

<p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: x-small;">This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; text-align: center;">2024</p> <hr/> <p style="text-align: center;">This Form is Open to Public Inspection</p>
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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: 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

<p>1a Name of plan <u>PARKER WAICHMAN LLP</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>PARKER WAICHMAN LLP</u></p> <p><u>6 HARBOR PARK DR</u> <u>PORT WASHINGTON, NY 11050</u></p>	<p>1c Effective date of plan <u>01/01/1999</u></p> <p>2b Employer Identification Number (EIN) <u>13-3692929</u></p> <p>2c Plan Sponsor's telephone number <u>516-466-6500</u></p> <p>2d Business code (see instructions) <u>541110</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/01/2025	JERROLD PARKER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/01/2025	JERROLD PARKER
	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 checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	102
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	63
	6a(2)	73
	6b	2
	6c	22
	6d	97
	6e	1
	6f	98
	6g(1)	100
	6g(2)	94
h	6	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2F 2G 2T 3D 2E 2J 2R 3B

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)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) **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 PARKER WAICHMAN LLP	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PARKER WAICHMAN LLP	D Employer Identification Number (EIN) 13-3692929	

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

ABA RETIREMENT FUNDS

36-2550367

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

MERCER TRUST COMPANY

36-7630030

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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)

(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"/>

(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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 <hr/> 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 <u>PARKER WAICHMAN LLP</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>PARKER WAICHMAN LLP</u>	D Employer Identification Number (EIN) <u>13-3692929</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2020 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-003</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>60199</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2025 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-025</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>293754</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2030 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-004</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>34690</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2035 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-026</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>92205</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2040 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-005</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>333689</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2045 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-027</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>156746</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>2050 RETIREMENT DATE FUND R2</u>		
b Name of sponsor of entity listed in (a): <u>MTC COLL. TRUST</u>		
c EIN-PN <u>04-6691601-006</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>42644</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: 2055 RETIREMENT DATE FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-028	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 233041
a Name of MTIA, CCT, PSA, or 103-12 IE: 2060 RETIREMENT DATE FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-029	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3996
a Name of MTIA, CCT, PSA, or 103-12 IE: AGGRESSIVE RISK FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 171019
a Name of MTIA, CCT, PSA, or 103-12 IE: ALL CAP INDEX EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-016	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 925186
a Name of MTIA, CCT, PSA, or 103-12 IE: ALTERNATIVE ALPHA FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-024	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 47
a Name of MTIA, CCT, PSA, or 103-12 IE: BOND CORE PLUS FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-020	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 357444
a Name of MTIA, CCT, PSA, or 103-12 IE: BOND INDEX FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-021	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 562186
a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL PRESERVATION FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-022	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: CONSERVATIVE RISK FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-007	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44
a Name of MTIA, CCT, PSA, or 103-12 IE: DIVERSIFIED GROWTH FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: INCOME FOCUSED FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-031	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8981
a Name of MTIA, CCT, PSA, or 103-12 IE: INFLATION PROTECTION FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-023	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: INTNL ALL CAP EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-017	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 69449
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL INDEX EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-018	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 631032
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-011	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP INDEX EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-012	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1603302
a Name of MTIA, CCT, PSA, or 103-12 IE: MODERATE RISK FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-008	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 207043
a Name of MTIA, CCT, PSA, or 103-12 IE: POST RETIREMENT DATE FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-002	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1327
a Name of MTIA, CCT, PSA, or 103-12 IE: REAL ASSET RETURN FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-023	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 46
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL-MID CAP EQUITY FUND R2		
b Name of sponsor of entity listed in (a): MTC COLL. TRUST		
c EIN-PN 04-6691601-014	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 403198

a Name of MTIA, CCT, PSA, or 103-12 IE: **SMALL-MID CAP INDEX EQUITY R2**

b Name of sponsor of entity listed in (a): **MTC COLL. TRUST**

c EIN-PN 04-6691601-030	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 222651
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a Name of MTIA, CCT, PSA, or 103-12 IE: **STABLE ASSET RETURN FUND R2**

b Name of sponsor of entity listed in (a): **MTC COLL. TRUST**

c EIN-PN 04-6691601-022	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2846108
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a Name of MTIA, CCT, PSA, or 103-12 IE: **LARGE CAP EQUITY FUND R2**

b Name of sponsor of entity listed in (a): **MTC COLL. TRUST**

c EIN-PN 04-6691601-011	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 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 PARKER WAICHMAN LLP	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 PARKER WAICHMAN LLP	D Employer Identification Number (EIN) 13-3692929

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

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	410311	542724
(2) Participant contributions	1b(2)	24716	
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	291906	334353
(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)	1984223	2359660
(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)	186009	173181
(9) Value of interest in common/collective trusts	1c(9)	226291	321013
(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)	8098488	9269733
(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	11221944	13000664
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	11221944	13000664

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)	542724	
(B) Participants.....	2a(1)(B)	477916	
(C) Others (including rollovers).....	2a(1)(C)	35645	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		1056285
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)	14049	
(F) Other.....	2b(1)(F)	479638	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		493687
(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)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		0
(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)		803651
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2353623

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	493703	
(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)		493703
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	21185	
(3) Recordkeeping fees	2i(3)	1131	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	7080	
(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)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		29396
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		523099

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1830524
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		51804

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: **LEHMAN FLYNN VOLLARO CPAS**

(2) EIN: **84-1874983**

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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	69167
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input type="checkbox"/>	

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)
SMART ADVOCATE, LLC 401(K) PLAN	56-2309859	001

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

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 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 PARKER WAICHMAN LLP	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 PARKER WAICHMAN LLP	D Employer Identification Number (EIN) 13-3692929	

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): 04-3114071

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	0
b Enter the amount contributed by the employer to the plan for this plan year	6b	0
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	0

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 12 / 31 / 2018 (MM/DD/YYYY) and the Opinion Letter serial number Q702467A.

Parker Waichman LLP 401(k) Plan
Audited Financial Statements
and Supplemental Schedules
with Report of Independent Auditors
Years ended December 31, 2024 and 2023

Parker Waichman LLP 401(k) Plan
Table of Contents
December 31, 2024 and 2023

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Supplemental Schedules:

Form 5500, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) – December 31, 2024 17

Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions 21

All other schedules are omitted, as they are not applicable or are not required, based on disclosure requirements of the Employee Retirement Income Security Act of 1974, as amended, and the applicable regulations issued by the Department of Labor.

LEHMAN FLYNN VOLLARO PLLC

CERTIFIED PUBLIC ACCOUNTANTS

534 BROADHOLLOW ROAD • SUITE 302

MELVILLE, NY 11747

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Report of Independent Auditors

To the Administrative Committee
of Parker Waichman LLP 401(k) Plan

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

We have performed an audit of the accompanying financial statements of Parker Waichman LLP's 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 audit of the 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 audit 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 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 audit 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 Parker Waichman LLP's 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.

Responsibilities of Management

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 Parker Waichman LLP's 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

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

Our audit 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.

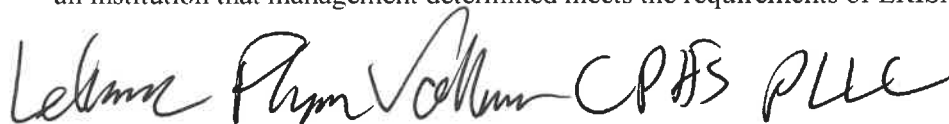
Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Assets (held at end of year) as of December 31, 2024 and Schedule of Delinquent Participant Contributions for the year ending December 31, 2024, are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 schedules 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 schedules, we evaluated whether the supplemental schedules, 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 schedules, other than the information in the supplemental schedules 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 schedules 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).

Handwritten signature of Melvin Flynn Vollaro in black ink, followed by the text "CPA'S PLLC".

