

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
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 Check box if filing under: [X] Form 5558 [] automatic extension [] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here []

Part II Basic Plan Information—enter all requested information

1a Name of plan HEATHER BROSNAN DMD AND MARGARET LEEANN CLARK DDS, PA CASH BALANCE PLAN
1b Three-digit plan number (PN) 003
1c Effective date of plan 01/01/2021
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) HEATHER BROSNAN DMD AND MARGARET LEEANN CLARK DDS, PA 47 ORIENT WAY RUTHERFORD, NJ 07070
2b Employer Identification Number (EIN) 22-2313355
2c Sponsor's telephone number 201-935-8550
2d Business code (see instructions) 621210
3a Plan administrator's name and address [X] Same as Plan Sponsor.
3b Administrator's EIN
3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.
a Sponsor's name
c Plan Name
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year 7
b Total number of participants at the end of the plan year 7
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
d(1) Total number of active participants at the beginning of the plan year 7
d(2) Total number of active participants at the end of the plan year 7
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested 0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Row 1: Filed with authorized/valid electronic signature, 09/04/2025, HEATHER BROSNAN. Row 2: Signature of employer/plan sponsor, Date, Enter name of individual signing as employer or plan sponsor.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____ (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	772081	994278
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	772081	994278
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	175387	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	54837	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		230224
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	0	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	8027	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		8027
i Net income (loss) (subtract line 8h from line 8c)	8i		222197
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1B 1C 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		77209
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver. Month Day Year

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705268A.

SCHEDULE SB (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>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<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

▶ **Round off amounts to nearest dollar.**
▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>HEATHER BROSNAN DMD AND MARGARET LEEANN CLARK DDS, PA CASH BALANCE PLAN</u>	B Three-digit plan number (PN) ▶	<u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>HEATHER BROSNAN DMD AND MARGARET LEEANN CLARK DDS, PA</u>	D Employer Identification Number (EIN) <u>22-2313355</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>764617</u>
	b Actuarial value	2b	<u>764617</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>
	b For terminated vested participants	<u>0</u>	<u>0</u>
	c For active participants	<u>7</u>	<u>773605</u>
	d Total	<u>7</u>	<u>773605</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>4.97 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>157452</u>
	b Expected plan-related expenses	6b	<u>0</u>
	c Target normal cost	6c	<u>157452</u>

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	<u>08/27/2025</u>
	<u>DAVID C. MUTCH, EA, MAAA</u>	Date
	Type or print name of actuary	<u>23-07473</u>
	<u>PRIME PENSIONS, INC.</u>	Most recent enrollment number
	Firm name	<u>973-845-7654</u>
	<u>25B VREELAND ROAD, SUITE 209 FLORHAM PARK, NJ 07932</u>	Telephone number (including area code)
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	6186
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2939
9	Amount remaining (line 7 minus line 8)	0	3247
10	Interest on line 9 using prior year's actual return of <u>9.04</u> %	0	294
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		0
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.01</u> %		0
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		0
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	3541

Part III Funding Percentages			
14	Funding target attainment percentage	14	98.38 %
15	Adjusted funding target attainment percentage	15	98.38 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.20 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:			
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
12/04/2024	5000	0	01/15/2025	5000	0
12/11/2024	5000	0	01/22/2025	5000	0
12/18/2024	5000	0	01/29/2025	5000	0
12/26/2024	5000	0	02/05/2025	5000	0
01/02/2025	5000	0	02/12/2025	5000	0
01/08/2025	5000	0	02/26/2025	5000	0
			Totals ▶	18(b)	18(c)
				175387	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	161693

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)		
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)		
10	Interest on line 9 using prior year's actual return of _____%		
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____%		
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections		
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)		

Part III Funding Percentages			
14	Funding target attainment percentage	14	%
15	Adjusted funding target attainment percentage	15	%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:			
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
02/26/2025	5000	0	04/09/2025	5000	0
03/05/2025	5000	0	04/16/2025	5000	0
03/12/2025	5000	0	04/23/2025	5000	0
03/19/2025	5000	0	04/30/2025	5000	0
03/26/2025	5000	0	05/31/2025	20000	0
04/03/2025	5000	0	06/30/2025	20000	0
			Totals ▶	18(b)	18(c)

