

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

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... [X] a single-employer plan [ ] a DFE... B This return/report is: [ ] the first return/report [ ] the final return/report... [X] an amended return/report [ ] a short plan year return/report... C If the plan is a collectively-bargained plan, check here... [ ] D Check box if filing under: [X] Form 5558 [ ] automatic extension [ ] the DFVC program... [ ] special extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here... [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: IT SOFT USA, INC. 401(K) PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/2020
2a Plan sponsor's name (employer, if for a single-employer plan): IT SOFT USA INC.
2b Employer Identification Number (EIN): 22-3932852
2c Plan Sponsor's telephone number: 410-309-2426
2d Business code (see instructions): 541512

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	189
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	156
	<b>6a(2)</b>	165
	<b>6b</b>	0
	<b>6c</b>	31
	<b>6d</b>	196
	<b>6e</b>	0
	<b>6f</b>	196
	<b>6g(1)</b>	170
	<b>6g(2)</b>	178
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> 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)

<b>a Pension Schedules</b>	<b>b General Schedules</b>
(1) <input checked="" type="checkbox"/> <b>R</b> (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)
(2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)
(3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)
(5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

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

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**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.

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**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 \_\_\_\_\_

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<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>IT SOFT USA, INC. 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>IT SOFT USA INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>22-3932852</b>	

**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

**FIDELITY INVESTMENTS INSTITUTIONAL**

**04-2647786**

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

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**(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)

CREATIVE PLANNING LLC

84-4519624

(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?
27	ADVISOR	17921	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 64 65	RECORDKEEPER	15344	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

STRATEGIC ADVISORS, INC.

04-2654524

(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?
27	ADVISOR	8355	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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.

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

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

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

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

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

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

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> 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)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

**SCHEDULE D  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

**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

**2024**

**This Form is Open to Public Inspection.**

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

<b>A</b> Name of plan IT SOFT USA, INC. 401(K) PLAN	<b>B</b> Three-digit plan number (PN) ▶	002
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<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 IT SOFT USA INC.	<b>D</b> Employer Identification Number (EIN) 22-3932852
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**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)

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP STABLE VALUE A
---

<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY
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<b>c</b> EIN-PN 52-1309931-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 140018
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:
--

<b>b</b> Name of sponsor of entity listed in (a):
---

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

<b>b</b> Name of sponsor of entity listed in (a):
---

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

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

<b>b</b> Name of sponsor of entity listed in (a):
---

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

**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)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>IT SOFT USA, INC. 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>IT SOFT USA INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>22-3932852</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	0	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	0
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	1487	1561
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	0	0
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	0	0
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	0	0
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	0	0
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	0	0
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	0	0
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	183069	144007
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	79196	140018
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	0	0
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	0	0
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	14196371	18309185
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	0	0
<b>(15)</b> Other .....	<b>1c(15)</b>	0	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>	0	0
(2) Employer real property.....	<b>1d(2)</b>	0	0
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>	0	0
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	14460123	18594771
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>	0	0
<b>i</b> Acquisition indebtedness.....	<b>1i</b>	0	0
<b>j</b> Other liabilities.....	<b>1j</b>	0	0
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	14460123	18594771

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	506545	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	1725179	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	398888	
(2) Noncash contributions.....	<b>2a(2)</b>	0	2630612
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	74	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	0	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	0	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>	0	
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	10879	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	0	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		10953
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	0	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	0	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	595819	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		595819
<b>(3)</b> Rents.....	<b>2b(3)</b>		0
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	0	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	0	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>	0	
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	0	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)	2713
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)	0
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)	0
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)	0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)	2028973
<b>c</b> Other income .....	2c	0
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d	5269070

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	1087911
(2) To insurance carriers for the provision of benefits .....	2e(2)	0
(3) Other .....	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)	1087911
<b>f</b> Corrective distributions (see instructions) .....	2f	0
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g	0
<b>h</b> Interest expense .....	2h	0
<b>i</b> Administrative expenses:		
(1) Salaries and allowances .....	2i(1)	0
(2) Contract administrator fees .....	2i(2)	0
(3) Recordkeeping fees .....	2i(3)	15344
(4) IQPA audit fees .....	2i(4)	0
(5) Investment advisory and investment management fees .....	2i(5)	31167
(6) Bank or trust company trustee/custodial fees .....	2i(6)	0
(7) Actuarial fees .....	2i(7)	0
(8) Legal fees .....	2i(8)	0
(9) Valuation/appraisal fees .....	2i(9)	0
(10) Other trustee fees and expenses .....	2i(10)	0
(11) Other expenses .....	2i(11)	0
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)	46511
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j	1134422

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k	4134648
<b>l</b> Transfers of assets:		
(1) To this plan .....	2l(1)	0
(2) From this plan .....	2l(2)	0

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **FGMK, LLC**

(2) EIN: **36-2929601**

**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
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	X		245572
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> 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.		X	

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

**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.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> 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 \_\_\_\_\_.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan IT SOFT USA, INC. 401(K) PLAN	<b>B</b> Three-digit plan number (PN)	<b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 IT SOFT USA INC.	<b>D</b> Employer Identification Number (EIN) 22-3932852	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

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

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

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 04-6568107

**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**

<b>Part II</b>	<b>Funding Information</b> (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.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>6 b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>6 c</b> 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).....	<b>6c</b>	

**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

<b>Part III</b>	<b>Amendments</b>
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**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

<b>Part IV</b>	<b>ESOPs</b> (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:

<b>a</b> 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).....	<b>14a</b>	
<b>b</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).....	<b>14b</b>	
<b>c</b> 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).....	<b>14c</b>	

**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:

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

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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.....	<b>16b</b>	

**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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

# IT SOFT USA, INC. 401(K) PLAN

Financial Statements and  
Independent Auditor's Report

December 31, 2024



IT SOFT USA, INC. 401(k) PLAN

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## INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the  
IT Soft USA, Inc. 401(k) Plan

### **Scope and Nature of the ERISA Section 103(a)(3)(C) Audit on the 2024 Financial Statements**

We have performed audit of the accompanying financial statements of the IT Soft USA, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ["ERISA Section 103(a)(3)(C) audit"]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year then ended, 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 Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 a certification from a qualified institution as of December 31, 2024 and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### **Opinion on the 2024 Financial Statements**

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 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 on the 2024 Financial Statements**

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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

***Responsibilities of Management for the 2024 Financial Statements***

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

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

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

***Auditor's Responsibilities for the Audit of the 2024 Financial Statements***

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

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

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

Our 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.

**2024 Supplemental Schedules Required by ERISA**

The supplemental schedules, Schedule of Assets Held at End of Year as of December 31, 2024 and Schedule of Delinquent Participant Contributions for the year ended 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).

**Report on the Statement of Net Assets as of December 2023**

We have compiled the accompanying statement of net assets available for benefits of the Plan as of December 31, 2023. We have not audited or reviewed this financial statement and, accordingly, do not express an opinion or provide any assurance whether this financial statement is in accordance with accounting principles generally accepted in the United States of America.

Management is responsible for the preparation and fair presentation of this financial statement in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of this financial statement.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Service issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of a financial statement without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statement.

*FGMK, LLC*

Bannockburn, Illinois  
October 10, 2025

## IT SOFT USA, INC. 401(k) PLAN

## STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u> <u>(Compiled)</u>
<b>ASSETS</b>		
Investments, at fair value	\$ 18,450,764	\$ 14,277,054
Receivables:		
Participant contributions	63,668	62,890
Employer contributions	19,645	17,807
Notes receivable from participants	<u>144,007</u>	<u>183,069</u>
<b>TOTAL ASSETS</b>	18,678,084	14,540,820
<b>LIABILITIES</b>		
Excess contributions refundable	<u>15,528</u>	<u>-</u>
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<u><u>\$ 18,662,556</u></u>	<u><u>\$ 14,540,820</u></u>

See Independent Auditor's Report.

The accompanying notes are an integral part of these statements.

## IT SOFT USA, INC. 401(k) PLAN

## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2024

**ADDITIONS**

## Contributions:

Participant	\$ 1,710,428
Employer	508,384
Rollover and other	<u>398,888</u>

2,617,700

## Investment income:

Net appreciation in fair value of investments	2,031,686
Dividends and interest income	<u>595,893</u>

2,627,579

Interest income on notes receivable from participants

10,8795,256,158**DEDUCTIONS**

Benefits paid to participants

1,087,911

Administrative fees

46,5111,134,422**CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS**

4,121,736

**NET ASSETS AVAILABLE FOR BENEFITS**

Beginning of year

14,540,820

End of year

\$ 18,662,556

See Independent Auditor's Report.

The accompanying notes are an integral part of this statement.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 1 – DESCRIPTION OF PLAN

The following description of the IT Soft USA, Inc. 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

**General and Eligibility.** The Plan is a defined contribution plan, established on June 30, 2020. The Plan covers all employees of IT Soft USA, Inc. (the “Employer”), excluding residents of Puerto Rico, employees covered by a collective bargaining agreement, leased employees, nonresident aliens, who are 21 years of age and have no income from a U.S. source, and temporary/contract employees, who are 21 years of age and have not completed 1,000 hours of service during an Eligibility Computation period. The Plan allows eligible employees to enter the Plan on the first day of the month following the date on which eligibility requirements are met.

Fidelity Management Trust Company (the “Custodian”) acts as the custodian and as the record-keeper and service provider for the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Custodian is a qualified institution pursuant to ERISA.

**Participant Contributions.** Participants may elect to make Pre-Tax and Roth contributions of eligible annual compensation, as defined in the Plan, subject to maximum amounts established by the Internal Revenue Code (the “Code”). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

The Plan accepts rollovers and transfers as defined in the Plan document. Rollover contributions consist of contributions from other employers’ plans, which employees have elected to include with the Plan.

**Employer Contributions.** The Employer may make discretionary contributions at its discretion, including matching and profit-sharing contributions. Only eligible employees that are participants in the Plan and employed on the last day of the Plan year are eligible for Employer discretionary contributions. Each participant’s share of any such Employer contribution is based on a formula defined by the Plan.

The Employer elected to make a matching contribution equal to 50% of the participant’s contributions up to 6% of the participant’s compensation for the year ended December 31, 2024.

The Employer did not elect to make any profit-sharing contributions for the year ended December 31, 2024.

**Excess Contributions Payable.** The Plan performs certain participant discrimination testing annually in accordance with ERISA. The Plan failed to pass the annual deferral limit test for the 2024 Plan year. As such, the Plan refunded to certain participants their excess 2024 contribution. Excess contribution payable of \$15,528 as of December 31, 2024, were refunded to the participants in the subsequent Plan year.

**Participant Accounts.** Each participant’s account is credited with the participant’s elective deferral, any Employer contributions, and the participant’s earnings or losses, and charged with an allocation of administrative expenses. Allocations are based on participant earnings (losses) or account balance as described in the Plan document. Employer contributions are allocated to participants’ accounts based on participants’ eligible compensation. Employer contributions to the Plan are invested among investment funds in the same proportion as the participant’s contribution.

**Investment Options.** Participants may direct the investment of their accounts into various investment funds provided by the Plan. Participants are allowed to change their investment options daily.

(Continued)

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 1 – DESCRIPTION OF PLAN (Concluded)

**Vesting.** A participant shall be one hundred percent vested in salary deferrals, qualified matching contributions, and rollovers, plus actual earnings thereon. Vesting of employer contributions and any related earnings will adhere to the following schedule.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than one year	0%
One year	20%
Two years	40%
Three years	60%
Four years	80%
Five years	100%

**Notes Receivable from Participants.** Notes receivable to participants during employment are permitted and are outlined in the Plan document. The minimum note amount is \$1,000, and the maximum is the lesser of 50% of the participant's vested account balance or \$50,000, reduced by the highest outstanding note balance during the prior 12-month period. Notes are secured by the participant's account balance and bear a fixed interest rate determined by the Plan Administrator, based on prevailing commercial lending rates.

Notes are repaid in level amounts, at least quarterly, typically through after-tax payroll deductions, and must generally be repaid within five years. Notes used to purchase a principal residence may be repaid over a period not exceeding 10 years. Repayment may be temporarily suspended for up to one year during an approved leave of absence, or for the entire duration of a military leave, during which interest will continue to accrue. Upon return from military leave, the note will be re-amortized to reflect the extended term. If a note is not repaid within the stated period, it is treated as a taxable distribution to the participant.

**Payments of Benefits.** Upon death, disability, or retirement, a participant or their beneficiary is eligible to receive a lump-sum equal to the value of the vested interest in their account. Normal retirement is defined as the attainment of age 65. The Plan does not provide for early retirement. Other withdrawals from participant's account balances may be made under certain circumstances, as defined in the Plan document.

**Forfeitures.** Forfeitures, if any, may be used to reduce Employer matching contributions or administrative fees. The forfeiture account balance was \$64,833 and \$26,842 as of December 31, 2024 and 2023, respectively. There were \$19,528 of forfeitures used to reduce Employer matching contributions and \$5,887 of forfeitures used to reduce administrative fees for the year ended December 31, 2024.

**Recent Legislation.** In December 2022, SECURE Act 2.0 ("SECURE 2.0") was enacted. SECURE 2.0 contains numerous significant changes for retirement plans, plan sponsors, and retirement plan providers. For example, SECURE 2.0 contains provisions related to, among many other things, increasing the required minimum distribution age, reducing required minimum distribution penalties, and removing required minimum distribution barriers for annuities. Many of the provisions in SECURE 2.0 went effective in 2023, but SECURE 2.0 will not be completely implemented until 2027. The Internal Revenue Service ("IRS") has issued additional guidance addressing specific issues arising from the implementation of the provisions of SECURE 2.0.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

**Basis of Accounting.** The accompanying financial statements have been prepared on the accrual method of accounting.

**Estimates and Assumptions.** The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (“GAAP”) requires the Plan’s administrator (“Plan Administrator”) to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Future events and their effects cannot be predicted with certainty; accordingly, accounting estimates require the exercise of judgment. Accounting estimates used in the preparation of these financial statements change as new events occur, as more experience is acquired, as additional information is obtained, and as the operating environment changes.

**Investment Valuation and Income Recognition.** Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s valuation policies are determined utilizing information provided by the Custodian. See Note 4 for discussion of fair value measurements.

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

**Benefit Payments.** Benefits are recorded when paid.

**Administrative Expenses.** Certain administrative functions are performed by employees of the Employer. No such employee receives compensation from the Plan. Administrative expenses of the Plan are charged against earnings, except to the extent expense are paid by the Employer.

## NOTE 3 – INFORMATION CERTIFIED BY THE CUSTODIAN

The following is a summary of the unaudited information regarding the Plan, included in the Plan’s financial statements and supplemental schedules that were prepared by the Custodian and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the Custodian that such information is complete and accurate:

- Investments and notes receivables from participants as shown in the statements of net assets available for benefits as of December 31, 2024.
- Investment income (loss) and interest on notes receivable from participants as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- Note 4: All investment balances.
- The schedule of assets held for investment purposes at end of year as of December 31, 2024, as shown on Form 5500, Schedule H, Part IV, Line 4i.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 4 – FAIR VALUE MEASUREMENTS

FASB Accounting Standards Codification (“ASC”) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

**Level 2.** Inputs to the valuation methodology include the following:

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

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

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

The asset 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.

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

**Mutual Funds, Money Market Funds, and Exchange-Traded Funds.** Valued at the quoted market price reported on the active market on which the mutual funds and exchange traded funds are traded.

**Stable Value Funds.** The stable value funds are composed primarily of fully benefit-responsive investment contracts and are valued at the net asset value of units of the collective trust (“NAV”). The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily.

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

(Continued)

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 4 – FAIR VALUE MEASUREMENTS (Concluded)

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 at Fair Value as of December 31, 2024				Total
	Level 1	Level 2	Level 3	NAV (as a practical expedient)	
Mutual Funds	\$ 18,239,416	\$ -	\$ -	\$ -	\$ 18,239,416
Stable Value Funds	-	-	-	140,018	140,018
Exchange Traded Funds	69,769	-	-	-	69,769
Money Market Funds	1,561	-	-	-	1,561
<b>Total investment assets at fair value</b>	<b>\$ 18,310,746</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 140,018</b>	<b>\$ 18,450,764</b>

  

	Assets at Fair Value as of December 31, 2023				Total
	Level 1	Level 2	Level 3	NAV (as a practical expedient)	
Mutual Funds	\$ 14,130,846	\$ -	\$ -	\$ -	\$ 14,130,846
Stable Value Funds	-	-	-	79,196	79,196
Exchange Traded Funds	65,525	-	-	-	65,525
Money Market Funds	1,487	-	-	-	1,487
<b>Total investment assets at fair value</b>	<b>\$ 14,197,858</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 79,196</b>	<b>\$ 14,277,054</b>

**Investments Measured Using the Net Asset Value per Share as a Practical Expedient.** The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2024 and 2023, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

Description	December 31, 2024	December 31, 2023	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Stable Value Fund	\$ 140,018	\$ 79,196	N/A	Daily	12 months

## NOTE 5 – PLAN TERMINATION

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

**NOTE 6 – INCOME TAX STATUS**

The Plan adopted a prototype non-standardized profit-sharing plan. The Plan obtained its latest opinion letter on June 30, 2020 in which the IRS stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter, however, the Plan Administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

**NOTE 7 – RISKS AND UNCERTAINTIES**

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the financial statements and supplemental schedules.

**NOTE 8 – DELINQUENT PARTICIPANT CONTRIBUTIONS**

The Employer inadvertently failed to deposit participant contributions totaling \$164,875 and \$80,697 to the Plan timely during the years ended December 31, 2024 and 2023, respectively. The Employer has stated they will use the self-correction program, remit lost earnings to the Plan, file Form 5330 with the IRS and pay applicable excise taxes, which will be paid from Employer funds and not Plan assets.

**NOTE 9 – RECONCILIATION BETWEEN FINANCIAL STATEMENTS AND FORM 5500**

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 18,662,556	\$ 14,540,820
Plus: Excess contributions refundable	15,528	-
Less: Participant contribution receivable	(63,668)	(62,890)
Less: Employer contribution receivable	<u>(19,645)</u>	<u>(17,807)</u>
Net assets available for benefits per Form 5500	<u>\$ 18,594,771</u>	<u>\$ 14,460,123</u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Form 5500 for the year ended December 31, 2024:

	<u>Amount</u>
Change in net assets available for benefits per the financial statements	\$ 4,121,736
Less: 2024 Participant contribution receivable	(63,668)
Less: 2024 Employer contribution receivable	(19,645)
Plus: 2024 Excess contributions refundable	15,528
Plus: 2024 Participant contribution receivable	62,890
Plus: 2024 Employer contribution receivable	<u>17,807</u>
Change in net assets available for benefits per Form 5500	<u>\$ 4,134,648</u>

See Independent Auditor's Report.

**IT SOFT USA, INC. 401(k) PLAN**

**NOTES TO THE FINANCIAL STATEMENTS**

**NOTE 10 – SUBSEQUENT EVENTS**

Management has evaluated all known subsequent events from December 31, 2024 through October 10, 2025, the date the accompanying financial statements were available to be issued, and is not aware of any material subsequent events occurring during this period that have not been disclosed in the notes to the financial statements.