Melville, NY
September 25, 2025

Parker Waichman LLP 401(k) Plan
Statements of Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	2024	2023
Assets		
Investments, at fair value (as certified by the Trustee):		
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Total investments	12,284,759	10,600,908
Receivables		
Notes receivable from participants	173,181	186,009
Participant contributions receivable	-	24,716
Employer contribution receivable, net of forfeitures	542,724	410,311
Total receivables	715,905	621,036
Total assets	13,000,664	11,221,944
Liabilities		
Total liabilities	-	-
Net assets available for benefits	\$ 13,000,664	\$ 11,221,944

Parker Waichman LLP 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to net assets attributable to:	
Investment income (as certified by the Trustee):	
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	<u>64,962</u>
Total investment income(loss)	<u>1,283,289</u>
Interest income from the participant notes receivable	<u>14,049</u>
Contributions:	
Participant-deferrals	477,916
Employer contributions, net of forfeitures	542,724
Rollover contributions	<u>35,645</u>
Total contributions	<u>1,056,285</u>
Total additions	<u>2,353,623</u>
Deductions from net assets attributed to:	
Benefits paid to participants	493,703
Administration expenses	<u>29,396</u>
Total deductions	<u>523,099</u>
Net increase before transfers	<u>1,830,524</u>
Transfers to other plan	<u>51,804</u>
Change in net assets available for benefits	1,778,720
Net assets available for benefits:	
Beginning of year	<u>11,221,944</u>
End of year	<u><u>\$ 13,000,664</u></u>

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 1 - Description of plan

The following description of the Parker Waichman LLP 401(k) Plan (“the Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all eligible employees of Parker Waichman LLP (NY), Parker Waichman LLP (FL), and Jerrold S. Parker PA (collectively “the Company”) who meet the minimum age and service requirements and are not covered by a collective bargaining agreement. Employees become eligible to participate in pre-tax salary deferrals, Roth contributions and employer profit sharing, and safe harbor contributions after attaining the age of 21 and one year from the date they become an employee. The plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Voya Investment Management Services (“Voya”) is the custodian of the plan. The custodian invested all contributions and allocated to each participant account the proportionate share of investment income.

Contributions

Each year, participants may elect to defer a percentage of their compensation. The total deferrals in any taxable year may not exceed a dollar limit which is set by law. Participants who attain age 50 before the end of the Plan year are eligible to make catch up contributions, up to the maximum allowable under the Internal Revenue Code (IRC). Participants are also able to make rollover contributions from other plans.

The Company makes safe harbor, discretionary profit sharing and discretionary matching contributions to participants that are at least 21 years old and met the eligibility requirements to contribute to the plan. Safe harbor contributions are qualified nonelective contributions based on a percentage of participant compensation. Profit sharing contributions are based on a percentage of the employees’ yearly earnings up to a certain maximum amount defined each year by the Company.

Participant Accounts

Each participant’s account is credited with the participant’s deferrals as well as allocations of the Company’s contribution, Plan earnings, and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Participants direct their accounts into various investment options offered by the Plan.

Investing Options

Upon enrollment in the Plan, participants may direct the Trustee to invest contributions in various investment options managed by the Trustee, its affiliates, and other large investment management companies. Participants may change their investment options, transfer part or all of past investments to other funds, and change their deferral percentages at any time.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Vesting

Participants are immediately vested in their deferrals plus actual earnings thereon. Vesting in the Company's discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service as follows:

<u>Years of service</u>	<u>Percent Vested</u>
0 years	0%
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 or more years	100%

Payment of Benefits

Payment of benefits on termination of service varies depending upon the vested amount in the participant's account balance, the reason for the termination (i.e. retirement, death, disability, termination of service for other reasons) and the payment options available (i.e. immediate lump sum payment, deferral of lump sum payment, installment payments, etc.) for a particular type of termination.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested balance. The loans are treated as a transfer from the investment fund to the participant's loan fund. The loans bear interest at a rate equal to 1% above the prime rate. This interest rate will be fixed for the duration of the loan. Principal and interest are paid ratably through payroll deductions.

Plan Fees

The Plan charges fees to participants' account for Voya Investment Management Services. The fees vary by investment fund and are calculated based on the fund's daily asset value. The Plan Sponsor pays the third-party record keeping fees.

Plan Amendments

The Plan Sponsor has the right under the Plan to amend the Plan at any time.

Forfeited Accounts

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$46,200 and \$63,513, respectively. This amount will be used to reduce future employer contributions.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 2 - Significant accounting policies

This summary of significant accounting policies of the Parker Waichman LLP 401 (k) Plan (the 'Plan') is presented to assist in understanding the Plan's financial statements and supplemental information. These financial statements, supplemental information, and notes are representations of the Plan Sponsor, who is responsible for the integrity and objectivity of the financial statements. These accounting policies have been consistently applied in the preparation of the financial statements and supplemental schedule.

Basis of presentation

The financial statements of the Plan have been prepared on the accrual basis of accounting. Payments toward participant loan principal and interest are recorded when received; distributions to participants are recorded when paid.

Reclassifications

Certain reclassifications of amounts previously reported have been made to the accompanying financial statements to maintain consistency between periods presented. The reclassifications had no impact on previously reported net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires us 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, and those differences could be material.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Delinquent participant loans are recorded as distributions based on the terms of the Plan agreement. For the year ended December 31, 2024, the interest rates ranged from 3.93% to 9.46%.

Investment valuation and income recognition

Investments in mutual funds are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Payment of benefits

Benefits are recorded when paid.

Expenses

Certain expenses incurred maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value investments.

Concentration of credit risk

Financial instruments that potentially subject the Plan to concentrations of credit risk are part of the holdings in Plan's investments. Management believes that the Custodian maintains the Plan's investments with high credit quality institutions and attempts to limit the credit exposure to any particular investment.

Subsequent events

The plan has performed an evaluation of subsequent events through September 25, 2025, the date the financial statements were available to be issued.

Note 3 - Fair value measurements and disclosures

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides a definition of 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 and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities that we can access at the measurement date.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. These include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability, and market-corroborated inputs.

Level 3 – Unobservable inputs for the asset or liability. In these situations, we develop inputs using the best information available in the circumstances.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. These valuation techniques involve some level of management estimation and judgement. Where appropriate, adjustment are included to reflect the risk inherent in a particular methodology, model or input used and are reflective of the assumptions that market participants would use in valuing assets or liabilities.

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 collective trusts**

Valued at the daily closing price as reported by the fund. Investments may be made in stock, bonds or various other types of investments. These funds are similar to mutual funds. Unit values are determined by dividing the fund's net assets at fair value by its units outstanding at the valuation dates. ASC 820 allows NAV per share as a practical expedient to estimate fair value. As of December 31, 2024 and 2023, there are no unfunded commitments. The fund generally permits redemptions daily with no restrictions related to redemption.

- **Common stock**

Valued at the daily closing price as reported on the active market they are traded.

- **Money market funds**

Valued at the daily closing price as reported by the fund. These are money market funds held by the Plan that are registered with the SEC. The money market funds held by the Plan are deemed to be actively traded and prices are quoted on active markets.

- **Exchange traded funds**

Valued at the daily closing price as reported by the fund. Exchange traded funds held by the Plan are funds that are registered with the SEC. These funds are traded on active markets.

- **Mutual funds**

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net assets value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Company's employee benefit committee. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurement are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

Assets	Total	Fair value measurements at report date using			
		Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)	Investments measured at NAV
<u>December 31, 2024</u>					
Common collective trusts	\$ 9,260,024	\$ -	\$ -	\$ -	\$ 9,260,024
Common stock	2,359,660	2,359,660	-	-	-
Money market funds	334,353	334,353	-	-	-
Exchange traded funds	321,013	321,013	-	-	-
Mutual funds	9,709	9,709	-	-	-
	<u>\$ 12,284,759</u>	<u>\$ 3,024,735</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,260,024</u>
<u>December 31, 2023</u>					
Common collective trusts	\$ 8,089,716	\$ -	\$ -	\$ -	\$ 8,089,716
Common stock	1,984,223	1,984,223	-	-	-
Money market funds	291,906	291,906	-	-	-
Exchange traded funds	226,291	226,291	-	-	-
Mutual funds	8,772	8,772	-	-	-
	<u>\$ 10,600,908</u>	<u>\$ 2,511,192</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,089,716</u>

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although Plan management 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.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Investments Using the Net Asset Value per Share Practical Expedient

The following table summarized the investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2024 and 2023 respectively:

	Fair Value at 12/31/24	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 9,260,024	N/A	Daily	None
	Fair Value at 12/31/23	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 8,089,716	N/A	Daily	None

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuations techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

We evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no significant transfers in or out of levels 1, 2 or 3.