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)		
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		
9	Amount remaining (line 7 minus line 8)		
10	Interest on line 9 using prior year's actual return of _____%		
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of _____%		
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections		
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)		

Part III Funding Percentages			
14	Funding target attainment percentage	14	%
15	Adjusted funding target attainment percentage	15	%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
07/31/2025	10000	0					
08/06/2025	5000	0					
08/13/2025	5000	0					
08/20/2025	5387	0					
			Totals ▶	18(b)		18(c)	

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items				
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
26 Demographic and benefit information				
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....				30 0

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c)				31a 157452
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	12529		1317	
b Waiver amortization installment.....	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				34 158769
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35)				36 158769
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)				37 161693
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 2924
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....				38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

Attachment to 2024 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

The following actuarial assumptions were used in determining the costs of the Retirement Plan and are the same as those used in the prior year except items a) and b) which are prescribed by law or regulation.

a. Mortality:

The 2024 Static Mortality Tables as prescribed by IRC Section 430 were used post-retirement. Since this plan is a small plan, no pre-retirement mortality was assumed. The optional combined tables for small plans were used, separately for male and female lives. To value benefits subject to IRC Section 417(e), the 2024 Applicable Mortality Table was used. In order to be consistent with the Internal Revenue Code funding regulations, no mortality improvement after the measurement date was assumed.

b. Interest:

The following are the Funding Segment Rates prescribed by IRC Section 430 as of January 1, 2024. Benefits were discounted by 4.75% (first segment rate) for payments expected from January 1, 2024 to December 31, 2028, by 4.96% (second segment rate) for payments expected from January 1, 2029 to December 31, 2043, and by 5.59% (third segment rate) for payments expected on or after January 1, 2044.

The following are the Funding Segment Rates prescribed by IRC Section 404 as of January 1, 2024. Benefits were discounted by 4.37% (first segment rate) for payments expected from January 1, 2024 to December 31, 2028, by 4.96% (second segment rate) for payments expected from January 1, 2029 to December 31, 2043, and by 4.95% (third segment rate) for payments expected on or after January 1, 2044.

c. Salary Scale:

It was assumed that salaries would remain constant for the current plan year. This assumption is an estimate of future experience based upon current and past experience.

d. Severance of Employment:

No discount for severance of employment was included in the factors on which costs were based. This assumption is an estimate of future experience based upon current and past experience. Participants who would first be eligible to enter the Plan after the valuation date were included for purposes of determining the current year's Target Normal Cost.

e. Retirement Age:

It was assumed that all employees would retire at their Normal Retirement Age, or in one year if at or past Normal Retirement Age. This assumption is an estimate of future experience based upon current and past experience.

f. Form of Benefit Payment:

It was assumed that there would be a 100% probability of electing a lump sum and a zero percent probability of electing monthly annuity payments. This assumption is an estimate of future experience based upon current and past experience.

g. Actuarial Value of Asset Valuation Method:

The fair market value of assets was used.

h. Expenses:

The Target Normal Cost was increased by \$0 to reflect anticipated expenses to be paid from the plan in the current year. Expenses were recognized as an investment loss.

i. Actuarial Cost Method:

The method prescribed by IRC Section 430 was used.

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. Yes No

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 02/28/2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705268a.