**SUPPLEMENTAL SCHEDULES**

IT SOFT USA, INC. 401(k) PLAN

SCHEDULE OF ASSETS HELD AT END OF YEAR  
FORM 5500, SCHEDULE H, PART IV, LINE 4i

DECEMBER 31, 2024

EMPLOYER IDENTIFICATION NUMBER: 22-3932852

PLAN NUMBER: 002

(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
	Fidelity 500 Index Fund	Mutual Fund	**	\$ 3,756,147
	Fidelity Freedom 2050 K6	Mutual Fund	**	2,311,587
	Fidelity Growth Company Fund: K	Mutual Fund	**	2,018,752
	Fidelity Freedom 2055 K6	Mutual Fund	**	1,554,083
	Fidelity Contrafund K	Mutual Fund	**	982,806
	Fidelity Freedom 2035 K6	Mutual Fund	**	915,262
	Fidelity Freedom 2060 K6	Mutual Fund	**	658,103
	Fidelity Freedom 2045 K6	Mutual Fund	**	657,737
	Fidelity Freedom 2040 K6	Mutual Fund	**	588,432
	Vanguard Mid-Cap Value Index Fund: Admiral	Mutual Fund	**	462,369
	Fidelity Freedom 2030 K6	Mutual Fund	**	421,036
	American Funds New World R6 Fund	Mutual Fund	**	394,299
	Fidelity Balanced Fund: K	Mutual Fund	**	382,262
	Fidelity Freedom 2025 K6	Mutual Fund	**	376,606
	Vanguard Intermediate-Term Bond Index Fund: Admiral	Mutual Fund	**	373,505
	Vanguard Explorer Fund: Admiral	Mutual Fund	**	318,123
	Vanguard Small-Cap Index Fund: Admiral	Mutual Fund	**	253,964
	PGIM Total Return Bond: R6	Mutual Fund	**	253,296
	Fidelity Extended Market Index Fund	Mutual Fund	**	236,023
	Vanguard Small-Cap Value Index Fund: Admiral	Mutual Fund	**	233,337
	MFS International Diversification Fund: R6	Mutual Fund	**	231,369
	Carillon Eagle Mid Cap Growth Fund: R6	Mutual Fund	**	213,927
	Fidelity Freedom 2065 K6	Mutual Fund	**	209,854
	Vanguard Developed Markets Index Fund: Admiral	Mutual Fund	**	166,366
	T. Rowe Price Stable Value Common Trust Find (CLASS A)	Stable Value Fund	**	140,018
	Fidelity Freedom 2020 K6	Mutual Fund	**	109,116
	Proshares Trust S&P 500 Aristocrats	Exchange Traded Fund	**	69,250
	Diamond Hill Large Cap Fund Class Y	Mutual Fund	**	46,882
	Fidelity Freedom Income Fund K6	Mutual Fund	**	23,265
	Fidelity Select Health Care	Mutual Fund	**	20,607
	Fidelity Select Technology	Mutual Fund	**	20,262
	Fidelity Freedom 2015 K6	Mutual Fund	**	15,915
	Fidelity Freedom 2010 K6	Mutual Fund	**	15,015
	Fidelity Select Biotechnology	Mutual Fund	**	10,565
	Fidelity Select Medical Equip&system	Mutual Fund	**	8,544
	Fidelity Cash Reserves	Money Market	**	1,561
	First Tr Exchange Traded FD	Exchange Traded Fund	**	519
				18,450,764
*	Notes receivable from participants	Interest rates ranging from 4.25% - 9.50% maturing from 2025 to 2029		144,007
*	Party-In-Interest to the Plan			\$ 18,594,771
**	Not applicable for participant-directed investments			

See Independent Auditor's Report.

IT SOFT USA, INC. 401(k) PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
FORM 5500, SCHEDULE H, PART IV, LINE 4a

YEAR ENDED DECEMBER 31, 2024

EMPLOYER IDENTIFICATION NUMBER: 22-3932852

PLAN NUMBER: 002

Participant Contributions Transferred Late to Plan in 2024	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$ 164,875	\$ -			
Check here if Late Participant Loan Repayments are Included	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	\$ -
	\$ -	\$ -	\$ 164,875	

Total to line 4a \$ - \$ - \$ 164,875 \$ -

Participant Contributions Transferred Late to Plan in 2023	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$ 80,697	\$ -			
Check here if Late Participant Loan Repayments are Included	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	\$ -
	\$ -	\$ -	\$ 80,697	

Total to line 4a \$ - \$ - \$ 80,697 \$ -



## FIDELITY MANAGEMENT TRUST COMPANY TRUSTEE CERTIFICATION STATEMENT

The following reports were provided through access to Fidelity's Plan Sponsor Webstation<sup>SM</sup> or other secure media: Summary of Net Trust Assets (SONTA), Summary of Plan Operations (SOP), 5500 Worksheet, Brokeragelink Asset Detail Report, 5% Reportable Transactions Report and the Trial Balance. The SONTA is a valuation of the plan assets for the plan year ending 12/31/2024 and the SOP is a summary of the financial activity for which Fidelity Management Trust Company ("FMTC") serves as trustee for IT Soft USA, Inc. 401(k) Plan ("Plan") for the plan year that the assets were recordkept by Fidelity Investments. These reports are subject to the terms and conditions of the Plan Document and Trust Agreement. FMTC certifies that the information in the reports provided is complete and accurate. This statement is being furnished pursuant to 29 CFR 2520.103-5(d).

By:

Jean M. Moloney

Title: SVP, Testing and Reporting Services , Authorized Signatory for FMTC

Date: 03/29/2025

**Note 1:** The above certification may enable the Plan to qualify for an audit pursuant to 29 CFR 2520.103-8. FMTC is a Massachusetts-chartered trust company regulated, supervised and subject to periodic examinations by a state agency. The certification only applies to the period during the plan year that Plan assets were recordkept by Fidelity Workplace Services LLC, for which FMTC served as trustee. Please consult with the Plan's independent public accountants for further information.

**Note 2:** Please contact the plan's recordkeeping representative if additional plan documentation is required.

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03/29/2025

Re: IT Soft USA, Inc. 401(k) Plan - 88212

Dear Plan Sponsor:

This letter is being provided to you in connection with the annual Form 5500 (Annual Return/Report of Employee Benefit Plan) filing/reporting requirements\* for the IT Soft USA, Inc. 401(k) Plan (the "Plan") for the plan year ending 12/31/2024, pursuant to an Agreement entered into with you. Fidelity Workplace Services LLC, as the recordkeeper, is providing the information below in its capacity as agent for the trustee, Fidelity Management Trust Company, pursuant to the terms of the Agreement between IT Soft USA Inc. and Fidelity Management Trust Company. FMTC holds and invests the Plan assets in trust based on the investments selected by the "named fiduciary".

As part of the year end summary package, we have provided you with the following material through access to Fidelity's Plan Sponsor Webstation<sup>SM</sup> or other secure media:

- Summary of Net Trust Assets (SONTA)
- Summary of Plan Operations (SOPO)
- 5500 Worksheet
- Schedule C Report
- 5% Reportable Transactions Report
- Trial Balance
- Brokeragelink Asset Detail Report

The SONTA identifies the assets owned by the Plan as of 12/31/2024, the shares, price per share, and the total market value, and to the best of our knowledge the information is complete, true and accurate. The Trial Balance calculates gains/losses on the day the transaction occurs using a moving average historical cost basis.

The Fidelity Participant Recordkeeping System (FPRS) updates participant and trust records to reflect mutual fund and commingled pooled transactions on a trade date basis. However, applicable transactions posted to Fidelity's GUIDE and InvestOne trust accounting systems, for those plans with stable value investments and/or other funds that may be managed by Fidelity, are transmitted from/to FPRS on trade date plus one business day. Records are maintained on a cash basis of accounting with the exception of those in GUIDE or InvestOne systems. Please refer to the Fidelity Auditor's Guide for a description and information about each report listed in this section.

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\* Generally, the plan administrator of a retirement plan is required to file Form 5500 by the last day of the seventh month after the end of the plan year, unless an extension of time to file the return is requested or the plan administrator has an automatic extension of time to file the return. In addition, an annual audit must generally be performed by a qualified independent accounting firm and an audit report attached to the Form 5500 if the plan administrator files Form 5500 Schedule H (Large Plan Filers) for the plan, and the plan does not meet any of the exceptions identified in the Form 5500 instructions.



In connection with these reports, we also make the following representations:

1. We confirm to the best of our knowledge that the transactions recordkept by us during the plan year have been reported accurately to reflect the account activity and its balance.
2. We hereby disclose to the Plan Sponsor and/or Plan Administrator that based on the information in our recordkeeping system and we confirm to the best of our knowledge and belief, the following concerning the trust that we recordkept for the Plan:
  - a. Investments, loans (other than participant loans), or leases are in default and/or that are considered to be uncollectible.

NONE
  - b. Reportable transactions as defined in ERISA section 103(b)(3)(H) and regulation thereunder.

See the 5% Reportable Transactions Report
  - c. Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances, including liens, pledges, security interest, and lines-of-credit or similar arrangements.

See Supplemental Annual Report Statement for the  
Custom Investment Products in the plan  
(For additional information see Auditor's Guide Section 2.1.7)
  - d. Agreements or commitments to purchase or sell investment assets or to repurchase investment assets previously sold.

NONE
3. We confirm to the best of our knowledge that, as of the date the Trial Balance was issued, no events have occurred subsequent to the plan year end that would require adjustment to, or disclosure in, the financial statements of the Plan.

Please contact your Fidelity recordkeeping representative if you have any questions.

Very truly yours,

Jean M. Moloney  
SVP, Testing and Reporting Services, Authorized Signatory for FMTC

871045.1.0

## SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2024

<u>Fund Name</u>	<u>Share Balance</u> <u>12/31/2024</u>	<u>Historical Cost</u>	<u>Price</u>	<u>Total Market Value</u>
BROKERAGELINK		\$0.00		
UNIT		\$68,001.18		\$69,769.35
FIDELITY FUND		\$51,609.47		\$59,977.90
CASH		\$1,560.89		\$1,560.89
TRP STABLE VALUE A	140,017.840	\$140,017.84	\$1.00	\$140,017.84
VANG SM CAP IDX ADM	2,205.311	\$187,831.28	\$115.16	\$253,963.61
VANG EXPLORER ADM	2,977.287	\$324,383.78	\$106.85	\$318,123.12
VANG INTM BD IDX ADM	36,871.200	\$389,019.91	\$10.13	\$373,505.26
VANG DEV MKT IDX ADM	10,831.128	\$158,527.13	\$15.36	\$166,366.13
JPM SM CAP GROWTH R6	0.000	\$0.00	\$22.32	\$0.00
CRLN E MID CAP GR R6	2,744.417	\$214,459.44	\$77.95	\$213,927.31
PGIM TOTAL RTN BD R6	21,393.267	\$281,364.49	\$11.84	\$253,296.28
AF NEW WORLD R6	5,122.767	\$337,384.84	\$76.97	\$394,299.38
DH LARGE CAP Y	1,450.105	\$49,326.25	\$32.33	\$46,881.89
MFS INTL DIVRSN R6	10,125.574	\$243,515.45	\$22.85	\$231,369.37
VANG SMCVPL IDX ADM	2,739.662	\$190,705.15	\$85.17	\$233,337.01
VANG MDCPVAL IDX ADM	5,518.183	\$415,765.33	\$83.79	\$462,368.55
FID BALANCED K	12,931.730	\$328,815.09	\$29.56	\$382,261.94
FID CONTRAFUND K	46,578.497	\$721,127.99	\$21.10	\$982,806.29
FID GROWTH CO K	49,710.714	\$1,431,144.77	\$40.61	\$2,018,752.10
FID 500 INDEX	18,395.351	\$2,684,454.82	\$204.19	\$3,756,146.72
FID EXTD MKT IDX	2,597.080	\$178,139.80	\$90.88	\$236,022.63
FID FREEDOM 2010 K6	1,085.698	\$15,479.82	\$13.83	\$15,015.20
FID FREEDOM 2015 K6	1,403.449	\$16,459.44	\$11.34	\$15,915.11
FID FREEDOM 2020 K6	7,641.170	\$113,391.26	\$14.28	\$109,115.91
FID FREEDOM 2025 K6	27,773.307	\$390,300.59	\$13.56	\$376,606.04
FID FREEDOM 2030 K6	24,114.328	\$434,681.37	\$17.46	\$421,036.17
FID FREEDOM 2035 K6	58,708.281	\$942,774.06	\$15.59	\$915,262.10
FID FREEDOM 2040 K6	51,168.001	\$604,993.13	\$11.50	\$588,432.01
FID FREEDOM 2045 K6	49,048.227	\$674,161.56	\$13.41	\$657,736.72
FID FREEDOM 2050 K6	169,720.014	\$2,366,772.14	\$13.62	\$2,311,586.59
FID FREEDOM 2055 K6	98,484.337	\$1,591,024.11	\$15.78	\$1,554,082.84
FID FREEDOM 2060 K6	45,449.103	\$673,986.34	\$14.48	\$658,103.01
FID FREEDOM INC K6	2,209.432	\$23,592.61	\$10.53	\$23,265.32
FID FREEDOM INC K	0.000	\$0.00	\$10.54	\$0.00
FID FREEDOM 2005 K	0.000	\$0.00	\$11.17	\$0.00
FID FREEDOM 2010 K	0.000	\$0.00	\$13.92	\$0.00
FID FREEDOM 2015 K	0.000	\$0.00	\$11.40	\$0.00

SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2024

<u>Fund Name</u>	<u>Share Balance</u> <u>12/31/2024</u>	<u>Historical Cost</u>	<u>Price</u>	<u>Total Market Value</u>
FID FREEDOM 2020 K	0.000	\$0.00	\$14.36	\$0.00
FID FREEDOM 2025 K	0.000	\$0.00	\$13.61	\$0.00
FID FREEDOM 2030 K	0.000	\$0.00	\$17.55	\$0.00
FID FREEDOM 2035 K	0.000	\$0.00	\$15.65	\$0.00
FID FREEDOM 2040 K	0.000	\$0.00	\$11.56	\$0.00
FID FREEDOM 2045 K	0.000	\$0.00	\$13.47	\$0.00
FID FREEDOM 2050 K	0.000	\$0.00	\$13.65	\$0.00
FID FREEDOM 2055 K	0.000	\$0.00	\$15.81	\$0.00
FID FREEDOM 2060 K	0.000	\$0.00	\$14.49	\$0.00
FID FREEDOM 2065 K	0.000	\$0.00	\$13.22	\$0.00
FID FREEDOM 2065 K6	15,838.010	\$215,334.45	\$13.25	\$209,853.63
OUTSTANDING LOAN BALANCE				\$144,007.21
				-----
			NET ASSETS 12/31/2024:	\$18,594,771.43
				=====

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

## SUMMARY OF PLAN OPERATIONS (TOTALS)

	<u>TOTAL FUND ACTIVITY</u>	<u>TOTAL LOAN ACTIVITY</u>	<u>TOTAL PLAN ACTIVITY</u>
Market Value as of 12/31/2023	\$14,277,053.66	\$183,068.88	\$14,460,122.54
Adjustment to Prior Year	\$0.00	\$0.00	\$0.00
A. TOTAL RECEIPTS			
Contributions/Employer			
EMPLOYER MATCH	\$506,544.55	\$0.00	\$506,544.55
Contributions/Employee			
EMPLOYEE DEFERRAL	\$1,390,408.05	\$0.00	\$1,390,408.05
ROTH DEFERRAL	\$334,770.58	\$0.00	\$334,770.58
ROLLOVER	\$353,910.64	\$0.00	\$353,910.64
ROTH ROLLOVER	\$44,977.49	\$0.00	\$44,977.49
Interest and Dividends	\$593,275.15	\$0.00	\$593,275.15
Realized Gain/(Loss)	\$985,407.54	\$0.00	\$985,407.54
Unrealized Gain/(Loss)	\$1,036,843.53	\$0.00	\$1,036,843.53
Loan Repayment (Principal)	\$67,202.81	(\$67,202.81)	\$0.00
Loan Repayment (Interest)	\$10,571.10	\$307.81	\$10,878.91
Exchange In	\$9,785,847.37	\$0.00	\$9,785,847.37
Forfeiture Credit	\$62,394.61	\$0.00	\$62,394.61
Balance Forward	\$0.00	\$0.00	\$0.00
Transfer In	\$0.00	\$0.00	\$0.00
Adjustment (+)	\$12,055.02	\$0.00	\$12,055.02
	-----	-----	-----
TOTAL RECEIPTS	\$15,184,208.44	(\$66,895.00)	\$15,117,313.44
B. TOTAL DISBURSEMENTS			
Benefit Payments	(\$1,065,744.79)	(\$22,166.67)	(\$1,087,911.46)
Forfeiture Debit	(\$62,394.61)	\$0.00	(\$62,394.61)
Administrative Fee	(\$46,511.11)	\$0.00	(\$46,511.11)
Exchange Out	(\$9,785,847.37)	\$0.00	(\$9,785,847.37)
Loan Withdrawal	(\$50,000.00)	\$50,000.00	\$0.00
Transfer Out	\$0.00	\$0.00	\$0.00
Adjustment (-)	\$0.00	\$0.00	\$0.00
Offset/Previously Defaulted Loans	\$0.00	\$0.00	\$0.00
	-----	-----	-----
TOTAL DISBURSEMENTS	(\$11,010,497.88)	\$27,833.33	(\$10,982,664.55)
Market Value as of 12/31/2024	\$18,450,764.22	\$144,007.21	\$18,594,771.43

## SUMMARY OF TOTAL LOAN ACTIVITY

	<u>ACTIVE LOANS</u>	<u>DEEMED W/POST DEFAULT PMTS</u>	<u>DEEMED NO POST DEFAULT PMTS</u>
Market Value as of 12/31/2023	\$183,068.88	\$0.00	\$0.00
Adjustment to Prior Year	\$0.00	\$0.00	\$0.00
<b>A. TOTAL RECEIPTS</b>			
Loan Repayment (Principal)	(\$67,202.81)	\$0.00	\$0.00
Loan Repayment (Interest)	\$307.81	\$0.00	\$0.00
Balance Forward	\$0.00	\$0.00	\$0.00
Transfer In	\$0.00	\$0.00	\$0.00
Adjustment (+)	\$0.00	\$0.00	\$0.00
	-----	-----	-----
<b>TOTAL RECEIPTS</b>	<b>(\$66,895.00)</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>B. TOTAL DISBURSEMENTS</b>			
Benefit Payments	(\$22,166.67)	\$0.00	\$0.00
Loan Withdrawal	\$50,000.00	\$0.00	\$0.00
Transfer Out	\$0.00	\$0.00	\$0.00
Adjustment (-)	\$0.00	\$0.00	\$0.00
Deemed Distributions	\$0.00	\$0.00	\$0.00
Deemed/Post-Default Payment Received	\$0.00	\$0.00	\$0.00
Offset/Previously Defaulted Loans	\$0.00	\$0.00	\$0.00
	-----	-----	-----
<b>TOTAL DISBURSEMENTS</b>	<b>\$27,833.33</b>	<b>\$0.00</b>	<b>\$0.00</b>
Market Value as of 12/31/2024	\$144,007.21	\$0.00	\$0.00

Please Note: The loan information that is required to be reported on the Schedule H (Form 5500) and Schedule I (Form 5500) is the sum of the values reported under "Active Loans" and "Deemed w/Post-Default Pmts". Loans that have been deemed distributed and have had no post-default payment activity are disregarded for purposes of Schedules H and I. The total of the values reported in the three columns on this page reflect the total loan balances and activity on the Fidelity Participant Recordkeeping System for the reporting year. The sum of these columns is reported under the Total Loan Activity column on the prior page and reconciles to the loan information reported on the Trial Balance.