Note 4 - Party-in-interest transactions

Voya Investment Management Services is the trustee of the Plan's investments and therefore certain transactions qualify as party-in-interest transactions. No fees were paid to Voya Investment Management Services or related parties for the year ended December 31, 2024 by the Plan. In addition, certain indirect compensation is paid to related parties Voya Investment Management Services through expenses charged to mutual funds invested in by plan participants.

An officer of the plan sponsor and plan participant serves as the trustee of the Plan.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 5 - Investments certified by the plan's trustee (unaudited)

At December 31, 2024, Voya Investment Management Services, as trustee held the Plan's investments. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by the Trustee as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

	2024	2023
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Notes receivable	173,181	186,009
	\$ 12,457,940	\$ 10,786,917

The investment income reported in the statement of changes in net assets available for benefits for the year ended December 31, 2024 and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, were certified by Voya Investment Management Services.

	2024
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	64,962
Interest income from participant notes receivable	14,049
	\$ 1,297,338

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information in the financial statements and supplemental schedule.

Note 6 - Plan termination

Although the Company has not expressed any intent to do so, the Company has the right, under the Plan agreement, to amend any or all provisions of the Plan, as well as discontinue contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become vested 100% in their accounts, and the net assets of the Plan must be allocated among the participants and beneficiaries of the Plan in the order provided for by ERISA.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 7 - Tax status

The Internal Revenue Service has determined and informed the Plan by a letter dated January 1, 1999, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Subsequent to this determination by the Internal Revenue Service, the Plan was amended and restated. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Committee believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate uncertain tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and as concluded that as of December 31, 2024, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examination for years before 2020.

Note 8 - 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 value 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 9 - Reconciliation of financial statements to Form 5500

There are no differences between net assets available for benefits and benefits paid to participants between the financial statements and Form 5500.

Note 10 - Delinquent Contributions

The Company determined that during 2024, certain Plan contributions were not remitted within the required timeframe specified by the Department of Labor's regulations, which have been reported on the supplemental schedule of Delinquent Participant Contributions (Schedule H, Line 4a) in the amount of \$69,167. The Company is required to remit the contributions on a consistent basis from the earliest date when they are able to be segregated from the Company's general assets. These contributions were made between five and eleven days later than this date. During 2024, Plan management completed all proposed corrections outside of the Voluntary Fiduciary Correction Program, and have taken corrective actions to ensure compliance with the Plan's contribution policies.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 11 - Transfer to other Plan

Smart Advocate LLC was a part of this 401k plan until in 2023 when it setup its own 401(k) Plan and the employees of Smart Advocate LLC were no longer eligible to participate in the Parker Waichman LLP 401(k) Plan. The account balances attributable to those employees were transferred from the Plan to the Smart Advocate 401(k) Plan effective November 17, 2023. During 2024, an employee of Parker Waichman LLP was transferred to Smart Advocate LLC and as a result, his entire participant account balance of \$51,804 was transferred to the new plan.

Parker Waichman LLP 401(k) Plan
Supplementary Information
December 31, 2024

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of issue borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
*	ABA Retirement Funds	Stable Asset Return Fund R2	-	\$2,846,108
*	ABA Retirement Funds	Large Cap Index Equity Fund R2	-	1,603,302
*	ABA Retirement Funds	All Cap Index Equity Fund R2	-	925,186
*	ABA Retirement Funds	International Index Equity Fund R2	-	631,032
*	ABA Retirement Funds	Bond Index Fund R2	-	562,186
*	ABA Retirement Funds	Small-Mid Cap Equity Fund R2	-	403,198
*	ABA Retirement Funds	Bond Core Plus Fund R2	-	357,444
*	ABA Retirement Funds	2040 Retirement Date Fund R2	-	333,689
*	ABA Retirement Funds	2025 Retirement Date Fund R2	-	293,754
*	ABA Retirement Funds	2055 Retirement Date Fund R2	-	233,041
*	ABA Retirement Funds	Small-Mid Cap Index Equity R2	-	222,651
*	ABA Retirement Funds	Moderate Risk Find R2	-	207,043
*	ABA Retirement Funds	Aggressive Risk Fund R2	-	171,019
*	ABA Retirement Funds	2045 Retirement Date Fund R2	-	156,746
*	ABA Retirement Funds	2035 Retirement Date Fund R2	-	92,205
*	ABA Retirement Funds	Intl All Cap Equity Fund R2	-	69,449
*	ABA Retirement Funds	2020 Retirement Date Fund R2	-	60,198
*	ABA Retirement Funds	2050 Retirement Date Fund R2	-	42,644
*	ABA Retirement Funds	2030 Retirement Date Fund R2	-	34,690
*	ABA Retirement Funds	Income Focused Fund R2	-	8,981
*	ABA Retirement Funds	2060 Retirement Date Fund R2	-	3,996
*	ABA Retirement Funds	Post Retirement Date Fund R2	-	1,326
*	ABA Retirement Funds	Alternative Alpha Fund R2	-	46
*	ABA Retirement Funds	Real Asset Return Fund R2	-	46
*	ABA Retirement Funds	Conservative Risk Fund R2	-	44
		Common collective trusts total		<u>9,260,024</u>

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of	issue	Description of investment including	***Cost	Current
borrower, lessor, or	similar party	maturity date, rate of interest, collateral, par, or maturity value		Value
	Apple Inc	Common stock	-	\$1,661,602
	Verizon Communications	Common stock	-	210,954
	Prospect Capital Corporation	Common stock	-	201,239
	Suncor Energy Inc	Common stock	-	145,179
	General Motors Co	Common stock	-	81,716
	Medtronic PLC	Common stock	-	56,110
	Amazon.com Inc	Common stock	-	1,755
	Nvidia Corp	Common stock	-	671
	Royal Caribbean Group	Common stock	-	231
	Macy's Inc	Common stock	-	114
	Pinterest Inc	Common stock	-	58
	Nio Inc	Common stock	-	31
		Common stock total		<u>2,359,660</u>
*	Charles Schwab	Insured deposit account	-	<u>334,353</u>
		Money market funds		<u>334,353</u>
	Vanguard	Total Stock Market	-	82,200
	Vanguard	S&P 500	-	74,537
	SPDR	Portfolio S&P 1500 Composite Stock I	-	61,970
	iShares	Core S&P 500	-	45,937
	SPDR	Portfolio S&P 500	-	14,670
	ARK	Next Generation International	-	11,097
	Charles Schwab	US Broad Market	-	10,126
	ARK	Innovation	-	4,979
	iShares	Core S&P Total Stock Fund	-	4,084
	Vanguard	Information	-	3,759

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan
 EIN: 13-3692929
 Plan Number 001
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
 December 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of issue borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
	Invesco	QQQ Trust	-	3,660
	Vanguard	Small Cap	-	1,274
	Charles Schwab	US Large-Cap Growth	-	948
	Proshares Trust	Bitcoin Strategy	-	505
	ARK	FinTech Innovation	-	408
	Vanguard	Emerging Markets Stock Index Fund	-	335
	SPDR	Nyse Technology	-	202
	Roundhill	Magnificent Seven	-	163
	iShares	US Technology	-	159
		Exchange traded funds total		<u>321,013</u>
	Wasatch Frontier	Emerging Small Countries Fund	-	9,709
		Mutual funds total		<u>9,709</u>
*	Participant loans	3.93-9.46% interest rate, maturing through October, 2029	-	173,181
		Notes receivable from participants total		<u>173,181</u>
				<u>\$ 12,284,759</u>

*Party-in interest

** Costs of investments are not disclosed since each individual controls his/her investments in the Plan

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year ended December 31, 2024

Participant Contributions Transferred Late to Plan				Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included [X]	Total that constitute Nonexempt Prohibited Transactions			
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$69,167		\$69,167		

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan
Audited Financial Statements
and Supplemental Schedules
with Report of Independent Auditors
Years ended December 31, 2024 and 2023

Parker Waichman LLP 401(k) Plan
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All other schedules are omitted, as they are not applicable or are not required, based on disclosure requirements of the Employee Retirement Income Security Act of 1974, as amended, and the applicable regulations issued by the Department of Labor.