SCHEDULE SB (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>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<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
▶ Round off amounts to nearest dollar.
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Heather Brosnan DMD And Margaret Leeann Clark DDS, PA	D Employer Identification Number (EIN) 22-2313355	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information			
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value.....	2a	764,617
	b Actuarial value.....	2b	764,617
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	0	0
	b For terminated vested participants	0	0
	c For active participants.....	7	773,605
	d Total.....	7	773,605
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	4.97%
6	Target normal cost		
	a Present value of current plan year accruals	6a	157,452
	b Expected plan-related expenses	6b	0
	c Target normal cost	6c	157,452

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 Signature of actuary	<u>08/27/2025</u> Date <u>2307473</u> Most recent enrollment number <u>973-845-7654</u> Telephone number (including area code)
	<u>David C. Mutch, EA, MAAA</u> Type or print name of actuary <u>Prime Pensions, Inc.</u> Firm name <u>25B Vreeland Road, Suite 209</u> <u>Florham Park NJ 07932</u> Address of the firm	

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	6,186
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2,939
9	Amount remaining (line 7 minus line 8)	0	3,247
10	Interest on line 9 using prior year's actual return of <u>9.04%</u>	0	294
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.01%</u>		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	3,541

Part III Funding Percentages			
14	Funding target attainment percentage	14	98.38%
15	Adjusted funding target attainment percentage	15	98.38%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.20%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
12/04/2024	5,000	0	03/12/2025	5,000	0	
12/11/2024	5,000	0	03/19/2025	5,000	0	
12/18/2024	5,000	0	03/26/2025	5,000	0	
12/26/2024	5,000	0	04/03/2025	5,000	0	
01/02/2025	5,000	0	04/09/2025	5,000	0	
01/08/2025	5,000	0	04/16/2025	5,000	0	
01/15/2025	5,000	0	04/23/2025	5,000	0	
01/22/2025	5,000	0	04/30/2025	5,000	0	
01/29/2025	5,000	0	05/31/2025	20,000	0	
02/05/2025	5,000	0	06/30/2025	20,000	0	
02/12/2025	5,000	0	07/31/2025	10,000	0	
02/26/2025	5,000	0	08/06/2025	5,000	0	
02/26/2025	5,000	0	08/13/2025	5,000	0	
03/05/2025	5,000	0	08/20/2025	5,387	0	
Totals ▶			18(b)	175,387	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	161,693

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59%	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 0
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined <input type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

Part VI Miscellaneous Items				
24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
26 Demographic and benefit information				
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....				27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28 Unpaid minimum required contributions for all prior years				28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....				29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)				30 0

Part VIII Minimum Required Contribution For Current Year				
31 Target normal cost and excess assets (see instructions):				
a Target normal cost (line 6c).....				31a 157,452
b Excess assets, if applicable, but not greater than line 31a				31b 0
32 Amortization installments:	Outstanding Balance		Installment	
a Net shortfall amortization installment	12,529		1,317	
b Waiver amortization installment	0		0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount				33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....				34 158,769
	Carryover balance	Prefunding balance	Total balance	
35 Balances elected for use to offset funding requirement	0	0	0	
36 Additional cash requirement (line 34 minus line 35).....				36 158,769
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....				37 161,693
38 Present value of excess contributions for current year (see instructions)				
a Total (excess, if any, of line 37 over line 36)				38a 2,924
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances				38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)				39 0
40 Unpaid minimum required contributions for all years				40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021				

Attachment to 2024 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

Type of Base	Present Value of Any Remaining Installments	Valuation Date	Years Remaining	Amortization Installment
Shortfall	5,356	01/01/2022	13	541
Shortfall	27,054	01/01/2023	14	2,593
Shortfall	-19,881	01/01/2024	15	-1,817

Attachment to 2024 Form 5500
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

The following actuarial assumptions were used in determining the costs of the Retirement Plan and are the same as those used in the prior year except items a) and b) which are prescribed by law or regulation.

a. Mortality:

The 2024 Static Mortality Tables as prescribed by IRC Section 430 were used post-retirement. Since this plan is a small plan, no pre-retirement mortality was assumed. The optional combined tables for small plans were used, separately for male and female lives. To value benefits subject to IRC Section 417(e), the 2024 Applicable Mortality Table was used. In order to be consistent with the Internal Revenue Code funding regulations, no mortality improvement after the measurement date was assumed.

b. Interest:

The following are the Funding Segment Rates prescribed by IRC Section 430 as of January 1, 2024. Benefits were discounted by 4.75% (first segment rate) for payments expected from January 1, 2024 to December 31, 2028, by 4.96% (second segment rate) for payments expected from January 1, 2029 to December 31, 2043, and by 5.59% (third segment rate) for payments expected on or after January 1, 2044.