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID BALANCED K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$345,387.43	12,825.378
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$555.81	19.811
Contributions/Employee EMPLOYEE DEFERRAL	\$726.26	26.153
ROTH DEFERRAL	\$554.31	19.592
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$21,064.20	708.160
Realized Gain/(Loss)	\$1,014.17	0.000
Unrealized Gain/(Loss)	\$31,946.04	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$55,860.79	773.716
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$18,419.89)	(647.720)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$566.39)	(19.644)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$18,986.28)	(667.364)
Market Value as of 12/31/2024	\$382,261.94	12,931.730

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID CONTRAFUND K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$742,853.04	45,997.092
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$17,483.69	895.054
Contributions/Employee EMPLOYEE DEFERRAL	\$53,619.08	2,724.840
ROTH DEFERRAL	\$16,058.82	821.570
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$40,434.84	1,848.100
Realized Gain/(Loss)	\$27,876.69	0.000
Unrealized Gain/(Loss)	\$201,006.97	0.000
Loan Repayment (Principal)	\$5,950.75	306.181
Loan Repayment (Interest)	\$848.05	44.081
Exchange In	\$17,171.55	914.985
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$380,450.44	7,554.811
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$25,086.03)	(1,282.091)
Forfeiture Debit	(\$2,201.63)	(108.938)
Administrative Fee	(\$3,714.34)	(195.308)
Exchange Out	(\$109,495.19)	(5,387.069)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$140,497.19)	(6,973.406)
Market Value as of 12/31/2024	\$982,806.29	46,578.497

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID GROWTH CO K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,157,131.90	36,058.956
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$27,377.70	711.705
Contributions/Employee EMPLOYEE DEFERRAL	\$73,308.87	1,897.223
ROTH DEFERRAL	\$15,575.61	406.569
ROLLOVER	\$9,237.73	248.671
ROTH ROLLOVER	\$11,244.38	298.203
Interest and Dividends	\$163,409.26	3,886.073
Realized Gain/(Loss)	\$2,525.35	0.000
Unrealized Gain/(Loss)	\$317,040.78	0.000
Loan Repayment (Principal)	\$3,232.12	82.433
Loan Repayment (Interest)	\$476.49	12.249
Exchange In	\$274,518.97	7,161.973
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$897,947.26	14,705.099
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$16,498.20)	(498.651)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$3,112.94)	(81.874)
Exchange Out	(\$16,715.92)	(472.816)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$36,327.06)	(1,053.341)
Market Value as of 12/31/2024	\$2,018,752.10	49,710.714

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID 500 INDEX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$2,579,586.46	15,587.567
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$88,484.64	478.015
Contributions/Employee EMPLOYEE DEFERRAL	\$236,210.20	1,283.883
ROTH DEFERRAL	\$79,162.32	427.911
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$43,613.70	222.915
Realized Gain/(Loss)	\$16,013.47	0.000
Unrealized Gain/(Loss)	\$612,506.15	0.000
Loan Repayment (Principal)	\$9,188.60	48.819
Loan Repayment (Interest)	\$902.59	4.808
Exchange In	\$371,086.40	1,940.287
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$1,457,168.07	4,406.638
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$108,327.23)	(625.950)
Forfeiture Debit	(\$5,500.99)	(31.746)
Administrative Fee	(\$5,885.03)	(31.971)
Exchange Out	(\$157,894.56)	(894.794)
Loan Withdrawal	(\$3,000.00)	(14.393)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$280,607.81)	(1,598.854)
Market Value as of 12/31/2024	\$3,756,146.72	18,395.351

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID EXTD MKT IDX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$234,896.67	3,009.181
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$4,875.94	58.820
Contributions/Employee EMPLOYEE DEFERRAL	\$10,752.25	130.295
ROTH DEFERRAL	\$4,686.53	56.602
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$1,134.16	12.330
Realized Gain/(Loss)	\$5,895.32	0.000
Unrealized Gain/(Loss)	\$30,832.77	0.000
Loan Repayment (Principal)	\$676.54	8.415
Loan Repayment (Interest)	\$103.15	1.284
Exchange In	\$40,787.02	507.988
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$99,743.68	775.734
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$14,562.51)	(184.086)
Forfeiture Debit	(\$583.16)	(7.191)
Administrative Fee	(\$695.97)	(8.635)
Exchange Out	(\$82,776.08)	(987.923)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$98,617.72)	(1,187.835)
Market Value as of 12/31/2024	\$236,022.63	2,597.080

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2010 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$422.08	30.496
Realized Gain/(Loss)	\$0.01	0.000
Unrealized Gain/(Loss)	(\$464.62)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$15,058.09	1,055.227
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$15,015.56	1,085.723
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.36)	(0.025)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$0.36)	(0.025)
Market Value as of 12/31/2024	\$15,015.20	1,085.698

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2015 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$496.30	43.727
Realized Gain/(Loss)	\$0.02	0.000
Unrealized Gain/(Loss)	(\$544.33)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$15,963.51	1,359.754
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$15,915.50	1,403.481
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.39)	(0.032)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$0.39)	(0.032)
Market Value as of 12/31/2024	\$15,915.11	1,403.449

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2020 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$393.36	26.543
Contributions/Employee EMPLOYEE DEFERRAL	\$786.68	53.082
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,844.83	269.057
Realized Gain/(Loss)	\$0.01	0.000
Unrealized Gain/(Loss)	(\$4,275.34)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$108,366.78	7,292.515
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
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TOTAL RECEIPTS	\$109,116.32	7,641.197
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.41)	(0.027)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
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TOTAL DISBURSEMENTS	(\$0.41)	(0.027)
Market Value as of 12/31/2024	\$109,115.91	7,641.170

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2025 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$3,178.16	226.229
Contributions/Employee EMPLOYEE DEFERRAL	\$5,583.08	397.521
ROTH DEFERRAL	\$8,570.00	609.729
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$11,984.52	883.164
Realized Gain/(Loss)	\$0.03	0.000
Unrealized Gain/(Loss)	(\$13,694.55)	0.000
Loan Repayment (Principal)	\$875.74	62.508
Loan Repayment (Interest)	\$177.86	12.688
Exchange In	\$359,933.52	25,581.631
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$376,608.36	27,773.470
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$2.32)	(0.163)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$2.32)	(0.163)
Market Value as of 12/31/2024	\$376,606.04	27,773.307

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2030 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$1,624.61	89.796
Contributions/Employee EMPLOYEE DEFERRAL	\$7,394.18	408.615
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$11,720.43	670.123
Realized Gain/(Loss)	\$0.00	0.000
Unrealized Gain/(Loss)	(\$13,645.20)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$413,942.47	22,945.812
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$421,036.49	24,114.346
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.32)	(0.018)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$0.32)	(0.018)
Market Value as of 12/31/2024	\$421,036.17	24,114.328

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2035 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$2,442.49	151.589
Contributions/Employee EMPLOYEE DEFERRAL	\$9,242.74	573.754
ROTH DEFERRAL	\$959.00	59.545
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$24,263.83	1,553.384
Realized Gain/(Loss)	\$0.02	0.000
Unrealized Gain/(Loss)	(\$27,511.96)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$905,866.33	56,370.030
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$915,262.45	58,708.302
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.35)	(0.021)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$0.35)	(0.021)
Market Value as of 12/31/2024	\$915,262.10	58,708.281

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2040 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$2,579.67	216.756
Contributions/Employee EMPLOYEE DEFERRAL	\$8,683.97	729.079
ROTH DEFERRAL	\$633.62	53.320
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$15,006.56	1,302.654
Realized Gain/(Loss)	\$6,788.87	0.000
Unrealized Gain/(Loss)	(\$16,561.11)	0.000
Loan Repayment (Principal)	\$514.34	43.314
Loan Repayment (Interest)	\$78.72	6.628
Exchange In	\$874,954.44	73,960.646
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$892,679.08	76,312.397
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$13.13)	(1.096)
Exchange Out	(\$304,233.94)	(25,143.300)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$304,247.07)	(25,144.396)
Market Value as of 12/31/2024	\$588,432.01	51,168.001

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2045 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$4,516.25	326.811
Contributions/Employee EMPLOYEE DEFERRAL	\$11,960.90	865.536
ROTH DEFERRAL	\$2,200.00	159.202
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$14,336.01	1,067.462
Realized Gain/(Loss)	\$229.78	0.000
Unrealized Gain/(Loss)	(\$16,428.59)	0.000
Loan Repayment (Principal)	\$157.12	11.407
Loan Repayment (Interest)	\$79.59	5.778
Exchange In	\$656,045.43	47,712.394
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$673,096.49	50,148.590
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	\$0.00	0.000
Exchange Out	(\$359.77)	(25.864)
Loan Withdrawal	(\$15,000.00)	(1,074.499)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$15,359.77)	(1,100.363)
Market Value as of 12/31/2024	\$657,736.72	49,048.227

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2050 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$12,255.01	873.131
Contributions/Employee EMPLOYEE DEFERRAL	\$31,892.23	2,272.462
ROTH DEFERRAL	\$3,043.96	217.015
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$49,237.45	3,609.783
Realized Gain/(Loss)	\$0.00	0.000
Unrealized Gain/(Loss)	(\$55,185.55)	0.000
Loan Repayment (Principal)	\$2,308.41	164.576
Loan Repayment (Interest)	\$286.42	20.417
Exchange In	\$2,267,748.66	162,562.630
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$2,311,586.59	169,720.014
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	\$0.00	0.000
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	\$0.00	0.000
Market Value as of 12/31/2024	\$2,311,586.59	169,720.014

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2055 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$11,513.43	708.869
Contributions/Employee EMPLOYEE DEFERRAL	\$26,992.80	1,661.871
ROTH DEFERRAL	\$7,774.03	478.446
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$32,529.25	2,057.512
Realized Gain/(Loss)	\$1,012.50	0.000
Unrealized Gain/(Loss)	(\$36,941.27)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$1,549,363.20	95,876.439
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$1,592,243.94	100,783.137
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$35,184.15)	(2,118.423)
Forfeiture Debit	(\$2,191.35)	(132.328)
Administrative Fee	\$0.00	0.000
Exchange Out	(\$785.60)	(48.049)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$38,161.10)	(2,298.800)
Market Value as of 12/31/2024	\$1,554,082.84	98,484.337

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2060 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$8,329.82	558.361
Contributions/Employee EMPLOYEE DEFERRAL	\$28,003.28	1,875.062
ROTH DEFERRAL	\$5,080.12	340.683
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$13,449.11	926.885
Realized Gain/(Loss)	\$412.11	0.000
Unrealized Gain/(Loss)	(\$15,885.35)	0.000
Loan Repayment (Principal)	\$338.58	22.774
Loan Repayment (Interest)	\$166.88	11.205
Exchange In	\$628,613.97	42,387.997
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$668,508.52	46,122.967
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$10,000.00)	(646.830)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	\$0.00	0.000
Exchange Out	(\$405.51)	(27.034)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$10,405.51)	(673.864)
Market Value as of 12/31/2024	\$658,103.01	45,449.103

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM INC K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$290.19	27.559
Realized Gain/(Loss)	\$0.01	0.000
Unrealized Gain/(Loss)	(\$327.29)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$23,302.87	2,181.916
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
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TOTAL RECEIPTS	\$23,265.78	2,209.475
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$0.46)	(0.043)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$0.46)	(0.043)
Market Value as of 12/31/2024	\$23,265.32	2,209.432

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM INC K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$8,957.18	859.614
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$333.27	31.204
Realized Gain/(Loss)	\$372.61	0.000
Unrealized Gain/(Loss)	(\$2.52)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$13,666.80	1,289.320
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$14,370.16	1,320.524
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$24.47)	(2.299)
Exchange Out	(\$23,302.87)	(2,177.839)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$23,327.34)	(2,180.138)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2005 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$13,340.19	1,213.848
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$109.37	9.815
Realized Gain/(Loss)	\$227.68	0.000
Unrealized Gain/(Loss)	(\$0.04)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$337.01	9.815
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$10.40)	(0.946)
Exchange Out	(\$13,666.80)	(1,222.717)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$13,677.20)	(1,223.663)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2010 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$14,281.35	1,048.557
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$53.43	3.875
Realized Gain/(Loss)	\$745.97	0.000
Unrealized Gain/(Loss)	\$0.00	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$799.40	3.875
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$22.66)	(1.623)
Exchange Out	(\$15,058.09)	(1,050.809)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$15,080.75)	(1,052.432)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2015 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$14,981.53	1,342.431
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$154.26	13.639
Realized Gain/(Loss)	\$851.66	0.000
Unrealized Gain/(Loss)	(\$0.01)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$1,005.91	13.639
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$23.93)	(2.082)
Exchange Out	(\$15,963.51)	(1,353.988)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$15,987.44)	(1,356.070)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2020 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$136,027.27	9,702.373
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$4,043.94	282.623
Contributions/Employee EMPLOYEE DEFERRAL	\$8,087.67	565.231
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$1,335.93	93.555
Realized Gain/(Loss)	\$7,751.31	0.000
Unrealized Gain/(Loss)	\$4.02	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$21,222.87	941.409
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$259.01)	(17.913)
Exchange Out	(\$156,991.13)	(10,625.869)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$157,250.14)	(10,643.782)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2025 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$637,184.82	48,751.708
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$15,507.13	1,140.233
Contributions/Employee EMPLOYEE DEFERRAL	\$23,544.13	1,729.357
ROTH DEFERRAL	\$15,150.00	1,093.659
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,713.90	275.510
Realized Gain/(Loss)	\$32,117.70	0.000
Unrealized Gain/(Loss)	(\$19.70)	0.000
Loan Repayment (Principal)	\$10,830.43	795.485
Loan Repayment (Interest)	\$692.38	51.344
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$101,535.97	5,085.588
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$269,867.00)	(20,044.189)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$1,089.92)	(80.191)
Exchange Out	(\$451,763.87)	(32,589.320)
Loan Withdrawal	(\$16,000.00)	(1,123.596)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$738,720.79)	(53,837.296)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2030 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$488,917.49	29,541.842
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$16,721.96	969.975
Contributions/Employee EMPLOYEE DEFERRAL	\$68,539.67	3,970.067
ROTH DEFERRAL	\$1,614.77	98.828
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$2,326.89	134.895
Realized Gain/(Loss)	\$46,237.14	0.000
Unrealized Gain/(Loss)	(\$7.59)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$135,432.84	5,173.765
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$131,282.13)	(7,106.033)
Forfeiture Debit	(\$9,215.59)	(501.047)
Administrative Fee	(\$1,041.05)	(59.825)
Exchange Out	(\$482,811.56)	(27,048.702)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$624,350.33)	(34,715.607)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2035 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$723,423.01	49,856.858
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$24,901.47	1,634.921
Contributions/Employee EMPLOYEE DEFERRAL	\$83,084.43	5,455.094
ROTH DEFERRAL	\$4,287.36	277.230
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,667.26	239.534
Realized Gain/(Loss)	\$89,043.57	0.000
Unrealized Gain/(Loss)	(\$36.08)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$91,830.35	6,372.682
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$296,778.36	13,979.461
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$104,582.24)	(6,958.233)
Forfeiture Debit	(\$3,870.58)	(257.523)
Administrative Fee	(\$1,528.08)	(99.156)
Exchange Out	(\$910,220.47)	(56,521.407)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$1,020,201.37)	(63,836.319)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2040 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$664,303.69	63,327.330
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$23,055.42	2,067.584
Contributions/Employee EMPLOYEE DEFERRAL	\$77,672.80	6,960.336
ROTH DEFERRAL	\$8,010.82	717.832
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,183.61	283.240
Realized Gain/(Loss)	\$94,781.04	0.000
Unrealized Gain/(Loss)	\$40.46	0.000
Loan Repayment (Principal)	\$4,538.76	409.463
Loan Repayment (Interest)	\$873.02	79.009
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$212,155.93	10,517.464
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$1,505.18)	(133.383)
Exchange Out	(\$874,954.44)	(73,711.411)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$876,459.62)	(73,844.794)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2045 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$295,676.68	24,517.138
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$28,428.21	2,196.582
Contributions/Employee EMPLOYEE DEFERRAL	\$52,345.71	4,035.318
ROTH DEFERRAL	\$12,596.68	968.572
ROLLOVER	\$316,959.73	22,786.465
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$691.31	53.055
Realized Gain/(Loss)	\$42,622.00	0.000
Unrealized Gain/(Loss)	(\$63.44)	0.000
Loan Repayment (Principal)	\$3,519.60	272.551
Loan Repayment (Interest)	\$1,749.65	135.698
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$458,849.45	30,448.241
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$56,941.66)	(4,129.200)
Forfeiture Debit	(\$5,536.62)	(401.495)
Administrative Fee	(\$1,373.32)	(105.256)
Exchange Out	(\$685,674.53)	(49,919.928)
Loan Withdrawal	(\$5,000.00)	(409.500)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$754,526.13)	(54,965.379)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2050 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,847,676.52	151,324.858
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$60,982.52	4,646.628
Contributions/Employee EMPLOYEE DEFERRAL	\$162,513.80	12,374.968
ROTH DEFERRAL	\$15,373.30	1,171.468
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,126.90	236.890
Realized Gain/(Loss)	\$276,431.00	0.000
Unrealized Gain/(Loss)	(\$36.84)	0.000
Loan Repayment (Principal)	\$11,365.30	863.237
Loan Repayment (Interest)	\$1,875.41	143.244
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$531,631.39	19,436.435
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$38,573.00)	(2,757.518)
Forfeiture Debit	(\$6,562.56)	(456.685)
Administrative Fee	(\$4,202.23)	(318.324)
Exchange Out	(\$2,329,970.12)	(167,228.766)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$2,379,307.91)	(170,761.293)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2055 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,274,468.87	90,132.169
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$56,767.00	3,724.984
Contributions/Employee EMPLOYEE DEFERRAL	\$119,504.26	7,818.337
ROTH DEFERRAL	\$42,333.68	2,790.166
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$2,376.17	155.514
Realized Gain/(Loss)	\$193,675.11	0.000
Unrealized Gain/(Loss)	(\$16.76)	0.000
Loan Repayment (Principal)	\$81.25	5.714
Loan Repayment (Interest)	\$16.58	1.166
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$414,737.29	14,495.881
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$119,356.81)	(7,518.810)
Forfeiture Debit	(\$17,121.51)	(1,071.296)
Administrative Fee	(\$3,364.64)	(220.801)
Exchange Out	(\$1,549,363.20)	(95,817.143)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$1,689,206.16)	(104,628.050)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2060 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$437,784.94	33,701.689
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$35,605.63	2,554.756
Contributions/Employee EMPLOYEE DEFERRAL	\$98,796.31	7,057.777
ROTH DEFERRAL	\$33,732.93	2,435.944
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$2,278.50	162.747
Realized Gain/(Loss)	\$69,935.46	0.000
Unrealized Gain/(Loss)	\$7.57	0.000
Loan Repayment (Principal)	\$805.59	55.521
Loan Repayment (Interest)	\$463.15	31.943
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$241,625.14	12,298.688
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$29,157.21)	(2,005.310)
Forfeiture Debit	(\$3,426.06)	(235.630)
Administrative Fee	(\$1,880.27)	(134.393)
Exchange Out	(\$633,946.54)	(42,838.206)
Loan Withdrawal	(\$11,000.00)	(786.838)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$679,410.08)	(46,000.377)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: FID FREEDOM 2065 K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$134,732.06	11,322.022
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$15,291.55	1,196.672
Contributions/Employee EMPLOYEE DEFERRAL	\$36,506.36	2,865.857
ROTH DEFERRAL	\$11,257.56	882.515
ROLLOVER	\$2,253.46	168.294
ROTH ROLLOVER	\$4,487.15	335.112
Interest and Dividends	\$882.77	68.913
Realized Gain/(Loss)	\$21,235.10	0.000
Unrealized Gain/(Loss)	(\$1.43)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$91,912.52	5,517.363
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$769.29)	(60.073)
Exchange Out	(\$225,875.29)	(16,779.312)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$226,644.58)	(16,839.385)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID FREEDOM 2065 K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$3,041.08	222.533
Contributions/Employee EMPLOYEE DEFERRAL	\$6,630.91	485.245
ROTH DEFERRAL	\$2,228.32	163.054
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$4,805.22	362.110
Realized Gain/(Loss)	\$104.84	0.000
Unrealized Gain/(Loss)	(\$5,480.82)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$202,822.27	14,913.403
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$214,151.82	16,146.345
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$3,166.43)	(227.147)
Forfeiture Debit	(\$1,131.76)	(81.188)
Administrative Fee	\$0.00	0.000
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$4,298.19)	(308.335)
Market Value as of 12/31/2024	\$209,853.63	15,838.010

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: BROKERAGELINK\*\*

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$119,253.12	119,253.120
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$0.00	0.000
Contributions/Employee EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$0.00	0.000
Unrealized Gain/(Loss)	\$0.00	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$12,055.02	12,055.020
TOTAL RECEIPTS	\$12,055.02	12,055.020
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	\$0.00	0.000
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	\$0.00	0.000
Market Value as of 12/31/2024	\$131,308.14	131,308.140

\*\* Please Note: The financial information included in the market value for certain line items in the Summary of Plan Operations may differ slightly from value of the net assets reported in the Summary of Net Trust Assets and 5500 Worksheet. This difference may be due to rounding and/or the timing of the posting of certain transactions, trade versus settlement date. Please use the financial information reported in the Summary of Net Trust Assets and the 5500 Worksheet to prepare the audit and Form 5500. Please refer to the year-end reconciliation, which is available upon request, and Chapter 7 of the Auditor's Guide for details.