LEHMAN FLYNN VOLLARO PLLC

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Report of Independent Auditors

To the Administrative Committee
of Parker Waichman LLP 401(k) Plan

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

We have performed an audit of the accompanying financial statements of Parker Waichman LLP's 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 audit of the 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 audit 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 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 audit 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 Parker Waichman LLP's 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.

Responsibilities of Management

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 Parker Waichman LLP's 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

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

Our audit 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 Schedules Required by ERISA

The supplemental schedules of Schedule of Assets (held at end of year) as of December 31, 2024 and Schedule of Delinquent Participant Contributions for the year ending December 31, 2024, are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 schedules 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 schedules, we evaluated whether the supplemental schedules, 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 schedules, other than the information in the supplemental schedules 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 schedules 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).

Handwritten signature of Melvin Flynn Vollaro in black ink, followed by the text "CPA'S PLLC".

Melville, NY
September 25, 2025

Parker Waichman LLP 401(k) Plan
Statements of Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	2024	2023
Assets		
Investments, at fair value (as certified by the Trustee):		
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Total investments	12,284,759	10,600,908
Receivables		
Notes receivable from participants	173,181	186,009
Participant contributions receivable	-	24,716
Employer contribution receivable, net of forfeitures	542,724	410,311
Total receivables	715,905	621,036
Total assets	13,000,664	11,221,944
Liabilities		
Total liabilities	-	-
Net assets available for benefits	\$ 13,000,664	\$ 11,221,944

Parker Waichman LLP 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to net assets attributable to:	
Investment income (as certified by the Trustee):	
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	<u>64,962</u>
Total investment income(loss)	<u>1,283,289</u>
Interest income from the participant notes receivable	<u>14,049</u>
Contributions:	
Participant-deferrals	477,916
Employer contributions, net of forfeitures	542,724
Rollover contributions	<u>35,645</u>
Total contributions	<u>1,056,285</u>
Total additions	<u>2,353,623</u>
Deductions from net assets attributed to:	
Benefits paid to participants	493,703
Administration expenses	<u>29,396</u>
Total deductions	<u>523,099</u>
Net increase before transfers	<u>1,830,524</u>
Transfers to other plan	<u>51,804</u>
Change in net assets available for benefits	1,778,720
Net assets available for benefits:	
Beginning of year	<u>11,221,944</u>
End of year	<u><u>\$ 13,000,664</u></u>

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 1 - Description of plan

The following description of the Parker Waichman LLP 401(k) Plan (“the Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all eligible employees of Parker Waichman LLP (NY), Parker Waichman LLP (FL), and Jerrold S. Parker PA (collectively “the Company”) who meet the minimum age and service requirements and are not covered by a collective bargaining agreement. Employees become eligible to participate in pre-tax salary deferrals, Roth contributions and employer profit sharing, and safe harbor contributions after attaining the age of 21 and one year from the date they become an employee. The plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Voya Investment Management Services (“Voya”) is the custodian of the plan. The custodian invested all contributions and allocated to each participant account the proportionate share of investment income.

Contributions

Each year, participants may elect to defer a percentage of their compensation. The total deferrals in any taxable year may not exceed a dollar limit which is set by law. Participants who attain age 50 before the end of the Plan year are eligible to make catch up contributions, up to the maximum allowable under the Internal Revenue Code (IRC). Participants are also able to make rollover contributions from other plans.

The Company makes safe harbor, discretionary profit sharing and discretionary matching contributions to participants that are at least 21 years old and met the eligibility requirements to contribute to the plan. Safe harbor contributions are qualified nonelective contributions based on a percentage of participant compensation. Profit sharing contributions are based on a percentage of the employees’ yearly earnings up to a certain maximum amount defined each year by the Company.

Participant Accounts

Each participant’s account is credited with the participant’s deferrals as well as allocations of the Company’s contribution, Plan earnings, and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Participants direct their accounts into various investment options offered by the Plan.

Investing Options

Upon enrollment in the Plan, participants may direct the Trustee to invest contributions in various investment options managed by the Trustee, its affiliates, and other large investment management companies. Participants may change their investment options, transfer part or all of past investments to other funds, and change their deferral percentages at any time.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Vesting

Participants are immediately vested in their deferrals plus actual earnings thereon. Vesting in the Company's discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service as follows:

<u>Years of service</u>	<u>Percent Vested</u>
0 years	0%
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 or more years	100%

Payment of Benefits

Payment of benefits on termination of service varies depending upon the vested amount in the participant's account balance, the reason for the termination (i.e. retirement, death, disability, termination of service for other reasons) and the payment options available (i.e. immediate lump sum payment, deferral of lump sum payment, installment payments, etc.) for a particular type of termination.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested balance. The loans are treated as a transfer from the investment fund to the participant's loan fund. The loans bear interest at a rate equal to 1% above the prime rate. This interest rate will be fixed for the duration of the loan. Principal and interest are paid ratably through payroll deductions.

Plan Fees

The Plan charges fees to participants' account for Voya Investment Management Services. The fees vary by investment fund and are calculated based on the fund's daily asset value. The Plan Sponsor pays the third-party record keeping fees.

Plan Amendments

The Plan Sponsor has the right under the Plan to amend the Plan at any time.

Forfeited Accounts

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$46,200 and \$63,513, respectively. This amount will be used to reduce future employer contributions.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 2 - Significant accounting policies

This summary of significant accounting policies of the Parker Waichman LLP 401 (k) Plan (the 'Plan') is presented to assist in understanding the Plan's financial statements and supplemental information. These financial statements, supplemental information, and notes are representations of the Plan Sponsor, who is responsible for the integrity and objectivity of the financial statements. These accounting policies have been consistently applied in the preparation of the financial statements and supplemental schedule.

Basis of presentation

The financial statements of the Plan have been prepared on the accrual basis of accounting. Payments toward participant loan principal and interest are recorded when received; distributions to participants are recorded when paid.

Reclassifications

Certain reclassifications of amounts previously reported have been made to the accompanying financial statements to maintain consistency between periods presented. The reclassifications had no impact on previously reported net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires us 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, and those differences could be material.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Delinquent participant loans are recorded as distributions based on the terms of the Plan agreement. For the year ended December 31, 2024, the interest rates ranged from 3.93% to 9.46%.

Investment valuation and income recognition

Investments in mutual funds are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Payment of benefits

Benefits are recorded when paid.

Expenses

Certain expenses incurred maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value investments.

Concentration of credit risk

Financial instruments that potentially subject the Plan to concentrations of credit risk are part of the holdings in Plan's investments. Management believes that the Custodian maintains the Plan's investments with high credit quality institutions and attempts to limit the credit exposure to any particular investment.

Subsequent events

The plan has performed an evaluation of subsequent events through September 25, 2025, the date the financial statements were available to be issued.

Note 3 - Fair value measurements and disclosures

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides a definition of 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 and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities that we can access at the measurement date.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. These include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability, and market-corroborated inputs.

Level 3 – Unobservable inputs for the asset or liability. In these situations, we develop inputs using the best information available in the circumstances.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. These valuation techniques involve some level of management estimation and judgement. Where appropriate, adjustment are included to reflect the risk inherent in a particular methodology, model or input used and are reflective of the assumptions that market participants would use in valuing assets or liabilities.

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 collective trusts

Valued at the daily closing price as reported by the fund. Investments may be made in stock, bonds or various other types of investments. These funds are similar to mutual funds. Unit values are determined by dividing the fund's net assets at fair value by its units outstanding at the valuation dates. ASC 820 allows NAV per share as a practical expedient to estimate fair value. As of December 31, 2024 and 2023, there are no unfunded commitments. The fund generally permits redemptions daily with no restrictions related to redemption.

- Common stock

Valued at the daily closing price as reported on the active market they are traded.

- Money market funds

Valued at the daily closing price as reported by the fund. These are money market funds held by the Plan that are registered with the SEC. The money market funds held by the Plan are deemed to be actively traded and prices are quoted on active markets.

- Exchange traded funds

Valued at the daily closing price as reported by the fund. Exchange traded funds held by the Plan are funds that are registered with the SEC. These funds are traded on active markets.