The following are the Funding Segment Rates prescribed by IRC Section 404 as of January 1, 2024. Benefits were discounted by 4.37% (first segment rate) for payments expected from January 1, 2024 to December 31, 2028, by 4.96% (second segment rate) for payments expected from January 1, 2029 to December 31, 2043, and by 4.95% (third segment rate) for payments expected on or after January 1, 2044.

c. Salary Scale:

It was assumed that salaries would remain constant for the current plan year. This assumption is an estimate of future experience based upon current and past experience.

d. Severance of Employment:

No discount for severance of employment was included in the factors on which costs were based. This assumption is an estimate of future experience based upon current and past experience. Participants who would first be eligible to enter the Plan after the valuation date were included for purposes of determining the current year's Target Normal Cost.

e. Retirement Age:

It was assumed that all employees would retire at their Normal Retirement Age, or in one year if at or past Normal Retirement Age. This assumption is an estimate of future experience based upon current and past experience.

f. Form of Benefit Payment:

It was assumed that there would be a 100% probability of electing a lump sum and a zero percent probability of electing monthly annuity payments. This assumption is an estimate of future experience based upon current and past experience.

g. Actuarial Value of Asset Valuation Method:

The fair market value of assets was used.

h. Expenses:

The Target Normal Cost was increased by \$0 to reflect anticipated expenses to be paid from the plan in the current year. Expenses were recognized as an investment loss.

i. Actuarial Cost Method:

The method prescribed by IRC Section 430 was used.

Attachment to 2024 Form 5500
Schedule SB, line 22 - Description of Weighted Average Retirement Age

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

The weighted average retirement age of the plan is equal to 63.

It was assumed that all participants would retire at Normal Retirement Age or in one year if at or past Normal Retirement Age. The weighted average retirement age is equal to the arithmetic mean of the participants' assumed retirement ages.

Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

a. Eligibility:

All employees are eligible for membership in the Plan as of January 1 or July 1 following 6 Months of Service and the attainment of age 21. Associate Orthodontists and Highly Compensated Employees other than the owner are excluded.

b. Normal Retirement:

Age 62.

c. Considered Compensation:

Gross pay for the period ending December 31.

d. Contribution Credit:

Based upon assigned category.

e. Interest Credit:

5% interest crediting rate.

f. Standard Retirement Benefit:

Life Annuity.

g. Death and Disability Benefits:

Actuarial value of the accrued benefit.

h. Severance Benefits:

Vested in accrued benefit based on years of service; 100% after 3 years. Service prior to January 1, 2021 is excluded.

i. Actuarial Equivalent:

Applicable Mortality Table after retirement; 5% interest rate.

Attachment to 2024 Form 5500
Schedule SB, line 19 - Discounted Employer Contributions