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: TRP STABLE VALUE A

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$79,195.51	79,195.510
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	(\$18,164.42)	(18,164.420)
Contributions/Employee EMPLOYEE DEFERRAL	\$1,924.57	1,924.570
ROTH DEFERRAL	\$1,466.17	1,466.170
ROLLOVER	\$4,506.92	4,506.920
ROTH ROLLOVER	\$8,974.28	8,974.280
Interest and Dividends	\$2,713.47	2,713.470
Realized Gain/(Loss)	\$0.00	0.000
Unrealized Gain/(Loss)	\$0.00	0.000
Loan Repayment (Principal)	\$269.11	269.110
Loan Repayment (Interest)	\$28.91	28.910
Exchange In	\$20,121.76	20,121.760
Forfeiture Credit	\$62,394.61	62,394.610
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$84,235.38	84,235.380
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$17,270.02)	(17,270.020)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$6,143.03)	(6,143.030)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$23,413.05)	(23,413.050)
Market Value as of 12/31/2024	\$140,017.84	140,017.840

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: VANG SM CAP IDX ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$235,441.47	2,303.958
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$3,220.94	29.779
Contributions/Employee EMPLOYEE DEFERRAL	\$6,758.30	62.372
ROTH DEFERRAL	\$2,152.48	20.153
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,364.60	30.547
Realized Gain/(Loss)	\$544.87	0.000
Unrealized Gain/(Loss)	\$27,696.97	0.000
Loan Repayment (Principal)	\$139.73	1.346
Loan Repayment (Interest)	\$22.11	0.218
Exchange In	\$244.23	2.336
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$44,144.23	146.751
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$7,242.61)	(68.196)
Forfeiture Debit	(\$552.31)	(5.305)
Administrative Fee	(\$456.43)	(4.341)
Exchange Out	(\$17,370.74)	(167.556)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$25,622.09)	(245.398)
Market Value as of 12/31/2024	\$253,963.61	2,205.311

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: VANG EXPLORER ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$0.00	0.000
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$2,859.38	26.000
Contributions/Employee EMPLOYEE DEFERRAL	\$5,325.16	48.531
ROTH DEFERRAL	\$4,714.23	42.700
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$19,751.98	184.840
Realized Gain/(Loss)	\$259.90	0.000
Unrealized Gain/(Loss)	(\$6,262.03)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$294,308.23	2,698.840
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$320,956.85	3,000.911
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$270.64)	(2.466)
Exchange Out	(\$2,563.09)	(21.158)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$2,833.73)	(23.624)
Market Value as of 12/31/2024	\$318,123.12	2,977.287

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: VANG INTM BD IDX ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$247,280.78	23,868.801
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$5,977.19	583.315
Contributions/Employee EMPLOYEE DEFERRAL	\$20,902.22	2,040.202
ROTH DEFERRAL	\$1,540.67	150.273
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$8,928.77	872.620
Realized Gain/(Loss)	(\$1,393.64)	0.000
Unrealized Gain/(Loss)	(\$6,662.53)	0.000
Loan Repayment (Principal)	\$2,054.88	200.462
Loan Repayment (Interest)	\$282.94	27.627
Exchange In	\$154,441.68	15,039.227
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$186,072.18	18,913.726
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$8,249.41)	(805.757)
Forfeiture Debit	(\$417.16)	(40.861)
Administrative Fee	(\$1,092.80)	(107.021)
Exchange Out	(\$50,088.33)	(4,957.688)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$59,847.70)	(5,911.327)
Market Value as of 12/31/2024	\$373,505.26	36,871.200

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: VANG DEV MKT IDX ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$209,528.84	13,605.769
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$6,799.59	426.732
Contributions/Employee EMPLOYEE DEFERRAL	\$18,786.92	1,178.488
ROTH DEFERRAL	\$3,133.38	196.780
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$6,554.95	417.564
Realized Gain/(Loss)	\$5,643.31	0.000
Unrealized Gain/(Loss)	(\$1,836.38)	0.000
Loan Repayment (Principal)	\$2,093.81	131.483
Loan Repayment (Interest)	\$306.21	19.281
Exchange In	\$8,027.53	506.247
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$49,509.32	2,876.575
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$10,200.12)	(639.873)
Forfeiture Debit	(\$981.73)	(61.953)
Administrative Fee	(\$1,294.83)	(81.869)
Exchange Out	(\$80,195.35)	(4,867.521)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$92,672.03)	(5,651.216)
Market Value as of 12/31/2024	\$166,366.13	10,831.128

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: JPM SM CAP GROWTH R6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$261,643.56	13,134.717
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$1,372.53	66.343
Contributions/Employee EMPLOYEE DEFERRAL	\$2,633.76	127.307
ROTH DEFERRAL	\$2,015.70	97.980
ROLLOVER	\$6,984.27	318.728
ROTH ROLLOVER	\$6,757.22	307.611
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$21,719.43	0.000
Unrealized Gain/(Loss)	\$1.92	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$73.31	3.476
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$41,558.14	921.445
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$8,460.25)	(434.751)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$212.73)	(10.454)
Exchange Out	(\$294,528.72)	(13,610.957)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$303,201.70)	(14,056.162)
Market Value as of 12/31/2024	\$0.00	0.000

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: CRLN E MID CAP GR R6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$156,562.14	2,013.661
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$4,826.22	59.199
Contributions/Employee EMPLOYEE DEFERRAL	\$7,494.73	92.055
ROTH DEFERRAL	\$8,916.51	109.671
ROLLOVER	\$6,984.26	83.591
ROTH ROLLOVER	\$6,757.24	80.795
Interest and Dividends	\$24,508.32	312.568
Realized Gain/(Loss)	\$73.31	0.000
Unrealized Gain/(Loss)	(\$1,584.41)	0.000
Loan Repayment (Principal)	\$210.30	2.552
Loan Repayment (Interest)	\$36.22	0.440
Exchange In	\$48.87	0.600
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$58,271.57	741.471
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$336.22)	(3.627)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$333.14)	(4.122)
Exchange Out	(\$237.04)	(2.966)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$906.40)	(10.715)
Market Value as of 12/31/2024	\$213,927.31	2,744.417

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: PGIM TOTAL RTN BD R6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$226,453.54	18,777.242
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$2,018.02	168.701
Contributions/Employee EMPLOYEE DEFERRAL	\$5,467.70	457.400
ROTH DEFERRAL	\$417.00	34.906
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$11,714.13	979.976
Realized Gain/(Loss)	(\$162.27)	0.000
Unrealized Gain/(Loss)	(\$4,137.19)	0.000
Loan Repayment (Principal)	\$1,523.69	127.225
Loan Repayment (Interest)	\$200.27	16.748
Exchange In	\$22,389.34	1,888.302
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$39,430.69	3,673.258
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$8,024.56)	(671.186)
Forfeiture Debit	(\$537.59)	(45.127)
Administrative Fee	(\$881.58)	(73.971)
Exchange Out	(\$3,144.22)	(266.949)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$12,587.95)	(1,057.233)
Market Value as of 12/31/2024	\$253,296.28	21,393.267

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: AF NEW WORLD R6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$317,508.07	4,235.700
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$6,705.95	84.747
Contributions/Employee EMPLOYEE DEFERRAL	\$16,939.12	214.178
ROTH DEFERRAL	\$6,774.90	85.810
ROLLOVER	\$6,984.27	89.315
ROTH ROLLOVER	\$6,757.22	86.415
Interest and Dividends	\$15,537.51	200.977
Realized Gain/(Loss)	\$325.75	0.000
Unrealized Gain/(Loss)	\$6,147.33	0.000
Loan Repayment (Principal)	\$1,530.73	19.300
Loan Repayment (Interest)	\$214.41	2.716
Exchange In	\$17,552.66	215.039
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$85,469.85	998.497
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$6,592.85)	(85.221)
Forfeiture Debit	(\$527.63)	(6.549)
Administrative Fee	(\$1,255.54)	(15.811)
Exchange Out	(\$302.52)	(3.849)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$8,678.54)	(111.430)
Market Value as of 12/31/2024	\$394,299.38	5,122.767

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: DH LARGE CAP Y

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$43,703.15	1,373.449
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$3,442.74	99.407
Contributions/Employee EMPLOYEE DEFERRAL	\$7,615.01	219.835
ROTH DEFERRAL	\$2,045.27	59.469
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$4,602.66	137.202
Realized Gain/(Loss)	\$16,139.80	0.000
Unrealized Gain/(Loss)	(\$2,397.78)	0.000
Loan Repayment (Principal)	\$1,462.37	42.093
Loan Repayment (Interest)	\$206.88	5.973
Exchange In	\$157,094.73	4,629.210
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$190,211.68	5,193.189
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$11,044.27)	(326.238)
Forfeiture Debit	(\$789.32)	(23.250)
Administrative Fee	(\$780.21)	(22.557)
Exchange Out	(\$174,419.14)	(4,744.488)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$187,032.94)	(5,116.533)
Market Value as of 12/31/2024	\$46,881.89	1,450.105

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: MFS INTL DIVRSN R6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$120,202.29	5,409.644
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$3,049.10	129.096
Contributions/Employee EMPLOYEE DEFERRAL	\$6,753.27	285.904
ROTH DEFERRAL	\$2,007.28	85.759
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$8,038.41	349.649
Realized Gain/(Loss)	\$194.71	0.000
Unrealized Gain/(Loss)	(\$4,546.46)	0.000
Loan Repayment (Principal)	\$1,476.59	62.393
Loan Repayment (Interest)	\$198.26	8.423
Exchange In	\$100,439.78	4,075.946
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$117,610.94	4,997.170
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$3,908.82)	(170.424)
Forfeiture Debit	(\$660.80)	(28.929)
Administrative Fee	(\$870.83)	(36.758)
Exchange Out	(\$1,003.41)	(45.129)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$6,443.86)	(281.240)
Market Value as of 12/31/2024	\$231,369.37	10,125.574

## SUMMARY OF PLAN OPERATIONS (FUND)

FUND: VANG SMCPVL IDX ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$211,117.24	2,729.729
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$6,375.95	78.509
Contributions/Employee EMPLOYEE DEFERRAL	\$19,807.77	243.688
ROTH DEFERRAL	\$5,676.66	69.709
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$4,228.98	51.199
Realized Gain/(Loss)	\$1,006.05	0.000
Unrealized Gain/(Loss)	\$19,323.27	0.000
Loan Repayment (Principal)	\$503.73	6.259
Loan Repayment (Interest)	\$75.26	0.940
Exchange In	\$9,256.18	115.978
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$66,253.85	566.282
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$677.57)	(8.613)
Forfeiture Debit	(\$104.09)	(1.323)
Administrative Fee	(\$594.03)	(7.421)
Exchange Out	(\$42,658.39)	(538.992)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$44,034.08)	(556.349)
Market Value as of 12/31/2024	\$233,337.01	2,739.662

## SUMMARY OF PLAN OPERATIONS (FUND)

## FUND: VANG MDCPVAL IDX ADM

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$297,552.85	3,963.144
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer EMPLOYER MATCH	\$8,104.87	100.197
Contributions/Employee EMPLOYEE DEFERRAL	\$27,616.95	340.762
ROTH DEFERRAL	\$3,026.59	37.588
ROLLOVER	\$0.00	0.000
ROTH ROLLOVER	\$0.00	0.000
Interest and Dividends	\$7,055.86	85.619
Realized Gain/(Loss)	\$3,155.77	0.000
Unrealized Gain/(Loss)	\$24,846.45	0.000
Loan Repayment (Principal)	\$1,554.74	18.926
Loan Repayment (Interest)	\$209.69	2.580
Exchange In	\$170,806.44	2,013.665
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
TOTAL RECEIPTS	\$246,377.36	2,599.337
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$2,733.60)	(35.700)
Forfeiture Debit	(\$482.17)	(6.320)
Administrative Fee	(\$1,238.46)	(15.332)
Exchange Out	(\$77,107.43)	(986.946)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
TOTAL DISBURSEMENTS	(\$81,561.66)	(1,044.298)
Market Value as of 12/31/2024	\$462,368.55	5,518.183

## 5500 WORKSHEET

Period Ending 12/31/2024

Part I Asset and Liability Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	Beginning <u>Of Year</u>	End <u>Of Year</u>
<b>ASSETS</b>				
A. Noninterest-bearing Cash	1(a)		\$0.00	\$0.00
B. Receivables				
Employers	1(b)(1)		\$0.00	\$0.00
Participants	1(b)(2)		\$0.00	\$0.00
Other	1(b)(3)		\$0.00	\$0.00
C. General Investments				
Interest-bearing Cash	1(c)(1)		\$1,487.30	\$1,560.89
U.S. Government Securities	1(c)(2)		\$0.00	\$0.00
Non-Emp Corp Debt Instr(PREFERRED)	1(c)(3)(A)		\$0.00	\$0.00
Non-Emp Corp Debt Instr(ALL OTHER)	1(c)(3)(B)		\$0.00	\$0.00
Non-Emp Corp Stock(PREFERRED)	1(c)(4)(A)		\$0.00	\$0.00
Non-Emp Corp Stock(COMMON)	1(c)(4)(B)		\$0.00	\$0.00
Partnership/Joint Venture Interests	1(c)(5)	3(a)	\$0.00	\$0.00
Non-Employer Real Estate	1(c)(6)	3(c)	\$0.00	\$0.00
Loans (other than to participants)	1(c)(7)	3(f)	\$0.00	\$0.00
Loans to Participants	1(c)(8)	3(e)	\$183,068.88	\$144,007.21
Interest in Common/Collective Trusts	1(c)(9)		\$79,195.51	\$140,017.84
Interest in Pooled Separate Accounts	1(c)(10)		\$0.00	\$0.00
Interest in Master Trust Invst. Ent.	1(c)(11)		\$0.00	\$0.00
Interest in 103-12 Investment Ent.	1(c)(12)		\$0.00	\$0.00
Interest in Registered Inv. Companies	1(c)(13)		\$14,196,370.91	\$18,309,185.49
Funds Held in Insurance Comp Gen Acct	1(c)(14)		\$0.00	\$0.00
Other	1(c)(15)		\$0.00	\$0.00
D. Employer Related Investment				
Employer Securities	1(d)(1)	3(d)	\$0.00	\$0.00
Employer Real Property	1(d)(2)	3(b)	\$0.00	\$0.00
E. Buildings/Other Prop. Used in Plan Op	1(e)	3(g)	\$0.00	\$0.00
F. Total Assets	1(f)	1(a)	\$14,460,122.60	\$18,594,771.43
<b>LIABILITIES</b>				
G. Benefit Claims Payable	1(g)		\$0.00	\$0.00
H. Operating Payables	1(h)		\$0.00	\$0.00
I. Acquisition Indebtedness	1(i)		\$0.00	\$0.00
J. Other Liabilities	1(j)		\$0.00	\$0.00
K. Total Liabilities	1(k)	1(b)	\$0.00	\$0.00
<b>NET ASSETS</b>				
L. Net Assets	1(l)	1(c)	\$14,460,122.60	\$18,594,771.43

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

## 5500 WORKSHEET

Period Ending 12/31/2024

Part II Income and Expense Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	<u>Amount</u>
<b>INCOME</b>			
A. Cash Contributions - Employer	2(a)(1)(A)	2(a)(1)	\$506,544.55
Cash Contributions - Part.(Non-Rollover)	2(a)(1)(B)	2(a)(2)	\$1,725,178.63
Cash Contributions - Other(Inc. Rollover)	2(a)(1)(C)	2(a)(3)	\$398,888.13
Non-Cash Contributions	2(a)(2)	2(b)	\$0.00
Total Contributions	2(a)(3)		\$2,630,611.31
B. Interest on Interest-Bearing Cash	2(b)(1)(A)	2(c)	\$73.59
Interest on U.S. Government Securities	2(b)(1)(B)	2(c)	\$0.00
Interest on Corp. Debt Instr.(Long Term)	2(b)(1)(C)(i)	2(c)	\$0.00
Interest on Corp. Debt Instr.(Short Term)	2(b)(1)(C)(ii)	2(c)	\$0.00
Interest on Loans (Other than to Part.)	2(b)(1)(D)	2(c)	\$0.00
Interest on Participant Loans	2(b)(1)(E)	2(c)	\$10,878.91
Other Interest	2(b)(1)(F)	2(c)	\$0.00
Total Interest	2(b)(1)(G)		\$10,952.50
Dividends - Corporate Stock (Preferred)	2(b)(2)(A)	2(c)	\$0.00
Dividends - Corporate Stock (Common)	2(b)(2)(B)	2(c)	\$0.00
Reg. Invest. Company Shares	2(b)(2)(C)	2(c)	\$595,819.33
Total Dividends	2(b)(2)(D)		\$595,819.33
Rents	2(b)(3)	2(c)	\$0.00
Net Real. Gain/Loss - Aggr. Proceeds	2(b)(4)(A)	2(c)	\$0.00
Net Real. Gain/Loss - Aggr. Carrying Amt	2(b)(4)(B)	2(c)	\$0.00
Net Real. Gain/Loss	2(b)(4)(C)		\$0.00
Unrealized Appr./Depr. - Real Estate	2(b)(5)(A)	2(c)	\$0.00
Unrealized Appr./Depr. - Other	2(b)(5)(B)	2(c)	\$0.00
Total Unrealized Appreciation/Depreciation	2(b)(5)(C)		\$0.00
Net Invest Gain/Loss - Com./Coll. Trust	2(b)(6)	2(c)	\$2,713.47
Net Invest Gain/Loss - Pooled Sep. Accts	2(b)(7)	2(c)	\$0.00
Net Invest Gain/Loss - Master Trust Accts	2(b)(8)	2(c)	\$0.00
Net Invest Gain/Loss - 103-12 Investment	2(b)(9)	2(c)	\$0.00
Net Invest Gain/Loss - Reg. Invest Comp	2(b)(10)	2(c)	\$2,028,974.79
C. Other Income	2(c)	2(c)	\$0.00
D. Total Income	2(d)	2(d)	\$5,269,071.40

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

## 5500 WORKSHEET

Period Ending 12/31/2024

Part II Income and Expense Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	<u>Amount</u>
<b>EXPENSES</b>			
E. Payments to Participants and Beneficiaries	2(e)(1)		\$1,087,911.46
Pay. to Insur. Carr. for Provision Benefit	2(e)(2)		\$0.00
Other Payments	2(e)(3)		\$0.00
Total Benefit Payments	2(e)(4)	2(e)	\$1,087,911.46
F. Corrective Distributions	2(f)	2(f)	\$0.00
G. Deemed Distributions of Participant Loans	2(g)	2(g)	\$0.00
H. Interest Expense	2(h)		\$0.00
I. Admin Expenses-Salaries and allowances	2(i)(1)		\$0.00
Admin Expenses-Contract Administrator Fee	2(i)(2)		\$0.00
Admin Expenses-Recordkeeping Fees	2(i)(3)		\$15,343.75
Admin Expenses-IQPA Audit Fees	2(i)(4)		\$0.00
Admin Expenses-Invest Adv and invest mgmt	2(i)(5)		\$31,167.36
Admin Expenses-Bank/trust comp cust fees	2(i)(6)		\$0.00
Admin Expenses-Actuarial fees	2(i)(7)		\$0.00
Admin Expenses-Legal fees	2(i)(8)		\$0.00
Admin Expenses-Valuation Appraisal fees	2(i)(9)		\$0.00
Admin Expenses-Other trustee fees and exp	2(i)(10)		\$0.00
Admin Expenses-Other expenses	2(i)(11)		\$0.00
Total Administrative Expenses	2(i)(12)	2(h)	\$46,511.11
J. Total Expenses	2(j)(b)	2(j)	\$1,134,422.57
<b>NET INCOME AND RECONCILIATION</b>			
K. Net Income/Loss	2(k)	2(k)	\$4,134,648.83
L. Transfer of Assets to this Plan	2(l)(1)	2(l)	\$0.00
Transfer of Assets from this Plan	2(l)(2)	2(l)	\$0.00
Net Amount of Intra-Plan Transfers			\$0.00
Assets Converted/Transferred to Fidelity			\$0.00
Adjust. to prior year balance			\$0.00
Net Assets - Beginning of Year 12/31/2023			\$14,460,122.60
Net Assets - End of Year 12/31/2024			\$18,594,771.43

