FASB) *Accounting Standards Certification (ASC) 820, Fair Value Measurements and Disclosures*, establishes a framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 are described below:

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.
- 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's 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Common stocks, corporate bonds and U.S. government securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the net asset value ("NAV") of shares held by the Plan at year end. It is not probable that the mutual funds will be sold at amounts that differ materially from the NAV of shares held.

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

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 and 2023

Note D - Fair Value Measurements (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024:

	Assets at Fair Values as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Fixed funds	\$ 737,286	\$ -	\$ -	\$ 737,286
Money market funds	81	-	-	81
Domestic equity funds	3,003,193	-	-	3,003,193
International funds	1,334,896	-	-	1,334,896
Real estate funds	236,556	-	-	236,556
Total assets at fair value	<u>\$ 5,312,012</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,312,012</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023:

	Assets at Fair Values as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds:				
Fixed funds	\$ 463,368	\$ -	\$ -	\$ 463,368
Money market funds	2,105	-	-	2,105
Domestic equity funds	2,122,870	-	-	2,122,870
International funds	917,441	-	-	917,441
Real estate funds	167,669	-	-	167,669
Total assets at fair value	<u>\$ 3,673,453</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,673,453</u>

Note E - Income Tax Status

The Plan obtained its latest determination letter on September 26, 2024, in which the Internal Revenue Service stated that the Plan was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes the Plan is no longer subject to income tax examinations for years prior to 2021.

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note F - Related-Party Transactions and Party-in-Interest Transactions

Certain Plan investments in mutual funds are managed by Guideline, Inc., the third party administrator of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan, and are specifically exempt from the prohibition of party-in-interest transactions under ERISA. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investments, as they are paid through revenue sharing, rather than a direct payment.

Substantially all of the legal, accounting and administrative expenses of the Plan are paid by the Company.

Note G - Plan Termination

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

Note H - Reconciliation of Financial Statements to Form 5500

The following are reconciliations of net assets available for benefits per the financial statements for the year ended December 31, 2024 and 2023 and the Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 5,447,163	\$ 3,721,157
Less: Current year contributions received in following year	<u>(36,153)</u>	<u>(31,631)</u>
Net assets available for benefits per Form 5500	<u>\$ 5,411,010</u>	<u>\$ 3,689,526</u>

The following is a reconciliation of participant contributions per the financial statements for the year ended December 31, 2024 to Form 5500:

Participant contributions per the financial statements	\$ 1,403,244
Add: Prior year participant contributions received	31,631
Less: Current year participant contributions received in following year	<u>(36,153)</u>
Participant contributions per Form 5500	<u>\$ 1,398,722</u>

SHOPMONKEY 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 and 2023

Note I - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the 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 J - Subsequent Events

The Plan has evaluated subsequent events through July 28, 2025, which is the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

SHOPMONKEY 401(K) PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
December 31, 2024

Attachment to Item 4(i) of Schedule H (Form 5500)

EIN: 81-4251542 PN: 001

(a)	(b) Identity of Issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	CASH	CASH	**	\$ 1,887
	VANGUARD GROUP BOND INDEX ADMIRAL CLASS	MUTUAL FUND	**	526,818
	VANGUARD GROUP LONG TERM BOND INDEX ADMIRAL	MUTUAL FUND	**	1,475
	VANGUARD GROUP INTM BD INDEX ADMIRAL	MUTUAL FUND	**	2,512
	VANGUARD GROUP HIGH DIVID YIELD INDEX ADMIRAL	MUTUAL FUND	**	5,170
	VANGUARD SHORT-TERM INFLATION PROTECTED SECURITIES INDEX	MUTUAL FUND	**	12,973
	VANGUARD FUNDS TOTAL INTERNATIONAL BOND INDEX	MUTUAL FUND	**	185,641
	VANGUARD INDUSTRIALS INDEX ADMIRAL	MUTUAL FUND	**	2,697
	VANGUARD GROUP RESERVE FED MM FD	MUTUAL FUND	**	81
	VANGUARD SPECIALIZED DIV DIVIDEND APPREC INDEX ADM	MUTUAL FUND	**	221
	VANGUARD GROUP FTSE SOCIAL INDEX ADMIRAL	MUTUAL FUND	**	17,311
	VANGUARD GROUP SMALL CAP VALUE INDEX ADMIRAL	MUTUAL FUND	**	29,013
	VANGUARD GROUP MID-CAP VALUE INDEX FD - ADMIRAL	MUTUAL FUND	**	20,470
	VANGUARD GROUP SMALL CAP GROWTH INDEX ADMIRAL	MUTUAL FUND	**	5,091
	VANGUARD GROUP INTL DVD APPREC	MUTUAL FUND	**	6,351
	VANGUARD INTL EQUITY INDEX	MUTUAL FUND	**	11,682
	VANGUARD UTILITIES INDEX ADMIRAL	MUTUAL FUND	**	1,282
	VANGUARD TELECOM SERVICES INDEX ADMIRAL	MUTUAL FUND	**	1,494
	VANGUARD MATERIALS INDEX ADMIRAL	MUTUAL FUND	**	1,419
	VANGUARD INFORMATION TECHNOLOGY INDEX ADM	MUTUAL FUND	**	45,607
	VANGUARD HEALTH CARE INDEX ADMIRAL	MUTUAL FUND	**	1,439
	VANGUARD FINANCIALS INDEX ADM	MUTUAL FUND	**	148
	VANGUARD ENERGY INDEX ADMIRAL	MUTUAL FUND	**	148
	VANGUARD GROUP LG CAP INDEX FUND ADML	MUTUAL FUND	**	1,494
	VANGUARD GROUP MID CAP INDEX ADMIRAL	MUTUAL FUND	**	49,527
	VANGUARD GROUP GROWTH INDEX ADM	MUTUAL FUND	**	135,062
	VANGUARD GROUP VALUE INDEX ADM	MUTUAL FUND	**	26,754
	VANGUARD GROUP SM CAP INDEX ADMIRAL	MUTUAL FUND	**	35,691
	VANGUARD GROUP EXTENDED MARKET INDEX	MUTUAL FUND	**	2,466
	VANGUARD GROUP INDEX 500 ADMIRAL	MUTUAL FUND	**	167,883
	VANGUARD GROUP TOTAL STOCK INDEX ADMIRAL CLASS	MUTUAL FUND	**	2,442,640
	VANGUARD GROUP TOTAL INSTL STOCK INDEX ADM	MUTUAL FUND	**	42,962
	VANGUARD GROUP FTSE ALL WRLD EX US INDEX ADM	MUTUAL FUND	**	26,169
	VANGUARD FUNDS DEVELOPED MARKETS INDEX ADM	MUTUAL FUND	**	825,549
	VANGUARD PACIFIC STOCK INDEX FUND ADML	MUTUAL FUND	**	2,560
	VANGUARD EUROPEAN STOCK INDEX ADMIRAL	MUTUAL FUND	**	8,862
	VANGUARD EMERGING MARKETS STK ADM CL	MUTUAL FUND	**	428,794
	VANGUARD SPECIALIZED DIV REIT ADM SHS	MUTUAL FUND	**	236,556
*	PARTICIPANT LOANS	9.00 - 9.5% INTEREST RATE	0	97,111
	TOTAL			\$ 5,411,010

* Denotes party-in-interest.

**Cost omitted for participant directed investments.

See the accompanying Independent Auditors' Report.