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

Date of Contribution	Amount	Year Applied	Effective Interest Rate	Periods Applied	Interested Adjusted Contribution
12/4/2024	5,000	2024	9.97%	12/4/2024 4/15/2024	4,641
			4.97%	4/15/2024 1/1/2024	
12/11/2024	5,000	2024	9.97%	12/11/2024 4/15/2024	4,632
			4.97%	4/15/2024 1/1/2024	
12/18/2024	5,000	2024	9.97%	12/18/2024 4/15/2024	4,623
			4.97%	4/15/2024 1/1/2024	
12/26/2024	5,000	2024	9.97%	12/26/2024 4/15/2024	4,614
			4.97%	4/15/2024 1/1/2024	
1/2/2025	5,000	2024	9.97%	1/2/2025 4/15/2024	4,606
			4.97%	4/15/2024 1/1/2024	
1/8/2025	5,000	2024	9.97%	1/8/2025 4/15/2024	4,599
			4.97%	4/15/2024 1/1/2024	
1/15/2025	5,000	2024	9.97%	1/15/2025 4/15/2024	4,591
			4.97%	4/15/2024 1/1/2024	
1/22/2025	723	2024	9.97%	1/22/2025 4/15/2024	663
			4.97%	4/15/2024 1/1/2024	
1/22/2025	4,277	2024	9.97%	1/22/2025 7/15/2024	3,965
			4.97%	7/15/2024 1/1/2024	
1/29/2025	5,000	2024	9.97%	1/29/2025 7/15/2024	4,627
			4.97%	7/15/2024 1/1/2024	
2/5/2025	5,000	2024	9.97%	2/5/2025 7/15/2024	4,620
			4.97%	7/15/2024 1/1/2024	
2/12/2025	5,000	2024	9.97%	2/12/2025 7/15/2024	4,611
			4.97%	7/15/2024 1/1/2024	
2/19/2025	5,000	2024	9.97%	2/19/2025 7/15/2024	4,603
			4.97%	7/15/2024 1/1/2024	
2/26/2025	5,000	2024	9.97%	2/26/2025 7/15/2024	4,594
			4.97%	7/15/2024 1/1/2024	
3/5/2025	5,000	2024	9.97%	3/5/2025 7/15/2024	4,583
			4.97%	7/15/2024 1/1/2024	

3/12/2025	1,446	2024	9.97%	3/12/2025	7/15/2024	
			4.97%	7/15/2024	1/1/2024	1,323
3/12/2025	3,554	2024	9.97%	3/12/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	3,290
3/19/2025	5,000	2024	9.97%	3/19/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,620
3/26/2025	5,000	2024	9.97%	3/26/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,611
4/3/2025	5,000	2024	9.97%	4/3/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,603
4/9/2025	5,000	2024	9.97%	4/9/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,596
4/16/2025	5,000	2024	9.97%	4/16/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,587
4/23/2025	5,000	2024	9.97%	4/23/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,579
4/30/2025	2,169	2024	9.97%	4/30/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	1,983
4/30/2025	2,831	2024	9.97%	4/30/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	2,618
5/7/2025	5,000	2024	9.97%	5/7/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,615
5/14/2025	5,000	2024	9.97%	5/14/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,607
5/21/2025	5,000	2024	9.97%	5/21/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,598
5/28/2025	5,000	2024	9.97%	5/28/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,590
6/4/2025	5,000	2024	9.97%	6/4/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,582
6/11/2025	5,000	2024	9.97%	6/11/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,574
6/18/2025	2,892	2024	9.97%	6/18/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	2,641
6/18/2025	2,108	2024	4.97%	6/18/2025	1/1/2024	1,963
6/25/2025	5,000	2024	4.97%	6/25/2025	1/1/2024	4,652

7/23/2025	5,000	2024	4.97%	7/23/2025	1/1/2024	4,635
7/30/2025	5,000	2024	4.97%	7/30/2025	1/1/2024	4,630
8/6/2025	5,000	2024	4.97%	8/6/2025	1/1/2024	4,627
8/13/2025	5,000	2024	4.97%	8/13/2025	1/1/2024	4,622
8/20/2025	5,387	2024	4.97%	8/20/2025	1/1/2024	4,975

**SUMMARY ANNUAL REPORT FOR
HEATHER BROSAN DMD AND MARGARET LEEANN CLARK DDS, PA CASH BALANCE PLAN**

This is a summary of the annual report Form 5500 Annual Return/Report of Small Employee Benefit Plan of Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan and Employer Identification Number 22-2313355/Plan Number 003 for the plan year 01/01/2024 through 12/31/2024. The Form 5500-SF annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined benefit plan with the following characteristics: primarily flat dollar benefits, cash balance, pre-approved pension.

Basic Financial Statement

Plan expenses were \$8,027. These expenses included \$8,027 in administrative expenses and \$0 in benefits paid to participants and beneficiaries, and \$0 in other expenses. A total of 7 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$994,278 as of the end of the plan year, compared to \$772,081 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$222,197. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$230,224, including employer contributions of \$175,387, employee contributions of \$0, other contributions/other income of \$0 and earnings from investments of \$54,837.