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

PROGRAM: TRIALBAL -U (88212)  
TIME: 10:01

FIDELITY PARTICIPANT RECORDKEEPING SYSTEM  
IT SOFT USA, INC. 401(K) PLAN

DATE: 03/04/2025

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T R I A L B A L A N C E

IT SOFT USA, INC. 401(K) PLAN

F O R T H E P E R I O D 01/01/2024 T O 12/31/2024

T R I A L B A L A N C E  
IT SOFT USA, INC. 401(K) PLAN

T A B L E O F C O N T E N T S

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I. MARKET VALUE REPORT

FUND CODE	FUND NAME	<-----SHARES----->		<-----PRICE----->		<-----MARKET VALUE----->		MKT VALUE ALLOCATION
		12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	
2077	FID BALANCED K	12,825.378	12,931.730	\$26.93	\$29.56	\$345,387.40	\$382,261.94	02.07%
2080	FID CONTRAFUND K	45,997.092	46,578.497	\$16.15	\$21.10	\$742,853.03	\$982,806.32	05.33%
2090	FID GROWTH CO K	36,058.956	49,710.714	\$32.09	\$40.61	\$1,157,131.86	\$2,018,752.10	10.94%
2328	FID 500 INDEX	15,587.567	18,395.351	\$165.49	\$204.19	\$2,579,586.44	\$3,756,146.68	20.36%
2365	FID EXTD MKT IDX	3,009.181	2,597.080	\$78.06	\$90.88	\$234,896.69	\$236,022.63	01.28%
2990	FID FREEDOM 2010 K6	0.000	1,085.698	\$13.54	\$13.83	\$0.00	\$15,015.21	00.08%
2991	FID FREEDOM 2015 K6	0.000	1,403.449	\$11.10	\$11.34	\$0.00	\$15,915.11	00.09%
2992	FID FREEDOM 2020 K6	0.000	7,641.170	\$13.95	\$14.28	\$0.00	\$109,115.89	00.59%
2993	FID FREEDOM 2025 K6	0.000	27,773.307	\$13.03	\$13.56	\$0.00	\$376,606.06	02.04%
2994	FID FREEDOM 2030 K6	0.000	24,114.328	\$16.49	\$17.46	\$0.00	\$421,036.17	02.28%
2995	FID FREEDOM 2035 K6	0.000	58,708.281	\$14.46	\$15.59	\$0.00	\$915,262.11	04.96%
2996	FID FREEDOM 2040 K6	0.000	51,168.001	\$10.43	\$11.50	\$0.00	\$588,432.00	03.19%
2997	FID FREEDOM 2045 K6	0.000	49,048.227	\$12.01	\$13.41	\$0.00	\$657,736.73	03.56%
2998	FID FREEDOM 2050 K6	0.000	169,720.014	\$12.18	\$13.62	\$0.00	\$2,311,586.58	12.53%
2999	FID FREEDOM 2055 K6	0.000	98,484.337	\$14.11	\$15.78	\$0.00	\$1,554,082.83	08.42%
3000	FID FREEDOM 2060 K6	0.000	45,449.103	\$12.98	\$14.48	\$0.00	\$658,103.02	03.57%
3001	FID FREEDOM INC K6	0.000	2,209.432	\$10.41	\$10.53	\$0.00	\$23,265.30	00.13%
3019	FID FREEDOM INC K	859.614	0.000	\$10.42	\$10.54	\$8,957.17	\$0.00	00.00%
3020	FID FREEDOM 2005 K	1,213.848	0.000	\$10.99	\$11.17	\$13,340.19	\$0.00	00.00%
3021	FID FREEDOM 2010 K	1,048.557	0.000	\$13.62	\$13.92	\$14,281.35	\$0.00	00.00%
3022	FID FREEDOM 2015 K	1,342.431	0.000	\$11.16	\$11.40	\$14,981.54	\$0.00	00.00%
3023	FID FREEDOM 2020 K	9,702.373	0.000	\$14.02	\$14.36	\$136,027.28	\$0.00	00.00%
3024	FID FREEDOM 2025 K	48,751.708	0.000	\$13.07	\$13.61	\$637,184.82	\$0.00	00.00%
3025	FID FREEDOM 2030 K	29,541.842	0.000	\$16.55	\$17.55	\$488,917.47	\$0.00	00.00%
3026	FID FREEDOM 2035 K	49,856.858	0.000	\$14.51	\$15.65	\$723,423.00	\$0.00	00.00%
3027	FID FREEDOM 2040 K	63,327.330	0.000	\$10.49	\$11.56	\$664,303.66	\$0.00	00.00%
3028	FID FREEDOM 2045 K	24,517.138	0.000	\$12.06	\$13.47	\$295,676.72	\$0.00	00.00%
3029	FID FREEDOM 2050 K	151,324.858	0.000	\$12.21	\$13.65	\$1,847,676.53	\$0.00	00.00%
3030	FID FREEDOM 2055 K	90,132.169	0.000	\$14.14	\$15.81	\$1,274,468.87	\$0.00	00.00%
3031	FID FREEDOM 2060 K	33,701.689	0.000	\$12.99	\$14.49	\$437,784.93	\$0.00	00.00%
3416	FID FREEDOM 2065 K	11,322.022	0.000	\$11.90	\$13.22	\$134,732.05	\$0.00	00.00%
3417	FID FREEDOM 2065 K6	0.000	15,838.010	\$11.92	\$13.25	\$0.00	\$209,853.64	01.14%
	BLNK BROKERAGELINK	119,253.120	131,308.140	\$1.00	\$1.00	\$119,253.12	\$131,308.14	00.71%
O91S	TRP STABLE VALUE A	79,195.510	140,017.840	\$1.00	\$1.00	\$79,195.51	\$140,017.84	00.76%
OQFP	VANG SM CAP IDX ADM	2,303.958	2,205.311	\$102.19	\$115.16	\$235,441.49	\$253,963.56	01.38%
OQNH	VANG EXPLORER ADM	0.000	2,977.287	\$103.23	\$106.85	\$0.00	\$318,123.12	01.72%
OQOO	VANG INTM BD IDX ADM	23,868.801	36,871.200	\$10.36	\$10.13	\$247,280.76	\$373,505.26	02.02%
OS62	VANG DEV MKT IDX ADM	13,605.769	10,831.128	\$15.40	\$15.36	\$209,528.86	\$166,366.11	00.90%
OS9I	JPM SM CAP GROWTH R6	13,134.717	0.000	\$19.92	\$22.32	\$261,643.55	\$0.00	00.00%
OSF5	CRLN E MID CAP GR R6	2,013.661	2,744.417	\$77.75	\$77.95	\$156,562.13	\$213,927.32	01.16%
OU68	PGIM TOTAL RTN BD R6	18,777.242	21,393.267	\$12.06	\$11.84	\$226,453.54	\$253,296.30	01.37%
OUIP	AF NEW WORLD R6	4,235.700	5,122.767	\$74.96	\$76.97	\$317,508.07	\$394,299.34	02.14%
OVPB	DH LARGE CAP Y	1,373.449	1,450.105	\$31.82	\$32.33	\$43,703.17	\$46,881.89	00.25%
OY0E	MFS INTL DIVRSN R6	5,409.644	10,125.574	\$22.22	\$22.85	\$120,202.26	\$231,369.41	01.25%
OYUY	VANG SMCVPL IDX ADM	2,729.729	2,739.662	\$77.34	\$85.17	\$211,117.24	\$233,337.03	01.26%
OYY1	VANG MDCPVAL IDX ADM	3,963.144	5,518.183	\$75.08	\$83.79	\$297,552.86	\$462,368.54	02.51%

TOTAL MARKET VALUE :

\$14,277,053.56  
 =====

NET CHANGE :

\$4,173,710.62  
 =====

II. PLAN ACTIVITY SUMMARY

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023 CASH	<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024 CASH	<---ENDING BALANCE---> AS OF 12/31/2024 CASH
CONTRIBUTION	\$4,282,162.29	\$2,630,611.31	\$6,912,773.60
DIVIDEND	1,358,420.78	593,275.15	1,951,695.93
INTEREST	22,874.89	0.00	22,874.89
FORFEITURE CREDIT	76,399.27	62,394.61	138,793.88
EXCHANGE IN	5,791,336.34	9,785,847.37	15,577,183.71
REALIZED G/L	(153,162.20)	1,490,938.79	1,337,776.59
BALANCE FORWARD	5,578,158.99	0.00	5,578,158.99
LOAN WITHDRAWAL	(325,253.00)	(50,000.00)	(375,253.00)
WITHDRAWAL	(2,725,956.23)	(1,065,744.79)	(3,791,701.02)
TRANSFERS	4,556,624.43	0.00	4,556,624.43
FORFEITURE DEBIT	(76,399.27)	(62,394.61)	(138,793.88)
EXCHANGE OUT	(5,791,336.34)	(9,785,847.37)	(15,577,183.71)
FEES	(88,342.37)	(46,511.11)	(134,853.48)
LOAN REPAYMENT	281,252.57	67,202.81	348,455.38
INTEREST ON LOAN	24,869.63	10,571.10	35,440.73
ADJUSTMENT	16,194.32	12,055.02	28,249.34
GRAND TOTAL:	\$12,827,844.10	\$3,642,398.28	\$16,470,242.38
ENDING MARKET VALUE			\$18,450,764.18

III. FUND TOTALS

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2077 FID BALANCED K						
CONTRIBUTION	51,020.15	1,967.866	1,836.38	65.556	52,856.53	2,033.422
DIVIDEND	79,673.21	3,061.245	21,064.20	708.160	100,737.41	3,769.405
INTEREST	37.91	1.561	0.00	0.000	37.91	1.561
EXCHANGE IN	103,720.09	3,639.468	0.00	0.000	103,720.09	3,639.468
REALIZED G/L	5,928.26	0.000	2,553.28	0.000	8,481.54	0.000
BALANCE FORWARD	9,242.02	384.124	0.00	0.000	9,242.02	384.124
WITHDRAWAL	(152,054.85)	(5,260.962)	(18,419.89)	(647.720)	(170,474.74)	(5,908.682)
TRANSFERS	239,900.21	9,681.203	0.00	0.000	239,900.21	9,681.203
FORFEITURE DEBIT	(3,715.97)	(134.977)	0.00	0.000	(3,715.97)	(134.977)
EXCHANGE OUT	(18,085.49)	(735.621)	0.00	0.000	(18,085.49)	(735.621)
FEES	(1,979.69)	(73.636)	(566.39)	(19.644)	(2,546.08)	(93.280)
LOAN REPAYMENT	8,305.08	281.944	0.00	0.000	8,305.08	281.944
INTEREST ON LOAN	510.99	18.849	0.00	0.000	510.99	18.849
ADJUSTMENT	(154.41)	(5.686)	0.00	0.000	(154.41)	(5.686)
TOTAL	\$322,347.51	12,825.378	\$6,467.58	106.352	\$328,815.09	12,931.730

ENDING NAV VALUE

\$29.56

ENDING MARKET VALUE

\$382,261.94

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2080 FID CONTRAFUND K						
CONTRIBUTION	90,726.26	5,842.738	87,161.59	4,441.464	177,887.85	10,284.202
DIVIDEND	126,156.46	8,205.991	40,434.84	1,848.100	166,591.30	10,054.091
INTEREST	55.99	4.271	0.00	0.000	55.99	4.271
EXCHANGE IN	293,076.88	19,416.280	17,171.55	914.985	310,248.43	20,331.265
REALIZED G/L	(18,053.73)	0.000	34,112.56	0.000	16,058.83	0.000
BALANCE FORWARD	13,653.89	1,054.355	0.00	0.000	13,653.89	1,054.355
LOAN WITHDRAWAL	(2,947.85)	(199.314)	0.00	0.000	(2,947.85)	(199.314)
WITHDRAWAL	(92,258.95)	(7,275.167)	(25,086.03)	(1,282.091)	(117,344.98)	(8,557.258)
TRANSFERS	241,553.52	17,352.983	0.00	0.000	241,553.52	17,352.983
FORFEITURE DEBIT	(561.99)	(33.632)	(2,201.63)	(108.938)	(2,763.62)	(142.570)
EXCHANGE OUT	(19,684.73)	(1,400.364)	(109,495.19)	(5,387.069)	(129,179.92)	(6,787.433)
FEES	(2,597.02)	(167.996)	(3,714.34)	(195.308)	(6,311.36)	(363.304)
LOAN REPAYMENT	44,831.27	3,080.726	5,950.75	306.181	50,782.02	3,386.907
INTEREST ON LOAN	2,184.85	127.177	848.05	44.081	3,032.90	171.258
ADJUSTMENT	(189.01)	(10.956)	0.00	0.000	(189.01)	(10.956)
TOTAL	\$675,945.84	45,997.092	\$45,182.15	581.405	\$721,127.99	46,578.497

ENDING NAV VALUE \$21.10

ENDING MARKET VALUE \$982,806.32

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2090 FID GROWTH CO K						
CONTRIBUTION	184,603.29	6,340.119	136,744.29	3,562.371	321,347.58	9,902.490
DIVIDEND	244,239.85	7,716.724	163,409.26	3,886.073	407,649.11	11,602.797
INTEREST	759.42	29.411	0.00	0.000	759.42	29.411
EXCHANGE IN	565,030.97	22,791.914	274,518.97	7,161.973	839,549.94	29,953.887
REALIZED G/L	54,155.34	0.000	3,185.98	0.000	57,341.32	0.000
BALANCE FORWARD	185,192.71	7,325.659	0.00	0.000	185,192.71	7,325.659
LOAN WITHDRAWAL	(14,937.55)	(380.960)	0.00	0.000	(14,937.55)	(380.960)
WITHDRAWAL	(65,308.89)	(2,124.953)	(16,498.20)	(498.651)	(81,807.09)	(2,623.604)
TRANSFERS	203,756.71	9,402.708	0.00	0.000	203,756.71	9,402.708
FORFEITURE DEBIT	(4,367.89)	(135.178)	0.00	0.000	(4,367.89)	(135.178)
EXCHANGE OUT	(476,769.34)	(15,202.692)	(16,715.92)	(472.816)	(493,485.26)	(15,675.508)
FEES	(7,232.07)	(236.838)	(3,112.94)	(81.874)	(10,345.01)	(318.712)
LOAN REPAYMENT	15,749.57	496.408	3,232.12	82.433	18,981.69	578.841
INTEREST ON LOAN	1,667.63	55.899	476.49	12.249	2,144.12	68.148
ADJUSTMENT	(635.03)	(19.265)	0.00	0.000	(635.03)	(19.265)
<b>TOTAL</b>	<b>\$885,904.72</b>	<b>36,058.956</b>	<b>\$545,240.05</b>	<b>13,651.758</b>	<b>\$1,431,144.77</b>	<b>49,710.714</b>

ENDING NAV VALUE \$40.61

ENDING MARKET VALUE \$2,018,752.10

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2328 FID 500 INDEX						
CONTRIBUTION	706,752.48	4,885.422	403,857.16	2,189.809	1,110,609.64	7,075.231
DIVIDEND	63,873.08	451.374	43,613.70	222.915	107,486.78	674.289
INTEREST	4,765.36	33.982	0.00	0.000	4,765.36	33.982
EXCHANGE IN	884,626.63	7,238.429	371,086.40	1,940.287	1,255,713.03	9,178.716
REALIZED G/L	30,513.90	0.000	39,526.66	0.000	70,040.56	0.000
BALANCE FORWARD	1,162,061.21	8,404.293	0.00	0.000	1,162,061.21	8,404.293
LOAN WITHDRAWAL	(43,048.15)	(334.082)	(3,000.00)	(14.393)	(46,048.15)	(348.475)
WITHDRAWAL	(298,595.07)	(2,170.375)	(108,327.23)	(625.950)	(406,922.30)	(2,796.325)
TRANSFERS	396,247.64	3,507.237	0.00	0.000	396,247.64	3,507.237
FORFEITURE DEBIT	(6,971.31)	(52.889)	(5,500.99)	(31.746)	(12,472.30)	(84.635)
EXCHANGE OUT	(853,477.93)	(6,777.361)	(157,894.56)	(894.794)	(1,011,372.49)	(7,672.155)
FEES	(9,210.26)	(66.025)	(5,885.03)	(31.971)	(15,095.29)	(97.996)
LOAN REPAYMENT	56,965.95	451.079	9,188.60	48.819	66,154.55	499.898
INTEREST ON LOAN	2,860.19	20.247	902.59	4.808	3,762.78	25.055
ADJUSTMENT	(476.20)	(3.764)	0.00	0.000	(476.20)	(3.764)
TOTAL	\$2,096,887.52	15,587.567	\$587,567.30	2,807.784	\$2,684,454.82	18,395.351

ENDING NAV VALUE \$204.19

ENDING MARKET VALUE \$3,756,146.68

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2365 FID EXTD MKT IDX						
CONTRIBUTION	42,007.17	625.895	20,314.72	245.717	62,321.89	871.612
DIVIDEND	49,748.87	649.519	1,134.16	12.330	50,883.03	661.849
INTEREST	74.85	1.150	0.00	0.000	74.85	1.150
EXCHANGE IN	56,254.05	759.257	40,787.02	507.988	97,041.07	1,267.245
REALIZED G/L	(7,994.42)	0.000	8,696.10	0.000	701.68	0.000
BALANCE FORWARD	18,252.61	284.266	0.00	0.000	18,252.61	284.266
LOAN WITHDRAWAL	(211.33)	(3.224)	0.00	0.000	(211.33)	(3.224)
WITHDRAWAL	(273,116.71)	(3,961.800)	(14,562.51)	(184.086)	(287,679.22)	(4,145.886)
TRANSFERS	435,851.84	6,677.675	0.00	0.000	435,851.84	6,677.675
FORFEITURE DEBIT	(2,518.61)	(30.793)	(583.16)	(7.191)	(3,101.77)	(37.984)
EXCHANGE OUT	(113,285.25)	(1,994.771)	(82,776.08)	(987.923)	(196,061.33)	(2,982.694)
FEES	(2,358.76)	(32.216)	(695.97)	(8.635)	(3,054.73)	(40.851)
LOAN REPAYMENT	2,446.76	35.166	676.54	8.415	3,123.30	43.581
INTEREST ON LOAN	181.43	2.634	103.15	1.284	284.58	3.918
ADJUSTMENT	(286.67)	(3.577)	0.00	0.000	(286.67)	(3.577)
TOTAL	\$205,045.83	3,009.181	(\$26,906.03)	(412.101)	\$178,139.80	2,597.080

ENDING NAV VALUE \$90.88

ENDING MARKET VALUE \$236,022.63

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2990 FID FREEDOM 2010 K6						
DIVIDEND	0.00	0.000	422.08	30.496	422.08	30.496
EXCHANGE IN	0.00	0.000	15,058.09	1,055.227	15,058.09	1,055.227
REALIZED G/L	0.00	0.000	0.01	0.000	0.01	0.000
FEES	0.00	0.000	(0.36)	(0.025)	(0.36)	(0.025)
TOTAL	\$0.00	0.000	\$15,479.82	1,085.698	\$15,479.82	1,085.698
ENDING NAV VALUE						\$13.83
ENDING MARKET VALUE						\$15,015.21

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2991 FID FREEDOM 2015 K6						
DIVIDEND	0.00	0.000	496.30	43.727	496.30	43.727
EXCHANGE IN	0.00	0.000	15,963.51	1,359.754	15,963.51	1,359.754
REALIZED G/L	0.00	0.000	0.02	0.000	0.02	0.000
FEES	0.00	0.000	(0.39)	(0.032)	(0.39)	(0.032)
TOTAL	\$0.00	0.000	\$16,459.44	1,403.449	\$16,459.44	1,403.449
ENDING NAV VALUE						\$11.34
ENDING MARKET VALUE						\$15,915.11

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2992 FID FREEDOM 2020 K6						
CONTRIBUTION	0.00	0.000	1,180.04	79.625	1,180.04	79.625
DIVIDEND	0.00	0.000	3,844.83	269.057	3,844.83	269.057
EXCHANGE IN	0.00	0.000	108,366.78	7,292.515	108,366.78	7,292.515
REALIZED G/L	0.00	0.000	0.02	0.000	0.02	0.000
FEES	0.00	0.000	(0.41)	(0.027)	(0.41)	(0.027)
TOTAL	\$0.00	0.000	\$113,391.26	7,641.170	\$113,391.26	7,641.170
ENDING NAV VALUE						\$14.28
ENDING MARKET VALUE						\$109,115.89

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2993 FID FREEDOM 2025 K6						
CONTRIBUTION	0.00	0.000	17,331.24	1,233.479	17,331.24	1,233.479
DIVIDEND	0.00	0.000	11,984.52	883.164	11,984.52	883.164
EXCHANGE IN	0.00	0.000	359,933.52	25,581.631	359,933.52	25,581.631
REALIZED G/L	0.00	0.000	0.03	0.000	0.03	0.000
FEES	0.00	0.000	(2.32)	(0.163)	(2.32)	(0.163)
LOAN REPAYMENT	0.00	0.000	875.74	62.508	875.74	62.508
INTEREST ON LOAN	0.00	0.000	177.86	12.688	177.86	12.688
TOTAL	\$0.00	0.000	\$390,300.59	27,773.307	\$390,300.59	27,773.307
ENDING NAV VALUE						\$13.56
ENDING MARKET VALUE						\$376,606.06

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2994 FID FREEDOM 2030 K6						
CONTRIBUTION	0.00	0.000	9,018.79	498.411	9,018.79	498.411
DIVIDEND	0.00	0.000	11,720.43	670.123	11,720.43	670.123
EXCHANGE IN	0.00	0.000	413,942.47	22,945.812	413,942.47	22,945.812
REALIZED G/L	0.00	0.000	0.00	0.000	0.00	0.000
FEES	0.00	0.000	(0.32)	(0.018)	(0.32)	(0.018)
<b>TOTAL</b>	<b>\$0.00</b>	<b>0.000</b>	<b>\$434,681.37</b>	<b>24,114.328</b>	<b>\$434,681.37</b>	<b>24,114.328</b>
ENDING NAV VALUE						\$17.46
ENDING MARKET VALUE						\$421,036.17

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2995 FID FREEDOM 2035 K6						
CONTRIBUTION	0.00	0.000	12,644.23	784.888	12,644.23	784.888
DIVIDEND	0.00	0.000	24,263.83	1,553.384	24,263.83	1,553.384
EXCHANGE IN	0.00	0.000	905,866.33	56,370.030	905,866.33	56,370.030
REALIZED G/L	0.00	0.000	0.02	0.000	0.02	0.000
FEES	0.00	0.000	(0.35)	(0.021)	(0.35)	(0.021)
TOTAL	\$0.00	0.000	\$942,774.06	58,708.281	\$942,774.06	58,708.281
ENDING NAV VALUE						\$15.59
ENDING MARKET VALUE						\$915,262.11

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2996 FID FREEDOM 2040 K6						
CONTRIBUTION	0.00	0.000	11,897.26	999.155	11,897.26	999.155
DIVIDEND	0.00	0.000	15,006.56	1,302.654	15,006.56	1,302.654
EXCHANGE IN	0.00	0.000	874,954.44	73,960.646	874,954.44	73,960.646
REALIZED G/L	0.00	0.000	6,788.88	0.000	6,788.88	0.000
EXCHANGE OUT	0.00	0.000	(304,233.94)	(25,143.300)	(304,233.94)	(25,143.300)
FEES	0.00	0.000	(13.13)	(1.096)	(13.13)	(1.096)
LOAN REPAYMENT	0.00	0.000	514.34	43.314	514.34	43.314
INTEREST ON LOAN	0.00	0.000	78.72	6.628	78.72	6.628
TOTAL	\$0.00	0.000	\$604,993.13	51,168.001	\$604,993.13	51,168.001