- Mutual funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net assets value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Company's employee benefit committee. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurement are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Total	Fair value measurements at report date using			
		Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)	Investments measured at NAV
<u>Assets</u>					
<u>December 31, 2024</u>					
Common collective trusts	\$ 9,260,024	\$ -	\$ -	\$ -	\$ 9,260,024
Common stock	2,359,660	2,359,660	-	-	-
Money market funds	334,353	334,353	-	-	-
Exchange traded funds	321,013	321,013	-	-	-
Mutual funds	9,709	9,709	-	-	-
	<u>\$ 12,284,759</u>	<u>\$ 3,024,735</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,260,024</u>
<u>December 31, 2023</u>					
Common collective trusts	\$ 8,089,716	\$ -	\$ -	\$ -	\$ 8,089,716
Common stock	1,984,223	1,984,223	-	-	-
Money market funds	291,906	291,906	-	-	-
Exchange traded funds	226,291	226,291	-	-	-
Mutual funds	8,772	8,772	-	-	-
	<u>\$ 10,600,908</u>	<u>\$ 2,511,192</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,089,716</u>

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although Plan management 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.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Investments Using the Net Asset Value per Share Practical Expedient

The following table summarized the investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2024 and 2023 respectively:

	Fair Value at 12/31/24	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 9,260,024	N/A	Daily	None
	Fair Value at 12/31/23	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 8,089,716	N/A	Daily	None

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuations techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

We evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no significant transfers in or out of levels 1, 2 or 3.

Note 4 - Party-in-interest transactions

Voya Investment Management Services is the trustee of the Plan's investments and therefore certain transactions qualify as party-in-interest transactions. No fees were paid to Voya Investment Management Services or related parties for the year ended December 31, 2024 by the Plan. In addition, certain indirect compensation is paid to related parties Voya Investment Management Services through expenses charged to mutual funds invested in by plan participants.

An officer of the plan sponsor and plan participant serves as the trustee of the Plan.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 5 - Investments certified by the plan's trustee (unaudited)

At December 31, 2024, Voya Investment Management Services, as trustee held the Plan's investments. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by the Trustee as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

	2024	2023
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Notes receivable	173,181	186,009
	\$ 12,457,940	\$ 10,786,917

The investment income reported in the statement of changes in net assets available for benefits for the year ended December 31, 2024 and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, were certified by Voya Investment Management Services.

	2024
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	64,962
Interest income from participant notes receivable	14,049
	\$ 1,297,338

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information in the financial statements and supplemental schedule.

Note 6 - Plan termination

Although the Company has not expressed any intent to do so, the Company has the right, under the Plan agreement, to amend any or all provisions of the Plan, as well as discontinue contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become vested 100% in their accounts, and the net assets of the Plan must be allocated among the participants and beneficiaries of the Plan in the order provided for by ERISA.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 7 - Tax status

The Internal Revenue Service has determined and informed the Plan by a letter dated January 1, 1999, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Subsequent to this determination by the Internal Revenue Service, the Plan was amended and restated. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Committee believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate uncertain tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and as concluded that as of December 31, 2024, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examination for years before 2020.

Note 8 - 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 value 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 9 - Reconciliation of financial statements to Form 5500

There are no differences between net assets available for benefits and benefits paid to participants between the financial statements and Form 5500.

Note 10 - Delinquent Contributions

The Company determined that during 2024, certain Plan contributions were not remitted within the required timeframe specified by the Department of Labor's regulations, which have been reported on the supplemental schedule of Delinquent Participant Contributions (Schedule H, Line 4a) in the amount of \$69,167. The Company is required to remit the contributions on a consistent basis from the earliest date when they are able to be segregated from the Company's general assets. These contributions were made between five and eleven days later than this date. During 2024, Plan management completed all proposed corrections outside of the Voluntary Fiduciary Correction Program, and have taken corrective actions to ensure compliance with the Plan's contribution policies.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 11 - Transfer to other Plan

Smart Advocate LLC was a part of this 401k plan until in 2023 when it setup its own 401(k) Plan and the employees of Smart Advocate LLC were no longer eligible to participate in the Parker Waichman LLP 401(k) Plan. The account balances attributable to those employees were transferred from the Plan to the Smart Advocate 401(k) Plan effective November 17, 2023. During 2024, an employee of Parker Waichman LLP was transferred to Smart Advocate LLC and as a result, his entire participant account balance of \$51,804 was transferred to the new plan.

Parker Waichman LLP 401(k) Plan
Supplementary Information
December 31, 2024

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of issue borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
*	ABA Retirement Funds	Stable Asset Return Fund R2	-	\$2,846,108
*	ABA Retirement Funds	Large Cap Index Equity Fund R2	-	1,603,302
*	ABA Retirement Funds	All Cap Index Equity Fund R2	-	925,186
*	ABA Retirement Funds	International Index Equity Fund R2	-	631,032
*	ABA Retirement Funds	Bond Index Fund R2	-	562,186
*	ABA Retirement Funds	Small-Mid Cap Equity Fund R2	-	403,198
*	ABA Retirement Funds	Bond Core Plus Fund R2	-	357,444
*	ABA Retirement Funds	2040 Retirement Date Fund R2	-	333,689
*	ABA Retirement Funds	2025 Retirement Date Fund R2	-	293,754
*	ABA Retirement Funds	2055 Retirement Date Fund R2	-	233,041
*	ABA Retirement Funds	Small-Mid Cap Index Equity R2	-	222,651
*	ABA Retirement Funds	Moderate Risk Find R2	-	207,043
*	ABA Retirement Funds	Aggressive Risk Fund R2	-	171,019
*	ABA Retirement Funds	2045 Retirement Date Fund R2	-	156,746
*	ABA Retirement Funds	2035 Retirement Date Fund R2	-	92,205
*	ABA Retirement Funds	Intl All Cap Equity Fund R2	-	69,449
*	ABA Retirement Funds	2020 Retirement Date Fund R2	-	60,198
*	ABA Retirement Funds	2050 Retirement Date Fund R2	-	42,644
*	ABA Retirement Funds	2030 Retirement Date Fund R2	-	34,690
*	ABA Retirement Funds	Income Focused Fund R2	-	8,981
*	ABA Retirement Funds	2060 Retirement Date Fund R2	-	3,996
*	ABA Retirement Funds	Post Retirement Date Fund R2	-	1,326
*	ABA Retirement Funds	Alternative Alpha Fund R2	-	46
*	ABA Retirement Funds	Real Asset Return Fund R2	-	46
*	ABA Retirement Funds	Conservative Risk Fund R2	-	44
		Common collective trusts total		<u>9,260,024</u>

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of	issue	Description of investment including	***Cost	Current
borrower, lessor, or	similar party	maturity date, rate of interest, collateral, par, or maturity value		Value
	Apple Inc	Common stock	-	\$1,661,602
	Verizon Communications	Common stock	-	210,954
	Prospect Capital Corporation	Common stock	-	201,239
	Suncor Energy Inc	Common stock	-	145,179
	General Motors Co	Common stock	-	81,716
	Medtronic PLC	Common stock	-	56,110
	Amazon.com Inc	Common stock	-	1,755
	Nvidia Corp	Common stock	-	671
	Royal Caribbean Group	Common stock	-	231
	Macy's Inc	Common stock	-	114
	Pinterest Inc	Common stock	-	58
	Nio Inc	Common stock	-	31
		Common stock total		<u>2,359,660</u>
*	Charles Schwab	Insured deposit account	-	<u>334,353</u>
		Money market funds		<u>334,353</u>
	Vanguard	Total Stock Market	-	82,200
	Vanguard	S&P 500	-	74,537
	SPDR	Portfolio S&P 1500 Composite Stock I	-	61,970
	iShares	Core S&P 500	-	45,937
	SPDR	Portfolio S&P 500	-	14,670
	ARK	Next Generation International	-	11,097
	Charles Schwab	US Broad Market	-	10,126
	ARK	Innovation	-	4,979
	iShares	Core S&P Total Stock Fund	-	4,084
	Vanguard	Information	-	3,759