Minimum Funding Standards

An actuary's statement shows that enough money was contributed to the plan to keep it funded in accordance with the minimum funding standards of ERISA.

Information Regarding Plan Assets

The U.S. Department of Labor's regulations require that an independent qualified public accountant audit the plan's financial statements unless certain conditions are met for the audit requirement to be waived. This plan met the audit waiver conditions for the plan year beginning 01/01/2024 and therefore has not had an audit performed. Instead, the following information is provided to assist you in verifying that the assets reported on the Form 5500-SF were actually held by the plan.

At the end of the plan year, the plan had qualifying plan assets at the following institution(s):

Precision Financial Services, Inc. - \$838,891

The plan receives year-end statements from these regulated financial institutions that confirm the above information.

Plan participants and beneficiaries have a right, on request and free of charge, to get copies of the financial institution year-end statements. If you want to examine or get copies of the financial institution year-end statements, please contact the plan administrator, at 47 Orient Way, Rutherford, NJ 07070 and phone number, 201-935-8550.

If you are unable to obtain or examine copies of the regulated financial institution statements, you may contact the regional office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) for assistance by calling toll-free 866-444-EBSA (3272). A listing of EBSA regional offices can be found at <https://www.dol.gov/agencies/ebsa>.

General information regarding the audit waiver conditions applicable to the plan can be found on the U.S. Department of Labor Web site at <https://www.dol.gov/agencies/ebsa> under the heading "Frequently Asked Questions."

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Actuarial information regarding the funding of the plan.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 47 Orient Way, Rutherford, NJ 07070 and phone number, 201-935-8550. The charge to cover copying costs will be \$0.75 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 47 Orient Way, Rutherford, NJ 07070, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs.

OMB Control number 1210-0040; Expiration Date 03/31/2026

Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

Attachment to 2024 Form 5500
Schedule SB, line 22 - Description of Weighted Average Retirement Age

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

The weighted average retirement age of the plan is equal to 63.

It was assumed that all participants would retire at Normal Retirement Age or in one year if at or past Normal Retirement Age. The weighted average retirement age is equal to the arithmetic mean of the participants' assumed retirement ages.

Attachment to 2024 Form 5500
Schedule SB, line 19 - Discounted Employer Contributions

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

Date of Contribution	Amount	Year Applied	Effective Interest Rate	Periods Applied		Interested Adjusted Contribution
12/4/2024	5,000	2024	9.97%	12/4/2024	4/15/2024	4,641
			4.97%	4/15/2024	1/1/2024	
12/11/2024	5,000	2024	9.97%	12/11/2024	4/15/2024	4,632
			4.97%	4/15/2024	1/1/2024	
12/18/2024	5,000	2024	9.97%	12/18/2024	4/15/2024	4,623
			4.97%	4/15/2024	1/1/2024	
12/26/2024	5,000	2024	9.97%	12/26/2024	4/15/2024	4,614
			4.97%	4/15/2024	1/1/2024	
1/2/2025	5,000	2024	9.97%	1/2/2025	4/15/2024	4,606
			4.97%	4/15/2024	1/1/2024	
1/8/2025	5,000	2024	9.97%	1/8/2025	4/15/2024	4,599
			4.97%	4/15/2024	1/1/2024	
1/15/2025	5,000	2024	9.97%	1/15/2025	4/15/2024	4,591
			4.97%	4/15/2024	1/1/2024	
1/22/2025	723	2024	9.97%	1/22/2025	4/15/2024	663
			4.97%	4/15/2024	1/1/2024	
1/22/2025	4,277	2024	9.97%	1/22/2025	7/15/2024	3,965
			4.97%	7/15/2024	1/1/2024	
1/29/2025	5,000	2024	9.97%	1/29/2025	7/15/2024	4,627
			4.97%	7/15/2024	1/1/2024	
2/5/2025	5,000	2024	9.97%	2/5/2025	7/15/2024	4,620
			4.97%	7/15/2024	1/1/2024	
2/12/2025	5,000	2024	9.97%	2/12/2025	7/15/2024	4,611
			4.97%	7/15/2024	1/1/2024	
2/19/2025	5,000	2024	9.97%	2/19/2025	7/15/2024	4,603
			4.97%	7/15/2024	1/1/2024	
2/26/2025	5,000	2024	9.97%	2/26/2025	7/15/2024	4,594
			4.97%	7/15/2024	1/1/2024	
3/5/2025	5,000	2024	9.97%	3/5/2025	7/15/2024	4,583
			4.97%	7/15/2024	1/1/2024	