ENDING NAV VALUE \$11.50

ENDING MARKET VALUE \$588,432.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2997 FID FREEDOM 2045 K6						
CONTRIBUTION	0.00	0.000	18,677.15	1,351.549	18,677.15	1,351.549
DIVIDEND	0.00	0.000	14,336.01	1,067.462	14,336.01	1,067.462
EXCHANGE IN	0.00	0.000	656,045.43	47,712.394	656,045.43	47,712.394
REALIZED G/L	0.00	0.000	226.03	0.000	226.03	0.000
LOAN WITHDRAWAL	0.00	0.000	(15,000.00)	(1,074.499)	(15,000.00)	(1,074.499)
EXCHANGE OUT	0.00	0.000	(359.77)	(25.864)	(359.77)	(25.864)
FEES	0.00	0.000	0.00	0.000	0.00	0.000
LOAN REPAYMENT	0.00	0.000	157.12	11.407	157.12	11.407
INTEREST ON LOAN	0.00	0.000	79.59	5.778	79.59	5.778
<b>TOTAL</b>	<b>\$0.00</b>	<b>0.000</b>	<b>\$674,161.56</b>	<b>49,048.227</b>	<b>\$674,161.56</b>	<b>49,048.227</b>

ENDING NAV VALUE \$13.41

ENDING MARKET VALUE \$657,736.73

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2998 FID FREEDOM 2050 K6						
CONTRIBUTION	0.00	0.000	47,191.20	3,362.608	47,191.20	3,362.608
DIVIDEND	0.00	0.000	49,237.45	3,609.783	49,237.45	3,609.783
EXCHANGE IN	0.00	0.000	2,267,748.66	162,562.630	2,267,748.66	162,562.630
REALIZED G/L	0.00	0.000	0.00	0.000	0.00	0.000
LOAN WITHDRAWAL	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	0.00	0.000	0.00	0.000
FEES	0.00	0.000	0.00	0.000	0.00	0.000
LOAN REPAYMENT	0.00	0.000	2,308.41	164.576	2,308.41	164.576
INTEREST ON LOAN	0.00	0.000	286.42	20.417	286.42	20.417
<b>TOTAL</b>	<b>\$0.00</b>	<b>0.000</b>	<b>\$2,366,772.14</b>	<b>169,720.014</b>	<b>\$2,366,772.14</b>	<b>169,720.014</b>

ENDING NAV VALUE \$13.62

ENDING MARKET VALUE \$2,311,586.58

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2999 FID FREEDOM 2055 K6						
CONTRIBUTION	0.00	0.000	46,280.26	2,849.186	46,280.26	2,849.186
DIVIDEND	0.00	0.000	32,529.25	2,057.512	32,529.25	2,057.512
EXCHANGE IN	0.00	0.000	1,549,363.20	95,876.439	1,549,363.20	95,876.439
REALIZED G/L	0.00	0.000	1,012.50	0.000	1,012.50	0.000
LOAN WITHDRAWAL	0.00	0.000	0.00	0.000	0.00	0.000
WITHDRAWAL	0.00	0.000	(35,184.15)	(2,118.423)	(35,184.15)	(2,118.423)
FORFEITURE DEBIT	0.00	0.000	(2,191.35)	(132.328)	(2,191.35)	(132.328)
EXCHANGE OUT	0.00	0.000	(785.60)	(48.049)	(785.60)	(48.049)
FEES	0.00	0.000	0.00	0.000	0.00	0.000
LOAN REPAYMENT	0.00	0.000	0.00	0.000	0.00	0.000
INTEREST ON LOAN	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$1,591,024.11	98,484.337	\$1,591,024.11	98,484.337
ENDING NAV VALUE						\$15.78
ENDING MARKET VALUE						\$1,554,082.83

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3000 FID FREEDOM 2060 K6						
CONTRIBUTION	0.00	0.000	41,413.22	2,774.106	41,413.22	2,774.106
DIVIDEND	0.00	0.000	13,449.11	926.885	13,449.11	926.885
EXCHANGE IN	0.00	0.000	628,613.97	42,387.997	628,613.97	42,387.997
REALIZED G/L	0.00	0.000	410.09	0.000	410.09	0.000
WITHDRAWAL	0.00	0.000	(10,000.00)	(646.830)	(10,000.00)	(646.830)
EXCHANGE OUT	0.00	0.000	(405.51)	(27.034)	(405.51)	(27.034)
FEES	0.00	0.000	0.00	0.000	0.00	0.000
LOAN REPAYMENT	0.00	0.000	338.58	22.774	338.58	22.774
INTEREST ON LOAN	0.00	0.000	166.88	11.205	166.88	11.205
TOTAL	\$0.00	0.000	\$673,986.34	45,449.103	\$673,986.34	45,449.103

ENDING NAV VALUE \$14.48

ENDING MARKET VALUE \$658,103.02

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3001 FID FREEDOM INC K6						
DIVIDEND	0.00	0.000	290.19	27.559	290.19	27.559
EXCHANGE IN	0.00	0.000	23,302.87	2,181.916	23,302.87	2,181.916
REALIZED G/L	0.00	0.000	0.01	0.000	0.01	0.000
FEES	0.00	0.000	(0.46)	(0.043)	(0.46)	(0.043)
TOTAL	\$0.00	0.000	\$23,592.61	2,209.432	\$23,592.61	2,209.432
ENDING NAV VALUE						\$10.53
ENDING MARKET VALUE						\$23,265.30

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3019 FID FREEDOM INC K						
CONTRIBUTION	9,065.91	784.468	0.00	0.000	9,065.91	784.468
DIVIDEND	1,413.33	128.308	333.27	31.204	1,746.60	159.512
EXCHANGE IN	4,064.12	398.443	13,666.80	1,289.320	17,730.92	1,687.763
REALIZED G/L	(34.23)	0.000	(639.81)	0.000	(674.04)	0.000
WITHDRAWAL	(11.68)	(0.959)	0.00	0.000	(11.68)	(0.959)
TRANSFERS	305.67	26.037	0.00	0.000	305.67	26.037
EXCHANGE OUT	(4,797.49)	(473.125)	(23,302.87)	(2,177.839)	(28,100.36)	(2,650.964)
FEES	(44.95)	(4.091)	(24.47)	(2.299)	(69.42)	(6.390)
ADJUSTMENT	6.40	0.533	0.00	0.000	6.40	0.533
TOTAL	\$9,967.08	859.614	(\$9,967.08)	(859.614)	\$0.00	0.000

ENDING NAV VALUE \$10.54

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3020 FID FREEDOM 2005 K						
CONTRIBUTION	4,587.70	370.946	0.00	0.000	4,587.70	370.946
DIVIDEND	2,508.56	213.171	109.37	9.815	2,617.93	222.986
REALIZED G/L	(4.96)	0.000	(1,385.09)	0.000	(1,390.05)	0.000
WITHDRAWAL	(36.27)	(2.752)	0.00	0.000	(36.27)	(2.752)
TRANSFERS	7,965.38	638.252	0.00	0.000	7,965.38	638.252
EXCHANGE OUT	0.00	0.000	(13,666.80)	(1,222.717)	(13,666.80)	(1,222.717)
FEES	(73.80)	(6.257)	(10.40)	(0.946)	(84.20)	(7.203)
ADJUSTMENT	6.31	0.488	0.00	0.000	6.31	0.488
TOTAL	\$14,952.92	1,213.848	(\$14,952.92)	(1,213.848)	\$0.00	0.000

ENDING NAV VALUE \$11.17  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3021 FID FREEDOM 2010 K						
CONTRIBUTION	4,587.94	298.457	0.00	0.000	4,587.94	298.457
DIVIDEND	3,137.31	213.684	53.43	3.875	3,190.74	217.559
REALIZED G/L	(7.24)	0.000	(1,100.31)	0.000	(1,107.55)	0.000
WITHDRAWAL	(39.11)	(2.363)	0.00	0.000	(39.11)	(2.363)
TRANSFERS	8,521.02	543.779	0.00	0.000	8,521.02	543.779
EXCHANGE OUT	0.00	0.000	(15,058.09)	(1,050.809)	(15,058.09)	(1,050.809)
FEES	(78.58)	(5.388)	(22.66)	(1.623)	(101.24)	(7.011)
ADJUSTMENT	6.29	0.388	0.00	0.000	6.29	0.388
TOTAL	\$16,127.63	1,048.557	(\$16,127.63)	(1,048.557)	\$0.00	0.000

ENDING NAV VALUE \$13.92  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3022 FID FREEDOM 2015 K						
CONTRIBUTION	4,587.78	363.410	0.00	0.000	4,587.78	363.410
DIVIDEND	3,677.08	304.810	154.26	13.639	3,831.34	318.449
REALIZED G/L	(8.70)	0.000	(1,144.91)	0.000	(1,153.61)	0.000
WITHDRAWAL	(41.26)	(2.988)	0.00	0.000	(41.26)	(2.988)
TRANSFERS	8,838.69	683.580	0.00	0.000	8,838.69	683.580
EXCHANGE OUT	0.00	0.000	(15,963.51)	(1,353.988)	(15,963.51)	(1,353.988)
FEES	(81.79)	(6.853)	(23.93)	(2.082)	(105.72)	(8.935)
ADJUSTMENT	6.29	0.472	0.00	0.000	6.29	0.472
TOTAL	\$16,978.09	1,342.431	(\$16,978.09)	(1,342.431)	\$0.00	0.000

ENDING NAV VALUE \$11.40  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3023 FID FREEDOM 2020 K						
CONTRIBUTION	27,468.92	1,990.940	12,131.61	847.854	39,600.53	2,838.794
DIVIDEND	7,404.35	504.890	1,335.93	93.555	8,740.28	598.445
INTEREST	359.49	27.069	0.00	0.000	359.49	27.069
REALIZED G/L	(7.00)	0.000	12,078.72	0.000	12,071.72	0.000
BALANCE FORWARD	87,665.52	6,641.328	0.00	0.000	87,665.52	6,641.328
WITHDRAWAL	(43.35)	(2.444)	0.00	0.000	(43.35)	(2.444)
TRANSFERS	9,130.90	560.522	0.00	0.000	9,130.90	560.522
EXCHANGE OUT	0.00	0.000	(156,991.13)	(10,625.869)	(156,991.13)	(10,625.869)
FEES	(288.86)	(20.773)	(259.01)	(17.913)	(547.87)	(38.686)
ADJUSTMENT	13.91	0.841	0.00	0.000	13.91	0.841
TOTAL	\$131,703.88	9,702.373	(\$131,703.88)	(9,702.373)	\$0.00	0.000
ENDING NAV VALUE						\$14.36
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3024 FID FREEDOM 2025 K						
CONTRIBUTION	209,828.04	16,011.181	54,201.26	3,963.249	264,029.30	19,974.430
DIVIDEND	62,756.72	4,565.474	3,713.90	275.510	66,470.62	4,840.984
INTEREST	985.89	80.745	0.00	0.000	985.89	80.745
REALIZED G/L	(10,296.72)	0.000	33,142.90	0.000	22,846.18	0.000
BALANCE FORWARD	240,413.79	19,819.767	0.00	0.000	240,413.79	19,819.767
LOAN WITHDRAWAL	0.00	0.000	(16,000.00)	(1,123.596)	(16,000.00)	(1,123.596)
WITHDRAWAL	(12,424.34)	(985.280)	(269,867.00)	(20,044.189)	(282,291.34)	(21,029.469)
TRANSFERS	193,258.93	13,430.086	0.00	0.000	193,258.93	13,430.086
FORFEITURE DEBIT	(2,571.70)	(213.774)	0.00	0.000	(2,571.70)	(213.774)
EXCHANGE OUT	(54,247.27)	(4,640.404)	(451,763.87)	(32,589.320)	(506,011.14)	(37,229.724)
FEES	(2,024.62)	(152.575)	(1,089.92)	(80.191)	(3,114.54)	(232.766)
LOAN REPAYMENT	8,865.26	706.463	10,830.43	795.485	19,695.69	1,501.948
INTEREST ON LOAN	1,751.93	140.202	692.38	51.344	2,444.31	191.546
ADJUSTMENT	(155.99)	(10.177)	0.00	0.000	(155.99)	(10.177)
TOTAL	\$636,139.92	48,751.708	(\$636,139.92)	(48,751.708)	\$0.00	0.000
ENDING NAV VALUE						\$13.61
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3025 FID FREEDOM 2030 K						
CONTRIBUTION	231,170.79	14,370.475	86,876.40	5,038.870	318,047.19	19,409.345
DIVIDEND	22,334.87	1,319.616	2,326.89	134.895	24,661.76	1,454.511
INTEREST	1,054.17	68.989	0.00	0.000	1,054.17	68.989
REALIZED G/L	111.44	0.000	71,403.97	0.000	71,515.41	0.000
BALANCE FORWARD	257,062.51	16,945.453	0.00	0.000	257,062.51	16,945.453
WITHDRAWAL	(43,170.26)	(2,883.164)	(131,282.13)	(7,106.033)	(174,452.39)	(9,989.197)
TRANSFERS	12,374.43	690.537	0.00	0.000	12,374.43	690.537
FORFEITURE DEBIT	0.00	0.000	(9,215.59)	(501.047)	(9,215.59)	(501.047)
EXCHANGE OUT	(15,997.71)	(896.418)	(482,811.56)	(27,048.702)	(498,809.27)	(27,945.120)
FEES	(1,198.30)	(73.729)	(1,041.05)	(59.825)	(2,239.35)	(133.554)
ADJUSTMENT	1.13	0.083	0.00	0.000	1.13	0.083
TOTAL	\$463,743.07	29,541.842	(\$463,743.07)	(29,541.842)	\$0.00	0.000
ENDING NAV VALUE						\$17.55
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3026 FID FREEDOM 2035 K						
CONTRIBUTION	310,938.47	21,459.597	112,273.26	7,367.245	423,211.73	28,826.842
DIVIDEND	47,656.73	3,254.638	3,667.26	239.534	51,323.99	3,494.172
INTEREST	1,201.39	91.084	0.00	0.000	1,201.39	91.084
EXCHANGE IN	11,790.22	833.231	91,830.35	6,372.682	103,620.57	7,205.913
REALIZED G/L	(191,543.81)	0.000	119,989.65	0.000	(71,554.16)	0.000
BALANCE FORWARD	292,967.39	22,432.419	0.00	0.000	292,967.39	22,432.419
WITHDRAWAL	(69.72)	(4.284)	(104,582.24)	(6,958.233)	(104,651.96)	(6,962.517)
TRANSFERS	777,652.04	51,194.999	0.00	0.000	777,652.04	51,194.999
FORFEITURE DEBIT	0.00	0.000	(3,870.58)	(257.523)	(3,870.58)	(257.523)
EXCHANGE OUT	(558,434.66)	(49,414.922)	(910,220.47)	(56,521.407)	(1,468,655.13)	(105,936.329)
FEES	(1,651.78)	(116.751)	(1,528.08)	(99.156)	(3,179.86)	(215.907)
LOAN REPAYMENT	1,835.67	120.132	0.00	0.000	1,835.67	120.132
INTEREST ON LOAN	105.61	6.862	0.00	0.000	105.61	6.862
ADJUSTMENT	(6.70)	(0.147)	0.00	0.000	(6.70)	(0.147)
TOTAL	\$692,440.85	49,856.858	(\$692,440.85)	(49,856.858)	\$0.00	0.000
ENDING NAV VALUE						\$15.65
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3027 FID FREEDOM 2040 K						
CONTRIBUTION	254,344.94	24,700.156	108,739.04	9,745.752	363,083.98	34,445.908
DIVIDEND	65,384.00	6,208.770	3,183.61	283.240	68,567.61	6,492.010
INTEREST	1,336.88	142.678	0.00	0.000	1,336.88	142.678
REALIZED G/L	771.90	0.000	130,121.08	0.000	130,892.98	0.000
BALANCE FORWARD	326,003.63	35,167.596	0.00	0.000	326,003.63	35,167.596
WITHDRAWAL	(103,649.71)	(10,767.935)	0.00	0.000	(103,649.71)	(10,767.935)
TRANSFERS	96,003.10	8,997.479	0.00	0.000	96,003.10	8,997.479
FORFEITURE DEBIT	(7,534.66)	(781.123)	0.00	0.000	(7,534.66)	(781.123)
EXCHANGE OUT	(8,903.27)	(892.111)	(874,954.44)	(73,711.411)	(883,857.71)	(74,603.522)
FEES	(2,196.80)	(213.017)	(1,505.18)	(133.383)	(3,701.98)	(346.400)
LOAN REPAYMENT	5,747.91	585.710	4,538.76	409.463	10,286.67	995.173
INTEREST ON LOAN	2,000.60	205.721	873.02	79.009	2,873.62	284.730
ADJUSTMENT	(304.41)	(26.594)	0.00	0.000	(304.41)	(26.594)
TOTAL	\$629,004.11	63,327.330	(\$629,004.11)	(63,327.330)	\$0.00	0.000
ENDING NAV VALUE						\$11.56
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3028 FID FREEDOM 2045 K						
CONTRIBUTION	133,134.34	11,725.785	410,330.33	29,986.937	543,464.67	41,712.722
DIVIDEND	47,295.75	3,898.096	691.31	53.055	47,987.06	3,951.151
INTEREST	554.19	51.555	0.00	0.000	554.19	51.555
REALIZED G/L	(11,771.55)	0.000	63,160.68	0.000	51,389.13	0.000
BALANCE FORWARD	135,141.66	12,713.232	0.00	0.000	135,141.66	12,713.232
LOAN WITHDRAWAL	(25,000.00)	(2,127.659)	(5,000.00)	(409.500)	(30,000.00)	(2,537.159)
WITHDRAWAL	(91,543.78)	(8,460.608)	(56,941.66)	(4,129.200)	(148,485.44)	(12,589.808)
TRANSFERS	177,515.81	14,646.519	0.00	0.000	177,515.81	14,646.519
FORFEITURE DEBIT	0.00	0.000	(5,536.62)	(401.495)	(5,536.62)	(401.495)
EXCHANGE OUT	(90,418.83)	(7,952.132)	(685,674.53)	(49,919.928)	(776,093.36)	(57,872.060)
FEES	(2,183.54)	(184.563)	(1,373.32)	(105.256)	(3,556.86)	(289.819)
LOAN REPAYMENT	1,501.30	132.154	3,519.60	272.551	5,020.90	404.705
INTEREST ON LOAN	844.19	74.342	1,749.65	135.698	2,593.84	210.040
ADJUSTMENT	5.02	0.417	0.00	0.000	5.02	0.417
TOTAL	\$275,074.56	24,517.138	(\$275,074.56)	(24,517.138)	\$0.00	0.000
ENDING NAV VALUE						\$13.47
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3029 FID FREEDOM 2050 K						
CONTRIBUTION	633,487.07	53,466.301	238,869.62	18,193.064	872,356.69	71,659.365
DIVIDEND	198,046.41	16,193.004	3,126.90	236.890	201,173.31	16,429.894
INTEREST	4,125.58	379.190	0.00	0.000	4,125.58	379.190
EXCHANGE IN	59,717.74	3,989.162	0.00	0.000	59,717.74	3,989.162
REALIZED G/L	(72,256.97)	0.000	423,656.51	0.000	351,399.54	0.000
BALANCE FORWARD	1,006,041.88	93,498.315	0.00	0.000	1,006,041.88	93,498.315
LOAN WITHDRAWAL	(88,000.00)	(7,211.274)	0.00	0.000	(88,000.00)	(7,211.274)
WITHDRAWAL	(321,759.12)	(29,543.035)	(38,573.00)	(2,757.518)	(360,332.12)	(32,300.553)
TRANSFERS	430,039.42	35,249.133	0.00	0.000	430,039.42	35,249.133
FORFEITURE DEBIT	(9,252.92)	(895.603)	(6,562.56)	(456.685)	(15,815.48)	(1,352.288)
EXCHANGE OUT	(235,082.83)	(21,319.439)	(2,329,970.12)	(167,228.766)	(2,565,052.95)	(188,548.205)
FEES	(7,254.40)	(607.405)	(4,202.23)	(318.324)	(11,456.63)	(925.729)
LOAN REPAYMENT	95,682.47	7,573.970	11,365.30	863.237	107,047.77	8,437.207
INTEREST ON LOAN	7,512.51	598.685	1,875.41	143.244	9,387.92	741.929
ADJUSTMENT	(632.67)	(46.146)	0.00	0.000	(632.67)	(46.146)
TOTAL	\$1,700,414.17	151,324.858	(\$1,700,414.17)	(151,324.858)	\$0.00	0.000