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan
 EIN: 13-3692929
 Plan Number 001
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
 December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of borrower, lessor, or similar party	issue	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
Invesco		QQQ Trust	-	3,660
Vanguard		Small Cap	-	1,274
Charles Schwab		US Large-Cap Growth	-	948
Proshares Trust		Bitcoin Strategy	-	505
ARK		FinTech Innovation	-	408
Vanguard		Emerging Markets Stock Index Fund	-	335
SPDR		Nyse Technology	-	202
Roundhill		Magnificent Seven	-	163
iShares		US Technology	-	159
		Exchange traded funds total		<u>321,013</u>
Wasatch Frontier		Emerging Small Countries Fund	-	9,709
		Mutual funds total		<u>9,709</u>
* Participant loans		3.93-9.46% interest rate, maturing through October, 2029	-	173,181
		Notes receivable from participants total		<u>173,181</u>
				<u>\$ 12,284,759</u>

*Party-in interest

** Costs of investments are not disclosed since each individual controls his/her investments in the Plan

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year ended December 31, 2024

Participant Contributions Transferred Late to Plan				Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included [X]	Total that constitute Nonexempt Prohibited Transactions			
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$69,167		\$69,167		

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan
Audited Financial Statements
and Supplemental Schedules
with Report of Independent Auditors
Years ended December 31, 2024 and 2023

Parker Waichman LLP 401(k) Plan
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December 31, 2024 and 2023

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Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions 21

All other schedules are omitted, as they are not applicable or are not required, based on disclosure requirements of the Employee Retirement Income Security Act of 1974, as amended, and the applicable regulations issued by the Department of Labor.

LEHMAN FLYNN VOLLARO PLLC

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Report of Independent Auditors

To the Administrative Committee
of Parker Waichman LLP 401(k) Plan

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

We have performed an audit of the accompanying financial statements of Parker Waichman LLP's 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 audit of the 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 audit 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 5 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 audit 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 Parker Waichman LLP's 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.

Responsibilities of Management

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 Parker Waichman LLP's 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

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

Our audit 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 Schedules Required by ERISA

The supplemental schedules of Schedule of Assets (held at end of year) as of December 31, 2024 and Schedule of Delinquent Participant Contributions for the year ending December 31, 2024, are 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 schedules 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 schedules, we evaluated whether the supplemental schedules, 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 schedules, other than the information in the supplemental schedules 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 schedules 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).



Melville, NY
September 25, 2025

Parker Waichman LLP 401(k) Plan
Statements of Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023

	2024	2023
Assets		
Investments, at fair value (as certified by the Trustee):		
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Total investments	12,284,759	10,600,908
Receivables		
Notes receivable from participants	173,181	186,009
Participant contributions receivable	-	24,716
Employer contribution receivable, net of forfeitures	542,724	410,311
Total receivables	715,905	621,036
Total assets	13,000,664	11,221,944
Liabilities		
Total liabilities	-	-
Net assets available for benefits	\$ 13,000,664	\$ 11,221,944

Parker Waichman LLP 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to net assets attributable to:	
Investment income (as certified by the Trustee):	
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	<u>64,962</u>
Total investment income(loss)	<u>1,283,289</u>
Interest income from the participant notes receivable	<u>14,049</u>
Contributions:	
Participant-deferrals	477,916
Employer contributions, net of forfeitures	542,724
Rollover contributions	<u>35,645</u>
Total contributions	<u>1,056,285</u>
Total additions	<u>2,353,623</u>
Deductions from net assets attributed to:	
Benefits paid to participants	493,703
Administration expenses	<u>29,396</u>
Total deductions	<u>523,099</u>
Net increase before transfers	<u>1,830,524</u>
Transfers to other plan	<u>51,804</u>
Change in net assets available for benefits	1,778,720
Net assets available for benefits:	
Beginning of year	<u>11,221,944</u>
End of year	<u><u>\$ 13,000,664</u></u>

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 1 - Description of plan

The following description of the Parker Waichman LLP 401(k) Plan (“the Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all eligible employees of Parker Waichman LLP (NY), Parker Waichman LLP (FL), and Jerrold S. Parker PA (collectively “the Company”) who meet the minimum age and service requirements and are not covered by a collective bargaining agreement. Employees become eligible to participate in pre-tax salary deferrals, Roth contributions and employer profit sharing, and safe harbor contributions after attaining the age of 21 and one year from the date they become an employee. The plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Voya Investment Management Services (“Voya”) is the custodian of the plan. The custodian invested all contributions and allocated to each participant account the proportionate share of investment income.

Contributions

Each year, participants may elect to defer a percentage of their compensation. The total deferrals in any taxable year may not exceed a dollar limit which is set by law. Participants who attain age 50 before the end of the Plan year are eligible to make catch up contributions, up to the maximum allowable under the Internal Revenue Code (IRC). Participants are also able to make rollover contributions from other plans.

The Company makes safe harbor, discretionary profit sharing and discretionary matching contributions to participants that are at least 21 years old and met the eligibility requirements to contribute to the plan. Safe harbor contributions are qualified nonelective contributions based on a percentage of participant compensation. Profit sharing contributions are based on a percentage of the employees’ yearly earnings up to a certain maximum amount defined each year by the Company.

Participant Accounts

Each participant’s account is credited with the participant’s deferrals as well as allocations of the Company’s contribution, Plan earnings, and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Participants direct their accounts into various investment options offered by the Plan.

Investing Options

Upon enrollment in the Plan, participants may direct the Trustee to invest contributions in various investment options managed by the Trustee, its affiliates, and other large investment management companies. Participants may change their investment options, transfer part or all of past investments to other funds, and change their deferral percentages at any time.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Vesting

Participants are immediately vested in their deferrals plus actual earnings thereon. Vesting in the Company's discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service as follows:

<u>Years of service</u>	<u>Percent Vested</u>
0 years	0%
1 year	0%
2 years	20%
3 years	40%
4 years	60%
5 years	80%
6 or more years	100%

Payment of Benefits

Payment of benefits on termination of service varies depending upon the vested amount in the participant's account balance, the reason for the termination (i.e. retirement, death, disability, termination of service for other reasons) and the payment options available (i.e. immediate lump sum payment, deferral of lump sum payment, installment payments, etc.) for a particular type of termination.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested balance. The loans are treated as a transfer from the investment fund to the participant's loan fund. The loans bear interest at a rate equal to 1% above the prime rate. This interest rate will be fixed for the duration of the loan. Principal and interest are paid ratably through payroll deductions.

Plan Fees

The Plan charges fees to participants' account for Voya Investment Management Services. The fees vary by investment fund and are calculated based on the fund's daily asset value. The Plan Sponsor pays the third-party record keeping fees.

Plan Amendments

The Plan Sponsor has the right under the Plan to amend the Plan at any time.

Forfeited Accounts

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$46,200 and \$63,513, respectively. This amount will be used to reduce future employer contributions.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 2 - Significant accounting policies

This summary of significant accounting policies of the Parker Waichman LLP 401 (k) Plan (the 'Plan') is presented to assist in understanding the Plan's financial statements and supplemental information. These financial statements, supplemental information, and notes are representations of the Plan Sponsor, who is responsible for the integrity and objectivity of the financial statements. These accounting policies have been consistently applied in the preparation of the financial statements and supplemental schedule.

Basis of presentation

The financial statements of the Plan have been prepared on the accrual basis of accounting. Payments toward participant loan principal and interest are recorded when received; distributions to participants are recorded when paid.

Reclassifications

Certain reclassifications of amounts previously reported have been made to the accompanying financial statements to maintain consistency between periods presented. The reclassifications had no impact on previously reported net assets.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires us 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, and those differences could be material.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Delinquent participant loans are recorded as distributions based on the terms of the Plan agreement. For the year ended December 31, 2024, the interest rates ranged from 3.93% to 9.46%.

Investment valuation and income recognition

Investments in mutual funds are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for a discussion of fair value measurements.

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

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Payment of benefits

Benefits are recorded when paid.

Expenses

Certain expenses incurred maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value investments.

Concentration of credit risk

Financial instruments that potentially subject the Plan to concentrations of credit risk are part of the holdings in Plan's investments. Management believes that the Custodian maintains the Plan's investments with high credit quality institutions and attempts to limit the credit exposure to any particular investment.

Subsequent events

The plan has performed an evaluation of subsequent events through September 25, 2025, the date the financial statements were available to be issued.

Note 3 - Fair value measurements and disclosures

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides a definition of 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 and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 820 are described as follows:

Level 1 – Quoted prices (unadjusted) in active markets for identical assets or liabilities that we can access at the measurement date.