3/12/2025	1,446	2024	9.97%	3/12/2025	7/15/2024	
			4.97%	7/15/2024	1/1/2024	1,323
3/12/2025	3,554	2024	9.97%	3/12/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	3,290
3/19/2025	5,000	2024	9.97%	3/19/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,620
3/26/2025	5,000	2024	9.97%	3/26/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,611
4/3/2025	5,000	2024	9.97%	4/3/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,603
4/9/2025	5,000	2024	9.97%	4/9/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,596
4/16/2025	5,000	2024	9.97%	4/16/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,587
4/23/2025	5,000	2024	9.97%	4/23/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	4,579
4/30/2025	2,169	2024	9.97%	4/30/2025	10/15/2024	
			4.97%	10/15/2024	1/1/2024	1,983
4/30/2025	2,831	2024	9.97%	4/30/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	2,618
5/7/2025	5,000	2024	9.97%	5/7/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,615
5/14/2025	5,000	2024	9.97%	5/14/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,607
5/21/2025	5,000	2024	9.97%	5/21/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,598
5/28/2025	5,000	2024	9.97%	5/28/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,590
6/4/2025	5,000	2024	9.97%	6/4/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,582
6/11/2025	5,000	2024	9.97%	6/11/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	4,574
6/18/2025	2,892	2024	9.97%	6/18/2025	1/15/2025	
			4.97%	1/15/2025	1/1/2024	2,641
6/18/2025	2,108	2024	4.97%	6/18/2025	1/1/2024	1,963
6/25/2025	5,000	2024	4.97%	6/25/2025	1/1/2024	4,652

7/23/2025	5,000	2024	4.97%	7/23/2025	1/1/2024	4,635
7/30/2025	5,000	2024	4.97%	7/30/2025	1/1/2024	4,630
8/6/2025	5,000	2024	4.97%	8/6/2025	1/1/2024	4,627
8/13/2025	5,000	2024	4.97%	8/13/2025	1/1/2024	4,622
8/20/2025	5,387	2024	4.97%	8/20/2025	1/1/2024	4,975

Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

a. Eligibility:

All employees are eligible for membership in the Plan as of January 1 or July 1 following 6 Months of Service and the attainment of age 21. Associate Orthodontists and Highly Compensated Employees other than the owner are excluded.

b. Normal Retirement:

Age 62.

c. Considered Compensation:

Gross pay for the period ending December 31.

d. Contribution Credit:

Based upon assigned category.

e. Interest Credit:

5% interest crediting rate.

f. Standard Retirement Benefit:

Life Annuity.

g. Death and Disability Benefits:

Actuarial value of the accrued benefit.

h. Severance Benefits:

Vested in accrued benefit based on years of service; 100% after 3 years. Service prior to January 1, 2021 is excluded.

i. Actuarial Equivalent:

Applicable Mortality Table after retirement; 5% interest rate.

Attachment to 2024 Form 5500
Schedule SB, line 32 - Schedule of Amortization Bases

Heather Brosnan DMD and Margaret Leeann Clark DDS, PA Cash Balance Plan
22-2313355 / 003
For the plan year 01/01/2024 to 12/31/2024

Type of Base	Present Value of Any Remaining Installments	Valuation Date	Years Remaining	Amortization Installment
Shortfall	5,356	01/01/2022	13	541
Shortfall	27,054	01/01/2023	14	2,593
Shortfall	-19,881	01/01/2024	15	-1,817