ENDING NAV VALUE \$13.65

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3030 FID FREEDOM 2055 K						
CONTRIBUTION	387,713.98	29,128.247	218,604.94	14,333.487	606,318.92	43,461.734
DIVIDEND	57,523.83	4,065.752	2,376.17	155.514	59,900.00	4,221.266
INTEREST	3,675.22	291.220	0.00	0.000	3,675.22	291.220
EXCHANGE IN	4,797.49	364.275	0.00	0.000	4,797.49	364.275
REALIZED G/L	18,560.38	0.000	315,501.06	0.000	334,061.44	0.000
BALANCE FORWARD	896,215.01	71,812.100	0.00	0.000	896,215.01	71,812.100
LOAN WITHDRAWAL	(11,424.05)	(911.860)	0.00	0.000	(11,424.05)	(911.860)
WITHDRAWAL	(238,899.88)	(17,084.460)	(119,356.81)	(7,518.810)	(358,256.69)	(24,603.270)
TRANSFERS	69,878.18	5,019.984	0.00	0.000	69,878.18	5,019.984
FORFEITURE DEBIT	(18,312.80)	(1,325.799)	(17,121.51)	(1,071.296)	(35,434.31)	(2,397.095)
EXCHANGE OUT	(27,606.26)	(1,820.232)	(1,549,363.20)	(95,817.143)	(1,576,969.46)	(97,637.375)
FEES	(3,733.18)	(275.506)	(3,364.64)	(220.801)	(7,097.82)	(496.307)
LOAN REPAYMENT	13,841.49	840.195	81.25	5.714	13,922.74	845.909
INTEREST ON LOAN	851.35	58.743	16.58	1.166	867.93	59.909
ADJUSTMENT	(454.60)	(30.490)	0.00	0.000	(454.60)	(30.490)
TOTAL	\$1,152,626.16	90,132.169	(\$1,152,626.16)	(90,132.169)	\$0.00	0.000

ENDING NAV VALUE \$15.81

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3031 FID FREEDOM 2060 K						
CONTRIBUTION	208,021.62	16,772.887	168,134.87	12,048.477	376,156.49	28,821.364
DIVIDEND	13,539.60	1,073.585	2,278.50	162.747	15,818.10	1,236.332
INTEREST	845.01	72.845	0.00	0.000	845.01	72.845
REALIZED G/L	433.01	0.000	104,567.84	0.000	105,000.85	0.000
BALANCE FORWARD	206,047.96	17,964.078	0.00	0.000	206,047.96	17,964.078
LOAN WITHDRAWAL	0.00	0.000	(11,000.00)	(786.838)	(11,000.00)	(786.838)
WITHDRAWAL	(15,943.39)	(1,359.197)	(29,157.21)	(2,005.310)	(45,100.60)	(3,364.507)
FORFEITURE DEBIT	(2,442.77)	(208.250)	(3,426.06)	(235.630)	(5,868.83)	(443.880)
EXCHANGE OUT	(5,621.80)	(476.275)	(633,946.54)	(42,838.206)	(639,568.34)	(43,314.481)
FEES	(1,719.11)	(137.984)	(1,880.27)	(134.393)	(3,599.38)	(272.377)
LOAN REPAYMENT	0.00	0.000	805.59	55.521	805.59	55.521
INTEREST ON LOAN	0.00	0.000	463.15	31.943	463.15	31.943
TOTAL	\$403,160.13	33,701.689	(\$403,160.13)	(33,701.689)	\$0.00	0.000

ENDING NAV VALUE \$14.49  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3416 FID FREEDOM 2065 K						
CONTRIBUTION	90,267.46	8,214.380	69,796.08	5,448.450	160,063.54	13,662.830
DIVIDEND	2,566.01	221.639	882.77	68.913	3,448.78	290.552
INTEREST	125.20	11.779	0.00	0.000	125.20	11.779
EXCHANGE IN	1,433.06	148.350	0.00	0.000	1,433.06	148.350
REALIZED G/L	121.20	0.000	33,020.08	0.000	33,141.28	0.000
BALANCE FORWARD	30,532.30	2,905.070	0.00	0.000	30,532.30	2,905.070
EXCHANGE OUT	(1,500.00)	(124.585)	(225,875.29)	(16,779.312)	(227,375.29)	(16,903.897)
FEES	(599.58)	(54.611)	(769.29)	(60.073)	(1,368.87)	(114.684)
TOTAL	\$122,945.65	11,322.022	(\$122,945.65)	(11,322.022)	\$0.00	0.000

ENDING NAV VALUE \$13.22  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3417 FID FREEDOM 2065 K6						
CONTRIBUTION	0.00	0.000	11,900.31	870.832	11,900.31	870.832
DIVIDEND	0.00	0.000	4,805.22	362.110	4,805.22	362.110
EXCHANGE IN	0.00	0.000	202,822.27	14,913.403	202,822.27	14,913.403
REALIZED G/L	0.00	0.000	104.84	0.000	104.84	0.000
WITHDRAWAL	0.00	0.000	(3,166.43)	(227.147)	(3,166.43)	(227.147)
FORFEITURE DEBIT	0.00	0.000	(1,131.76)	(81.188)	(1,131.76)	(81.188)
EXCHANGE OUT	0.00	0.000	0.00	0.000	0.00	0.000
FEES	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$215,334.45	15,838.010	\$215,334.45	15,838.010
ENDING NAV VALUE						\$13.25
ENDING MARKET VALUE						\$209,853.64

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
BLNK BROKERAGELINK						
CONTRIBUTION	36,403.44	36,403.440	0.00	0.000	36,403.44	36,403.440
EXCHANGE IN	8,903.27	8,903.270	0.00	0.000	8,903.27	8,903.270
TRANSFERS	57,536.38	57,536.380	0.00	0.000	57,536.38	57,536.380
ADJUSTMENT	16,410.03	16,410.030	12,055.02	12,055.020	28,465.05	28,465.050
TOTAL	\$119,253.12	119,253.120	\$12,055.02	12,055.020	\$131,308.14	131,308.140
ENDING NAV VALUE						\$1.00
ENDING MARKET VALUE						\$131,308.14

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O91S TRP STABLE VALUE A						
CONTRIBUTION	50,888.41	50,888.410	(1,292.48)	(1,292.480)	49,595.93	49,595.930
DIVIDEND	17,366.34	17,366.340	2,713.47	2,713.470	20,079.81	20,079.810
INTEREST	21.50	21.500	0.00	0.000	21.50	21.500
FORFEITURE CREDIT	76,399.27	76,399.270	62,394.61	62,394.610	138,793.88	138,793.880
EXCHANGE IN	1,637,150.49	1,637,150.490	20,121.76	20,121.760	1,657,272.25	1,657,272.250
BALANCE FORWARD	5,242.74	5,242.740	0.00	0.000	5,242.74	5,242.740
LOAN WITHDRAWAL	(89,928.05)	(89,928.050)	0.00	0.000	(89,928.05)	(89,928.050)
WITHDRAWAL	(404,120.04)	(404,120.040)	(17,270.02)	(17,270.020)	(421,390.06)	(421,390.060)
FORFEITURE DEBIT	(3,485.77)	(3,485.770)	0.00	0.000	(3,485.77)	(3,485.770)
EXCHANGE OUT	(1,194,010.51)	(1,194,010.510)	0.00	0.000	(1,194,010.51)	(1,194,010.510)
FEES	(21,494.62)	(21,494.620)	(6,143.03)	(6,143.030)	(27,637.65)	(27,637.650)
LOAN REPAYMENT	1,011.85	1,011.850	269.11	269.110	1,280.96	1,280.960
INTEREST ON LOAN	207.27	207.270	28.91	28.910	236.18	236.180
ADJUSTMENT	3,946.63	3,946.630	0.00	0.000	3,946.63	3,946.630
TOTAL	\$79,195.51	79,195.510	\$60,822.33	60,822.330	\$140,017.84	140,017.840
ENDING NAV VALUE						\$1.00
ENDING MARKET VALUE						\$140,017.84

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O99Y TRP STABLE VALUE E						
CONTRIBUTION	11,451.75	11,451.750	0.00	0.000	11,451.75	11,451.750
DIVIDEND	1,595.55	1,595.550	0.00	0.000	1,595.55	1,595.550
EXCHANGE IN	428,830.48	428,830.480	0.00	0.000	428,830.48	428,830.480
TRANSFERS	206,338.76	206,338.760	0.00	0.000	206,338.76	206,338.760
EXCHANGE OUT	(648,209.00)	(648,209.000)	0.00	0.000	(648,209.00)	(648,209.000)
FEES	(9.75)	(9.750)	0.00	0.000	(9.75)	(9.750)
ADJUSTMENT	2.21	2.210	0.00	0.000	2.21	2.210
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$1.00
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OEFC DFA INTL CORE EQ I						
CONTRIBUTION	8,930.06	684.758	0.00	0.000	8,930.06	684.758
DIVIDEND	1,522.33	119.523	0.00	0.000	1,522.33	119.523
EXCHANGE IN	26,875.67	1,850.540	0.00	0.000	26,875.67	1,850.540
REALIZED G/L	13,967.17	0.000	0.00	0.000	13,967.17	0.000
WITHDRAWAL	(2,059.60)	(160.281)	0.00	0.000	(2,059.60)	(160.281)
TRANSFERS	62,707.47	4,508.085	0.00	0.000	62,707.47	4,508.085
FORFEITURE DEBIT	(229.00)	(17.821)	0.00	0.000	(229.00)	(17.821)
EXCHANGE OUT	(111,518.25)	(6,969.340)	0.00	0.000	(111,518.25)	(6,969.340)
FEES	(204.86)	(15.680)	0.00	0.000	(204.86)	(15.680)
LOAN REPAYMENT	44.54	2.874	0.00	0.000	44.54	2.874
INTEREST ON LOAN	9.61	0.620	0.00	0.000	9.61	0.620
ADJUSTMENT	(45.14)	(3.278)	0.00	0.000	(45.14)	(3.278)
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$15.42
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OKGZ DFA US LG CAP VAL						
CONTRIBUTION	13,772.35	410.909	0.00	0.000	13,772.35	410.909
DIVIDEND	1,460.02	44.089	0.00	0.000	1,460.02	44.089
EXCHANGE IN	63,810.39	1,691.923	0.00	0.000	63,810.39	1,691.923
REALIZED G/L	11,515.62	0.000	0.00	0.000	11,515.62	0.000
WITHDRAWAL	(13,864.10)	(422.217)	0.00	0.000	(13,864.10)	(422.217)
TRANSFERS	47,409.49	1,217.814	0.00	0.000	47,409.49	1,217.814
FORFEITURE DEBIT	(2,410.95)	(73.721)	0.00	0.000	(2,410.95)	(73.721)
EXCHANGE OUT	(121,593.78)	(2,864.991)	0.00	0.000	(121,593.78)	(2,864.991)
FEES	(273.18)	(8.057)	0.00	0.000	(273.18)	(8.057)
LOAN REPAYMENT	157.12	3.869	0.00	0.000	157.12	3.869
INTEREST ON LOAN	34.47	0.849	0.00	0.000	34.47	0.849
ADJUSTMENT	(17.45)	(0.467)	0.00	0.000	(17.45)	(0.467)
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000

ENDING NAV VALUE \$49.29  
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OQFP VANG SM CAP IDX ADM						
CONTRIBUTION	52,717.20	619.612	12,131.72	112.304	64,848.92	731.916
DIVIDEND	18,378.54	203.346	3,364.60	30.547	21,743.14	233.893
INTEREST	244.50	2.750	0.00	0.000	244.50	2.750
EXCHANGE IN	11,277.33	130.292	244.23	2.336	11,521.56	132.628
REALIZED G/L	27,802.06	0.000	4,057.97	0.000	31,860.03	0.000
BALANCE FORWARD	59,623.87	679.395	0.00	0.000	59,623.87	679.395
LOAN WITHDRAWAL	(584.63)	(6.190)	0.00	0.000	(584.63)	(6.190)
WITHDRAWAL	(233,662.94)	(2,599.215)	(7,242.61)	(68.196)	(240,905.55)	(2,667.411)
TRANSFERS	272,600.47	3,430.231	0.00	0.000	272,600.47	3,430.231
FORFEITURE DEBIT	0.00	0.000	(552.31)	(5.305)	(552.31)	(5.305)
EXCHANGE OUT	(15,421.72)	(162.833)	(17,370.74)	(167.556)	(32,792.46)	(330.389)
FEES	(2,283.99)	(25.044)	(456.43)	(4.341)	(2,740.42)	(29.385)
LOAN REPAYMENT	2,911.93	32.753	139.73	1.346	3,051.66	34.099
INTEREST ON LOAN	227.70	2.646	22.11	0.218	249.81	2.864
ADJUSTMENT	(337.31)	(3.785)	0.00	0.000	(337.31)	(3.785)
<b>TOTAL</b>	<b>\$193,493.01</b>	<b>2,303.958</b>	<b>(\$5,661.73)</b>	<b>(98.647)</b>	<b>\$187,831.28</b>	<b>2,205.311</b>

ENDING NAV VALUE \$115.16

ENDING MARKET VALUE \$253,963.56

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OQNH VANG EXPLORER ADM						
CONTRIBUTION	0.00	0.000	12,898.77	117.231	12,898.77	117.231
DIVIDEND	0.00	0.000	19,751.98	184.840	19,751.98	184.840
EXCHANGE IN	0.00	0.000	294,308.23	2,698.840	294,308.23	2,698.840
REALIZED G/L	0.00	0.000	258.53	0.000	258.53	0.000
WITHDRAWAL	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(2,563.09)	(21.158)	(2,563.09)	(21.158)
FEES	0.00	0.000	(270.64)	(2.466)	(270.64)	(2.466)
<b>TOTAL</b>	<b>\$0.00</b>	<b>0.000</b>	<b>\$324,383.78</b>	<b>2,977.287</b>	<b>\$324,383.78</b>	<b>2,977.287</b>
ENDING NAV VALUE						\$106.85
ENDING MARKET VALUE						\$318,123.12

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OQOO VANG INTM BD IDX ADM						
CONTRIBUTION	109,128.54	9,816.000	28,420.08	2,773.790	137,548.62	12,589.790
DIVIDEND	20,923.22	1,847.542	8,928.77	872.620	29,851.99	2,720.162
INTEREST	380.33	36.925	0.00	0.000	380.33	36.925
EXCHANGE IN	401,784.71	33,689.973	154,441.68	15,039.227	556,226.39	48,729.200
REALIZED G/L	2,800.82	0.000	(2,277.77)	0.000	523.05	0.000
BALANCE FORWARD	92,749.03	8,996.027	0.00	0.000	92,749.03	8,996.027
LOAN WITHDRAWAL	(11,403.75)	(972.983)	0.00	0.000	(11,403.75)	(972.983)
WITHDRAWAL	(45,185.08)	(3,990.314)	(8,249.41)	(805.757)	(53,434.49)	(4,796.071)
TRANSFERS	173,895.13	14,687.088	0.00	0.000	173,895.13	14,687.088
FORFEITURE DEBIT	(2,465.73)	(212.283)	(417.16)	(40.861)	(2,882.89)	(253.144)
EXCHANGE OUT	(487,830.83)	(40,257.991)	(50,088.33)	(4,957.688)	(537,919.16)	(45,215.679)
FEES	(3,240.84)	(289.400)	(1,092.80)	(107.021)	(4,333.64)	(396.421)
LOAN REPAYMENT	4,610.04	435.923	2,054.88	200.462	6,664.92	636.385
INTEREST ON LOAN	891.80	83.900	282.94	27.627	1,174.74	111.527
ADJUSTMENT	(20.36)	(1.606)	0.00	0.000	(20.36)	(1.606)
<b>TOTAL</b>	<b>\$257,017.03</b>	<b>23,868.801</b>	<b>\$132,002.88</b>	<b>13,002.399</b>	<b>\$389,019.91</b>	<b>36,871.200</b>

ENDING NAV VALUE \$10.13

ENDING MARKET VALUE \$373,505.26

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OS62 VANG DEV MKT IDX ADM						
CONTRIBUTION	61,066.84	4,289.630	28,719.89	1,802.000	89,786.73	6,091.630
DIVIDEND	11,481.33	782.477	6,554.95	417.564	18,036.28	1,200.041
INTEREST	413.09	28.949	0.00	0.000	413.09	28.949
EXCHANGE IN	113,514.96	7,626.385	8,027.53	506.247	121,542.49	8,132.632
REALIZED G/L	6,817.32	0.000	10,204.92	0.000	17,022.24	0.000
BALANCE FORWARD	100,736.91	7,139.397	0.00	0.000	100,736.91	7,139.397
LOAN WITHDRAWAL	(11,767.42)	(714.094)	0.00	0.000	(11,767.42)	(714.094)
WITHDRAWAL	(64,009.00)	(4,177.901)	(10,200.12)	(639.873)	(74,209.12)	(4,817.774)
TRANSFERS	56,944.06	3,998.881	0.00	0.000	56,944.06	3,998.881
FORFEITURE DEBIT	(3,508.80)	(235.525)	(981.73)	(61.953)	(4,490.53)	(297.478)
EXCHANGE OUT	(78,964.69)	(5,305.542)	(80,195.35)	(4,867.521)	(159,160.04)	(10,173.063)
FEES	(2,524.04)	(171.903)	(1,294.83)	(81.869)	(3,818.87)	(253.772)
LOAN REPAYMENT	4,263.21	288.953	2,093.81	131.483	6,357.02	420.436
INTEREST ON LOAN	836.37	56.619	306.21	19.281	1,142.58	75.900
ADJUSTMENT	(8.29)	(0.557)	0.00	0.000	(8.29)	(0.557)
<b>TOTAL</b>	<b>\$195,291.85</b>	<b>13,605.769</b>	<b>(\$36,764.72)</b>	<b>(2,774.641)</b>	<b>\$158,527.13</b>	<b>10,831.128</b>

ENDING NAV VALUE \$15.36

ENDING MARKET VALUE \$166,366.11

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OS9I JPM SM CAP GROWTH R6						
CONTRIBUTION	37,031.20	1,829.072	19,763.48	917.969	56,794.68	2,747.041
DIVIDEND	46,338.62	1,751.824	0.00	0.000	46,338.62	1,751.824
INTEREST	137.43	7.717	0.00	0.000	137.43	7.717
EXCHANGE IN	214,091.24	11,094.862	73.31	3.476	214,164.55	11,098.338
REALIZED G/L	9,282.88	0.000	49,269.73	0.000	58,552.61	0.000
BALANCE FORWARD	33,515.95	1,913.011	0.00	0.000	33,515.95	1,913.011
LOAN WITHDRAWAL	(273.48)	(14.799)	0.00	0.000	(273.48)	(14.799)
WITHDRAWAL	(6,132.99)	(213.002)	(8,460.25)	(434.751)	(14,593.24)	(647.753)
TRANSFERS	10,381.91	502.999	0.00	0.000	10,381.91	502.999
FORFEITURE DEBIT	(583.08)	(20.318)	0.00	0.000	(583.08)	(20.318)
EXCHANGE OUT	(109,784.00)	(3,738.251)	(294,528.72)	(13,610.957)	(404,312.72)	(17,349.208)
FEES	(1,415.28)	(63.240)	(212.73)	(10.454)	(1,628.01)	(73.694)
LOAN REPAYMENT	1,522.99	83.352	0.00	0.000	1,522.99	83.352
INTEREST ON LOAN	105.47	5.768	0.00	0.000	105.47	5.768
ADJUSTMENT	(123.68)	(4.278)	0.00	0.000	(123.68)	(4.278)
<b>TOTAL</b>	<b>\$234,095.18</b>	<b>13,134.717</b>	<b>(\$234,095.18)</b>	<b>(13,134.717)</b>	<b>\$0.00</b>	<b>0.000</b>

ENDING NAV VALUE \$22.32

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OSF5 CRLN E MID CAP GR R6						
CONTRIBUTION	46,363.60	583.521	34,978.96	425.311	81,342.56	1,008.832
DIVIDEND	28,501.82	343.921	24,508.32	312.568	53,010.14	656.489
INTEREST	191.84	2.547	0.00	0.000	191.84	2.547
EXCHANGE IN	77,059.42	870.811	48.87	0.600	77,108.29	871.411
REALIZED G/L	1,314.01	0.000	80.05	0.000	1,394.06	0.000
BALANCE FORWARD	46,779.27	631.299	0.00	0.000	46,779.27	631.299
WITHDRAWAL	(19,732.58)	(239.444)	(336.22)	(3.627)	(20,068.80)	(243.071)
TRANSFERS	54,943.62	768.120	0.00	0.000	54,943.62	768.120
FORFEITURE DEBIT	(485.88)	(5.009)	0.00	0.000	(485.88)	(5.009)
EXCHANGE OUT	(78,995.25)	(937.303)	(237.04)	(2.966)	(79,232.29)	(940.269)
FEES	(846.04)	(10.245)	(333.14)	(4.122)	(1,179.18)	(14.367)
LOAN REPAYMENT	396.10	5.147	210.30	2.552	606.40	7.699
INTEREST ON LOAN	77.69	1.009	36.22	0.440	113.91	1.449
ADJUSTMENT	(64.50)	(0.713)	0.00	0.000	(64.50)	(0.713)
TOTAL	\$155,503.12	2,013.661	\$58,956.32	730.756	\$214,459.44	2,744.417
ENDING NAV VALUE						\$77.95
ENDING MARKET VALUE						\$213,927.32