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. These include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in markets that are not active, inputs other than quoted prices that are observable for the asset or liability, and market-corroborated inputs.

Level 3 – Unobservable inputs for the asset or liability. In these situations, we develop inputs using the best information available in the circumstances.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. These valuation techniques involve some level of management estimation and judgement. Where appropriate, adjustment are included to reflect the risk inherent in a particular methodology, model or input used and are reflective of the assumptions that market participants would use in valuing assets or liabilities.

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 collective trusts

Valued at the daily closing price as reported by the fund. Investments may be made in stock, bonds or various other types of investments. These funds are similar to mutual funds. Unit values are determined by dividing the fund's net assets at fair value by its units outstanding at the valuation dates. ASC 820 allows NAV per share as a practical expedient to estimate fair value. As of December 31, 2024 and 2023, there are no unfunded commitments. The fund generally permits redemptions daily with no restrictions related to redemption.

- Common stock

Valued at the daily closing price as reported on the active market they are traded.

- Money market funds

Valued at the daily closing price as reported by the fund. These are money market funds held by the Plan that are registered with the SEC. The money market funds held by the Plan are deemed to be actively traded and prices are quoted on active markets.

- Exchange traded funds

Valued at the daily closing price as reported by the fund. Exchange traded funds held by the Plan are funds that are registered with the SEC. These funds are traded on active markets.

- Mutual funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net assets value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The Plan administrator determines the fair value measurement policies and procedures, subject to oversight by the Company's employee benefit committee. Those policies and procedures are reassessed at least annually to determine if the current valuation techniques are still appropriate. At that time, the unobservable inputs used in the fair value measurement are evaluated and adjusted, as necessary, based on current market conditions and other third-party information.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

The following table sets forth, by level within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy table is based on the lowest level of any input that is significant to the fair value measurement.

	Total	Fair value measurements at report date using			
		Quoted prices in active markets for identical assets (Level 1)	Significant other observable inputs (Level 2)	Significant unobservable inputs (Level 3)	Investments measured at NAV
<u>Assets</u>					
<u>December 31, 2024</u>					
Common collective trusts	\$ 9,260,024	\$ -	\$ -	\$ -	\$ 9,260,024
Common stock	2,359,660	2,359,660	-	-	-
Money market funds	334,353	334,353	-	-	-
Exchange traded funds	321,013	321,013	-	-	-
Mutual funds	9,709	9,709	-	-	-
	<u>\$ 12,284,759</u>	<u>\$ 3,024,735</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 9,260,024</u>
<u>December 31, 2023</u>					
Common collective trusts	\$ 8,089,716	\$ -	\$ -	\$ -	\$ 8,089,716
Common stock	1,984,223	1,984,223	-	-	-
Money market funds	291,906	291,906	-	-	-
Exchange traded funds	226,291	226,291	-	-	-
Mutual funds	8,772	8,772	-	-	-
	<u>\$ 10,600,908</u>	<u>\$ 2,511,192</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,089,716</u>

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although Plan management 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.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Investments Using the Net Asset Value per Share Practical Expedient

The following table summarized the investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2024 and 2023 respectively:

	Fair Value at 12/31/24	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 9,260,024	N/A	Daily	None
	Fair Value at 12/31/23	Unfunded Commitments	Redemptions Frequency (if currently eligible)	Redemption Notice Period
Common collective trusts	\$ 8,089,716	N/A	Daily	None

Changes in Fair Value Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuations techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

We evaluated the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no significant transfers in or out of levels 1, 2 or 3.

Note 4 - Party-in-interest transactions

Voya Investment Management Services is the trustee of the Plan's investments and therefore certain transactions qualify as party-in-interest transactions. No fees were paid to Voya Investment Management Services or related parties for the year ended December 31, 2024 by the Plan. In addition, certain indirect compensation is paid to related parties Voya Investment Management Services through expenses charged to mutual funds invested in by plan participants.

An officer of the plan sponsor and plan participant serves as the trustee of the Plan.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 5 - Investments certified by the plan's trustee (unaudited)

At December 31, 2024, Voya Investment Management Services, as trustee held the Plan's investments. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by the Trustee as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosures under the Employee Retirement Income Security Act of 1974.

	2024	2023
Common collective trusts	\$ 9,260,024	\$ 8,089,716
Common stock	2,359,660	1,984,223
Money market funds	334,353	291,906
Exchange traded funds	321,013	226,291
Mutual funds	9,709	8,772
Notes receivable	173,181	186,009
	\$ 12,457,940	\$ 10,786,917

The investment income reported in the statement of changes in net assets available for benefits for the year ended December 31, 2024 and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, were certified by Voya Investment Management Services.

	2024
Net appreciation in fair value investments	\$ 1,218,327
Interest and dividends	64,962
Interest income from participant notes receivable	14,049
	\$ 1,297,338

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information in the financial statements and supplemental schedule.

Note 6 - Plan termination

Although the Company has not expressed any intent to do so, the Company has the right, under the Plan agreement, to amend any or all provisions of the Plan, as well as discontinue contributions and terminate the Plan at any time subject to the provisions of ERISA. In the event of Plan termination, participants will become vested 100% in their accounts, and the net assets of the Plan must be allocated among the participants and beneficiaries of the Plan in the order provided for by ERISA.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 7 - Tax status

The Internal Revenue Service has determined and informed the Plan by a letter dated January 1, 1999, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code. Subsequent to this determination by the Internal Revenue Service, the Plan was amended and restated. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Committee believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan, as amended and restated, is qualified and the related trust is tax exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate uncertain tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and as concluded that as of December 31, 2024, there are no uncertain tax positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examination for years before 2020.

Note 8 - 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 value 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 9 - Reconciliation of financial statements to Form 5500

There are no differences between net assets available for benefits and benefits paid to participants between the financial statements and Form 5500.

Note 10 - Delinquent Contributions

The Company determined that during 2024, certain Plan contributions were not remitted within the required timeframe specified by the Department of Labor's regulations, which have been reported on the supplemental schedule of Delinquent Participant Contributions (Schedule H, Line 4a) in the amount of \$69,167. The Company is required to remit the contributions on a consistent basis from the earliest date when they are able to be segregated from the Company's general assets. These contributions were made between five and eleven days later than this date. During 2024, Plan management completed all proposed corrections outside of the Voluntary Fiduciary Correction Program, and have taken corrective actions to ensure compliance with the Plan's contribution policies.

Parker Waichman LLP 401(k) Plan
Notes to Financial Statements
Years Ended December 31, 2024 and 2023

Note 11 - Transfer to other Plan

Smart Advocate LLC was a part of this 401k plan until in 2023 when it setup its own 401(k) Plan and the employees of Smart Advocate LLC were no longer eligible to participate in the Parker Waichman LLP 401(k) Plan. The account balances attributable to those employees were transferred from the Plan to the Smart Advocate 401(k) Plan effective November 17, 2023. During 2024, an employee of Parker Waichman LLP was transferred to Smart Advocate LLC and as a result, his entire participant account balance of \$51,804 was transferred to the new plan.

Parker Waichman LLP 401(k) Plan
Supplementary Information
December 31, 2024

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of issue borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
*	ABA Retirement Funds	Stable Asset Return Fund R2	-	\$2,846,108
*	ABA Retirement Funds	Large Cap Index Equity Fund R2	-	1,603,302
*	ABA Retirement Funds	All Cap Index Equity Fund R2	-	925,186
*	ABA Retirement Funds	International Index Equity Fund R2	-	631,032
*	ABA Retirement Funds	Bond Index Fund R2	-	562,186
*	ABA Retirement Funds	Small-Mid Cap Equity Fund R2	-	403,198
*	ABA Retirement Funds	Bond Core Plus Fund R2	-	357,444
*	ABA Retirement Funds	2040 Retirement Date Fund R2	-	333,689
*	ABA Retirement Funds	2025 Retirement Date Fund R2	-	293,754
*	ABA Retirement Funds	2055 Retirement Date Fund R2	-	233,041
*	ABA Retirement Funds	Small-Mid Cap Index Equity R2	-	222,651
*	ABA Retirement Funds	Moderate Risk Find R2	-	207,043
*	ABA Retirement Funds	Aggressive Risk Fund R2	-	171,019
*	ABA Retirement Funds	2045 Retirement Date Fund R2	-	156,746
*	ABA Retirement Funds	2035 Retirement Date Fund R2	-	92,205
*	ABA Retirement Funds	Intl All Cap Equity Fund R2	-	69,449
*	ABA Retirement Funds	2020 Retirement Date Fund R2	-	60,198
*	ABA Retirement Funds	2050 Retirement Date Fund R2	-	42,644
*	ABA Retirement Funds	2030 Retirement Date Fund R2	-	34,690
*	ABA Retirement Funds	Income Focused Fund R2	-	8,981
*	ABA Retirement Funds	2060 Retirement Date Fund R2	-	3,996
*	ABA Retirement Funds	Post Retirement Date Fund R2	-	1,326
*	ABA Retirement Funds	Alternative Alpha Fund R2	-	46
*	ABA Retirement Funds	Real Asset Return Fund R2	-	46
*	ABA Retirement Funds	Conservative Risk Fund R2	-	44
		Common collective trusts total		<u>9,260,024</u>

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of borrower, lessor, or similar party	issue	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
	Apple Inc	Common stock	-	\$1,661,602
	Verizon Communications	Common stock	-	210,954
	Prospect Capital Corporation	Common stock	-	201,239
	Suncor Energy Inc	Common stock	-	145,179
	General Motors Co	Common stock	-	81,716
	Medtronic PLC	Common stock	-	56,110
	Amazon.com Inc	Common stock	-	1,755
	Nvidia Corp	Common stock	-	671
	Royal Caribbean Group	Common stock	-	231
	Macy's Inc	Common stock	-	114
	Pinterest Inc	Common stock	-	58
	Nio Inc	Common stock	-	31
		Common stock total		<u>2,359,660</u>
*	Charles Schwab	Insured deposit account	-	<u>334,353</u>
		Money market funds		<u>334,353</u>
	Vanguard	Total Stock Market	-	82,200
	Vanguard	S&P 500	-	74,537
	SPDR	Portfolio S&P 1500 Composite Stock I	-	61,970
	iShares	Core S&P 500	-	45,937
	SPDR	Portfolio S&P 500	-	14,670
	ARK	Next Generation International	-	11,097
	Charles Schwab	US Broad Market	-	10,126
	ARK	Innovation	-	4,979
	iShares	Core S&P Total Stock Fund	-	4,084
	Vanguard	Information	-	3,759

See auditor's report on supplementary information

Parker Waichman LLP 401(k) Plan
 EIN: 13-3692929
 Plan Number 001
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
 December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of borrower, lessor, or similar party	issue	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**Cost	Current Value
Invesco		QQQ Trust	-	3,660
Vanguard		Small Cap	-	1,274
Charles Schwab		US Large-Cap Growth	-	948
Proshares Trust		Bitcoin Strategy	-	505
ARK		FinTech Innovation	-	408
Vanguard		Emerging Markets Stock Index Fund	-	335
SPDR		Nyse Technology	-	202
Roundhill		Magnificent Seven	-	163
iShares		US Technology	-	159
		Exchange traded funds total		<u>321,013</u>
Wasatch Frontier		Emerging Small Countries Fund	-	9,709
		Mutual funds total		<u>9,709</u>
* Participant loans		3.93-9.46% interest rate, maturing through October, 2029	-	173,181
		Notes receivable from participants total		<u>173,181</u>
				<u>\$ 12,284,759</u>

*Party-in interest

** Costs of investments are not disclosed since each individual controls his/her investments in the Plan

Parker Waichman LLP 401(k) Plan

EIN: 13-3692929

Plan Number 001

Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
Year ended December 31, 2024

Participant Contributions Transferred Late to Plan				Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included [X]	Total that constitute Nonexempt Prohibited Transactions			
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$69,167		\$69,167		

See auditor's report on supplementary information

**SCHEDULE H
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning		and ending
A Name of plan	B Three-digit plan number (PN) ▶	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	

Part I Asset and Liability Statement

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(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)	
(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)	
(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)	
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15)	

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(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	
Liabilities			
g	Benefit claims payable.....	1g	
h	Operating payables.....	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j).....	1k	
Net Assets			
l	Net assets (subtract line 1k from line 1f).....	1l	

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers.....	2a(1)(A)	
	(B) Participants.....	2a(1)(B)	
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)	
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)	
	(F) Other.....	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)	
(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)	
	(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)	
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		

Expenses

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

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		
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:

(2) EIN:

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. 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.)	4a				
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b				
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c				
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d				
e Was this plan covered by a fidelity bond?	4e				
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f				
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g				
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h				
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i				
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	4j				
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k				
l Has the plan failed to provide any benefit when due under the plan?	4l				
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m				
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n				

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 _____.

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name PARKER WAICHMAN LLP
Plan Sponsor's Name PARKER WAICHMAN LLP

EIN: 13-3692929
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
	ABA MEM. MERCER COLL. TRUST	2020 RETIREMENT DATE FUND R2		60,199
	ABA MEM. MERCER COLL. TRUST	2025 RETIREMENT DATE FUND R2		293,754
	ABA MEM. MERCER COLL. TRUST	2030 RETIREMENT DATE FUND R2		34,690
	ABA MEM. MERCER COLL. TRUST	2035 RETIREMENT DATE FUND R2		92,205
	ABA MEM. MERCER COLL. TRUST	2040 RETIREMENT DATE FUND R2		333,689
	ABA MEM. MERCER COLL. TRUST	2045 RETIREMENT DATE FUND R2		156,746
	ABA MEM. MERCER COLL. TRUST	2050 RETIREMENT DATE FUND R2		42,644

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name PARKER WAICHMAN LLP
Plan Sponsor's Name PARKER WAICHMAN LLP

EIN: 13-3692929
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
	ABA MEM. MERCER COLL. TRUST	2055 RETIREMENT DATE FUND R2		233,041
	ABA MEM. MERCER COLL. TRUST	2060 RETIREMENT DATE FUND R2		3,996
	ABA MEM. MERCER COLL. TRUST	AGGRESSIVE RISK FUND R2		171,019
	ABA MEM. MERCER COLL. TRUST	ALL CAP INDEX EQUITY FUND R2		925,186
	ABA MEM. MERCER COLL. TRUST	ALTERNATIVE ALPHA FUND R2		47
	ABA MEM. MERCER COLL. TRUST	BOND CORE PLUS FUND R2		357,444
	ABA MEM. MERCER COLL. TRUST	BOND INDEX FUND R2		562,186

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name PARKER WAICHMAN LLP
Plan Sponsor's Name PARKER WAICHMAN LLP

EIN: 13-3692929
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
	ABA MEM. MERCER COLL. TRUST	CONSERVATIVE RISK FUND R2		44
	ABA MEM. MERCER COLL. TRUST	INCOME FOCUSED FUND R2		8,981
	ABA MEM. MERCER COLL. TRUST	INTNL ALL CAP EQUITY FUND R2		69,449
	ABA MEM. MERCER COLL. TRUST	INTERNATIONAL INDEX EQUITY FUND R2		631,032
	ABA MEM. MERCER COLL. TRUST	LARGE CAP INDEX EQUITY FUND R2		1,603,302
	ABA MEM. MERCER COLL. TRUST	LOAN FUND		173,181
	ABA MEM. MERCER COLL. TRUST	MODERATE RISK FUND R2		207,043

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name PARKER WAICHMAN LLP
Plan Sponsor's Name PARKER WAICHMAN LLP

EIN: 13-3692929
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
	ABA MEM. MERCER COLL. TRUST	POST RETIREMENT DATE FUND R2		1,327
	ABA MEM. MERCER COLL. TRUST	REAL ASSET RETURN FUND R2		46
	ABA MEM. MERCER COLL. TRUST	SELF-MANAGED BROKERAGE ACCOUNT		3,024,735
	ABA MEM. MERCER COLL. TRUST	SMALL-MID CAP EQUITY FUND R2		403,198
	ABA MEM. MERCER COLL. TRUST	SMALL-MID CAP INDEX EQUITY R2		222,651
	ABA MEM. MERCER COLL. TRUST	STABLE ASSET RETURN FUND R2		2,846,108