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OU68 PGIM TOTAL RTN BD R6						
CONTRIBUTION	75,660.68	5,453.597	7,902.72	661.007	83,563.40	6,114.604
DIVIDEND	44,935.30	3,412.209	11,714.13	979.976	56,649.43	4,392.185
INTEREST	11.25	0.945	0.00	0.000	11.25	0.945
EXCHANGE IN	162,720.84	12,230.167	22,389.34	1,888.302	185,110.18	14,118.469
REALIZED G/L	(32,366.00)	0.000	58.08	0.000	(32,307.92)	0.000
BALANCE FORWARD	2,742.85	230.491	0.00	0.000	2,742.85	230.491
LOAN WITHDRAWAL	(3,696.76)	(267.029)	0.00	0.000	(3,696.76)	(267.029)
WITHDRAWAL	(130,379.00)	(10,651.590)	(8,024.56)	(671.186)	(138,403.56)	(11,322.776)
TRANSFERS	267,762.34	18,530.267	0.00	0.000	267,762.34	18,530.267
FORFEITURE DEBIT	(1,651.93)	(120.531)	(537.59)	(45.127)	(2,189.52)	(165.658)
EXCHANGE OUT	(134,365.88)	(9,961.857)	(3,144.22)	(266.949)	(137,510.10)	(10,228.806)
FEES	(2,583.33)	(190.528)	(881.58)	(73.971)	(3,464.91)	(264.499)
LOAN REPAYMENT	1,324.03	104.724	1,523.69	127.225	2,847.72	231.949
INTEREST ON LOAN	254.96	20.036	200.27	16.748	455.23	36.784
ADJUSTMENT	(205.14)	(13.659)	0.00	0.000	(205.14)	(13.659)
<b>TOTAL</b>	<b>\$250,164.21</b>	<b>18,777.242</b>	<b>\$31,200.28</b>	<b>2,616.025</b>	<b>\$281,364.49</b>	<b>21,393.267</b>

ENDING NAV VALUE

\$11.84

ENDING MARKET VALUE

\$253,296.30

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OUPF AF NEW WORLD R6						
CONTRIBUTION	51,639.98	704.875	44,161.46	560.465	95,801.44	1,265.340
DIVIDEND	28,742.56	364.700	15,537.51	200.977	44,280.07	565.677
INTEREST	211.63	3.030	0.00	0.000	211.63	3.030
EXCHANGE IN	197,418.48	3,183.884	17,552.66	215.039	214,971.14	3,398.923
REALIZED G/L	7,487.49	0.000	605.57	0.000	8,093.06	0.000
BALANCE FORWARD	51,607.76	748.916	0.00	0.000	51,607.76	748.916
LOAN WITHDRAWAL	(5,760.85)	(65.653)	0.00	0.000	(5,760.85)	(65.653)
WITHDRAWAL	(38,590.47)	(447.262)	(6,592.85)	(85.221)	(45,183.32)	(532.483)
TRANSFERS	27,131.43	380.792	0.00	0.000	27,131.43	380.792
FORFEITURE DEBIT	(2,254.78)	(26.490)	(527.63)	(6.549)	(2,782.41)	(33.039)
EXCHANGE OUT	(52,054.95)	(624.159)	(302.52)	(3.849)	(52,357.47)	(628.008)
FEES	(2,409.60)	(31.671)	(1,255.54)	(15.811)	(3,665.14)	(47.482)
LOAN REPAYMENT	2,863.97	38.921	1,530.73	19.300	4,394.70	58.221
INTEREST ON LOAN	496.41	6.655	214.41	2.716	710.82	9.371
ADJUSTMENT	(68.02)	(0.838)	0.00	0.000	(68.02)	(0.838)
<b>TOTAL</b>	<b>\$266,461.04</b>	<b>4,235.700</b>	<b>\$70,923.80</b>	<b>887.067</b>	<b>\$337,384.84</b>	<b>5,122.767</b>

ENDING NAV VALUE \$76.97

ENDING MARKET VALUE \$394,299.34

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OVPB DH LARGE CAP Y						
CONTRIBUTION	26,558.06	796.295	13,103.02	378.711	39,661.08	1,175.006
DIVIDEND	15,809.18	467.646	4,602.66	137.202	20,411.84	604.848
INTEREST	27.35	0.966	0.00	0.000	27.35	0.966
EXCHANGE IN	189,091.55	5,399.306	157,094.73	4,629.210	346,186.28	10,028.516
REALIZED G/L	(10,213.13)	0.000	14,044.01	0.000	3,830.88	0.000
BALANCE FORWARD	6,671.99	239.140	0.00	0.000	6,671.99	239.140
LOAN WITHDRAWAL	(8,591.57)	(226.213)	0.00	0.000	(8,591.57)	(226.213)
WITHDRAWAL	(16,631.92)	(535.425)	(11,044.27)	(326.238)	(27,676.19)	(861.663)
FORFEITURE DEBIT	(92.30)	(2.613)	(789.32)	(23.250)	(881.62)	(25.863)
EXCHANGE OUT	(157,637.16)	(4,790.328)	(174,419.14)	(4,744.488)	(332,056.30)	(9,534.816)
FEES	(1,407.28)	(40.486)	(780.21)	(22.557)	(2,187.49)	(63.043)
LOAN REPAYMENT	1,879.31	54.164	1,462.37	42.093	3,341.68	96.257
INTEREST ON LOAN	381.40	10.996	206.88	5.973	588.28	16.969
ADJUSTMENT	0.04	0.001	0.00	0.000	0.04	0.001
TOTAL	\$45,845.52	1,373.449	\$3,480.73	76.656	\$49,326.25	1,450.105

ENDING NAV VALUE \$32.33

ENDING MARKET VALUE \$46,881.89

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OY0E MFS INTL DIVRSN R6						
CONTRIBUTION	24,809.46	1,117.577	11,809.65	500.759	36,619.11	1,618.336
DIVIDEND	9,682.89	429.121	8,038.41	349.649	17,721.30	778.770
INTEREST	80.42	3.742	0.00	0.000	80.42	3.742
EXCHANGE IN	121,556.02	4,873.105	100,439.78	4,075.946	221,995.80	8,949.051
REALIZED G/L	(5,811.46)	0.000	285.20	0.000	(5,526.26)	0.000
BALANCE FORWARD	19,607.96	920.993	0.00	0.000	19,607.96	920.993
LOAN WITHDRAWAL	(1,092.43)	(48.040)	0.00	0.000	(1,092.43)	(48.040)
WITHDRAWAL	(30,464.75)	(1,391.264)	(3,908.82)	(170.424)	(34,373.57)	(1,561.688)
FORFEITURE DEBIT	(63.82)	(2.750)	(660.80)	(28.929)	(724.62)	(31.679)
EXCHANGE OUT	(11,213.53)	(521.249)	(1,003.41)	(45.129)	(12,216.94)	(566.378)
FEES	(847.91)	(38.507)	(870.83)	(36.758)	(1,718.74)	(75.265)
LOAN REPAYMENT	1,229.42	56.031	1,476.59	62.393	2,706.01	118.424
INTEREST ON LOAN	239.15	10.885	198.26	8.423	437.41	19.308
TOTAL	\$127,711.42	5,409.644	\$115,804.03	4,715.930	\$243,515.45	10,125.574
ENDING NAV VALUE						\$22.85
ENDING MARKET VALUE						\$231,369.41

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OYUY VANG SMCPLV IDX ADM						
CONTRIBUTION	37,345.78	549.498	31,860.38	391.906	69,206.16	941.404
DIVIDEND	4,660.32	67.046	4,228.98	51.199	8,889.30	118.245
INTEREST	492.08	7.345	0.00	0.000	492.08	7.345
EXCHANGE IN	41,850.98	690.577	9,256.18	115.978	51,107.16	806.555
REALIZED G/L	5,233.93	0.000	6,359.72	0.000	11,593.65	0.000
BALANCE FORWARD	120,001.93	1,810.259	0.00	0.000	120,001.93	1,810.259
LOAN WITHDRAWAL	(1,713.49)	(23.443)	0.00	0.000	(1,713.49)	(23.443)
WITHDRAWAL	(1,010.84)	(19.568)	(677.57)	(8.613)	(1,688.41)	(28.181)
TRANSFERS	316.05	5.375	0.00	0.000	316.05	5.375
FORFEITURE DEBIT	(110.69)	(2.154)	(104.09)	(1.323)	(214.78)	(3.477)
EXCHANGE OUT	(24,933.46)	(359.559)	(42,658.39)	(538.992)	(67,591.85)	(898.551)
FEES	(720.36)	(10.569)	(594.03)	(7.421)	(1,314.39)	(17.990)
LOAN REPAYMENT	880.91	12.620	503.73	6.259	1,384.64	18.879
INTEREST ON LOAN	168.80	2.419	75.26	0.940	244.06	3.359
ADJUSTMENT	(6.96)	(0.117)	0.00	0.000	(6.96)	(0.117)
<b>TOTAL</b>	<b>\$182,454.98</b>	<b>2,729.729</b>	<b>\$8,250.17</b>	<b>9.933</b>	<b>\$190,705.15</b>	<b>2,739.662</b>

ENDING NAV VALUE \$85.17

ENDING MARKET VALUE \$233,337.03

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OY1 VANG MDCPVAL IDX ADM						
CONTRIBUTION	54,080.63	781.070	38,748.41	478.547	92,829.04	1,259.617
DIVIDEND	8,086.74	116.796	7,055.86	85.619	15,142.60	202.415
INTEREST	706.92	10.379	0.00	0.000	706.92	10.379
EXCHANGE IN	110,889.26	1,691.366	170,806.44	2,013.665	281,695.70	3,705.031
REALIZED G/L	10,390.99	0.000	9,003.38	0.000	19,394.37	0.000
BALANCE FORWARD	172,384.64	2,570.219	0.00	0.000	172,384.64	2,570.219
LOAN WITHDRAWAL	(4,871.64)	(64.592)	0.00	0.000	(4,871.64)	(64.592)
WITHDRAWAL	(11,146.58)	(167.577)	(2,733.60)	(35.700)	(13,880.18)	(203.277)
TRANSFERS	9,863.83	159.816	0.00	0.000	9,863.83	159.816
FORFEITURE DEBIT	(805.92)	(13.142)	(482.17)	(6.320)	(1,288.09)	(19.462)
EXCHANGE OUT	(80,890.47)	(1,138.143)	(77,107.43)	(986.946)	(157,997.90)	(2,125.089)
FEES	(1,574.20)	(22.870)	(1,238.46)	(15.332)	(2,812.66)	(38.202)
LOAN REPAYMENT	2,384.42	33.537	1,554.74	18.926	3,939.16	52.463
INTEREST ON LOAN	467.25	6.578	209.69	2.580	676.94	9.158
ADJUSTMENT	(17.40)	(0.293)	0.00	0.000	(17.40)	(0.293)
<b>TOTAL</b>	<b>\$269,948.47</b>	<b>3,963.144</b>	<b>\$145,816.86</b>	<b>1,555.039</b>	<b>\$415,765.33</b>	<b>5,518.183</b>

ENDING NAV VALUE \$83.79

ENDING MARKET VALUE \$462,368.54

IV. SUMMARY OF LOAN ACTIVITY

BEGINNING BALANCE AS OF: 12/31/2023 \$183,068.88

PRINCIPAL ACTIVITY

LESS PRINCIPAL REPAYED (67,202.81)  
LESS NON-MONETARY FULL PAYOUT -O/S LOAN BALANCE (22,166.67)

SUBTOTAL (\$89,369.48)

PLUS LOAN WITHDRAWALS 50,000.00  
PLUS NON-MONETARY LOAN DEFAULT - FULLPYOT OFFSET INT 307.81

SUBTOTAL \$50,307.81

OUTSTANDING PRINCIPAL BALANCE AS OF: 12/31/2024 \$144,007.21

INTEREST ACTIVITY

INTEREST PAYMENTS 10,571.10

TOTAL INTEREST \$10,571.10

TOTAL LOANS OUTSTANDING AS OF 12/31/2024: 15

V. RECONCILIATION

	<-----BEGINNING BALANCE-----> AS OF 12/31/2023 CASH	<-----CURRENT ACTIVITY-----> 01/01/2024 TO 12/31/2024 CASH	<-----ENDING BALANCE-----> AS OF 12/31/2024 CASH
PARTICIPANT TOTALS	\$12,827,844.10	\$3,642,398.28	\$16,470,242.38
PLAN TOTALS	\$12,827,844.10	\$3,642,398.28	\$16,470,242.38
	\$0.00	\$0.00	\$0.00

Summary of 5% Reportable Transactions  
Pursuant to Department of Labor Regulation (DOL) 2520.103-6(c)  
For the Plan Year Ending 12/31/2024

Beginning Plan Balance(1):	\$14,460,122.60
5% of Beginning Balance (applicable for IRS Form 5500, Schedule H filers):	\$723,006.13

Schedule below is a record of all non-participant directed transactions pursuant to IRS Form 5500 instructions.

Transactions pursuant to DOL Sec. 2520.103-6(c) (1)(i) and 2520.103-6(d):

A transaction within the plan year, with respect to any plan asset, involving amount in excess of 5% for Schedule H filers of the current value of plan assets.

<u>Description of Asset/Transaction</u>	<u>Date</u>	<u>Purchase Price</u>	<u>Sales Price</u>	<u>Expenses Incurred</u>	<u>Cost of Assets</u>	<u>Realized Gain/Loss</u>	<u>% to Bal</u>
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\*\*\* NO REPORTABLE TRANSACTIONS \*\*\*

Department of Labor regulations require that reportable transactions be determined based on the value of the plan assets as of the beginning of the plan year, (unless the Form 5500 is being filed for the initial plan year -- in which case the value of the plan assets as of the end of the plan year is used). Please note that if your plan converted to Fidelity during the plan year, or Fidelity did not recordkeep all of the plan assets as of the beginning of the plan year, Fidelity is unable to determine the actual value of the plan assets as of the beginning of the plan year. Therefore, the beginning of year value reflected on this report would not be correct. You should apply the value of the transactions identified on this report to the actual value of the assets as of the beginning of the plan year to determine whether or not they are reportable (i.e., exceed 5% of the actual value of plan assets as of the beginning of the year).

Summary of 5% Reportable Transactions  
 Pursuant to Department of Labor Regulation (DOL) 2520.103-6(c)  
 For the Plan Year Ending 12/31/2024

Beginning Plan Balance(1):	\$14,460,122.60
5% of Beginning Balance (applicable for IRS Form 5500, Schedule H filers):	\$723,006.13

Schedule below is a record of all non-participant directed transactions pursuant to IRS Form 5500 instructions.

Transactions pursuant to DOL Sec. 2520.103-6(c) (1)(iii) and 2520.103-6(d):

Any transaction within the plan year involving securities of the same issue if within the plan year any series of transactions with respect to such securities, when aggregated, involves an amount in excess of 5% for Schedule H filers of the current value of plan assets.

<u>Description of Asset/Transaction</u>	<u>Total # of Purch</u>	<u>Total Amount of Purchases</u>	<u>Total # of Sales</u>	<u>Total Amount of Sales</u>	<u>Cost of Assets Sold</u>	<u>Net Realized Gain/Loss</u>	<u>% to Bal</u>
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\*\*\* NO REPORTABLE TRANSACTIONS \*\*\*

Department of Labor regulations require that reportable transactions be determined based on the value of the plan assets as of the beginning of the plan year, (unless the Form 5500 is being filed for the initial plan year -- in which case the value of the plan assets as of the end of the plan year is used). Please note that if your plan converted to Fidelity during the plan year, or Fidelity did not recordkeep all of the plan assets as of the beginning of the plan year, Fidelity is unable to determine the actual value of the plan assets as of the beginning of the plan year. Therefore, the beginning of year value reflected on this report would not be correct. You should apply the value of the transactions identified on this report to the actual value of the assets as of the beginning of the plan year to determine whether or not they are reportable (i.e., exceed 5% of the actual value of plan assets as of the beginning of the year).

# IT SOFT USA, INC. 401(K) PLAN

Financial Statements and  
Independent Auditor's Report

December 31, 2024



IT SOFT USA, INC. 401(k) PLAN

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## INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of the  
IT Soft USA, Inc. 401(k) Plan

### ***Scope and Nature of the ERISA Section 103(a)(3)(C) Audit on the 2024 Financial Statements***

We have performed audit of the accompanying financial statements of the IT Soft USA, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ["ERISA Section 103(a)(3)(C) audit"]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year then ended, 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 Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 a certification from a qualified institution as of December 31, 2024 and for the year then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### ***Opinion on the 2024 Financial Statements***

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 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 on the 2024 Financial Statements***

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 the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

***Responsibilities of Management for the 2024 Financial Statements***

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

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

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

***Auditor's Responsibilities for the Audit of the 2024 Financial Statements***

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

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

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

Our 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.

**2024 Supplemental Schedules Required by ERISA**

The supplemental schedules, Schedule of Assets Held at End of Year as of December 31, 2024 and Schedule of Delinquent Participant Contributions for the year ended 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).

**Report on the Statement of Net Assets as of December 2023**

We have compiled the accompanying statement of net assets available for benefits of the Plan as of December 31, 2023. We have not audited or reviewed this financial statement and, accordingly, do not express an opinion or provide any assurance whether this financial statement is in accordance with accounting principles generally accepted in the United States of America.

Management is responsible for the preparation and fair presentation of this financial statement in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of this financial statement.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Service issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of a financial statement without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statement.

*FGMK, LLC*

Bannockburn, Illinois  
October 10, 2025

## IT SOFT USA, INC. 401(k) PLAN

## STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u> <u>(Compiled)</u>
<b>ASSETS</b>		
Investments, at fair value	\$ 18,450,764	\$ 14,277,054
Receivables:		
Participant contributions	63,668	62,890
Employer contributions	19,645	17,807
Notes receivable from participants	<u>144,007</u>	<u>183,069</u>
<b>TOTAL ASSETS</b>	18,678,084	14,540,820
<b>LIABILITIES</b>		
Excess contributions refundable	<u>15,528</u>	<u>-</u>
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<u><u>\$ 18,662,556</u></u>	<u><u>\$ 14,540,820</u></u>

See Independent Auditor's Report.

The accompanying notes are an integral part of these statements.

## IT SOFT USA, INC. 401(k) PLAN

## STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2024

**ADDITIONS**

## Contributions:

Participant	\$ 1,710,428
Employer	508,384
Rollover and other	<u>398,888</u>

2,617,700

## Investment income:

Net appreciation in fair value of investments	2,031,686
Dividends and interest income	<u>595,893</u>

2,627,579

Interest income on notes receivable from participants

10,8795,256,158**DEDUCTIONS**

Benefits paid to participants

1,087,911

Administrative fees

46,5111,134,422**CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS**

4,121,736

**NET ASSETS AVAILABLE FOR BENEFITS**

Beginning of year

14,540,820

End of year

\$ 18,662,556

See Independent Auditor's Report.

The accompanying notes are an integral part of this statement.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 1 – DESCRIPTION OF PLAN

The following description of the IT Soft USA, Inc. 401(k) Plan (the “Plan”) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

**General and Eligibility.** The Plan is a defined contribution plan, established on June 30, 2020. The Plan covers all employees of IT Soft USA, Inc. (the “Employer”), excluding residents of Puerto Rico, employees covered by a collective bargaining agreement, leased employees, nonresident aliens, who are 21 years of age and have no income from a U.S. source, and temporary/contract employees, who are 21 years of age and have not completed 1,000 hours of service during an Eligibility Computation period. The Plan allows eligible employees to enter the Plan on the first day of the month following the date on which eligibility requirements are met.

Fidelity Management Trust Company (the “Custodian”) acts as the custodian and as the record-keeper and service provider for the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Custodian is a qualified institution pursuant to ERISA.

**Participant Contributions.** Participants may elect to make Pre-Tax and Roth contributions of eligible annual compensation, as defined in the Plan, subject to maximum amounts established by the Internal Revenue Code (the “Code”). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

The Plan accepts rollovers and transfers as defined in the Plan document. Rollover contributions consist of contributions from other employers’ plans, which employees have elected to include with the Plan.

**Employer Contributions.** The Employer may make discretionary contributions at its discretion, including matching and profit-sharing contributions. Only eligible employees that are participants in the Plan and employed on the last day of the Plan year are eligible for Employer discretionary contributions. Each participant’s share of any such Employer contribution is based on a formula defined by the Plan.

The Employer elected to make a matching contribution equal to 50% of the participant’s contributions up to 6% of the participant’s compensation for the year ended December 31, 2024.

The Employer did not elect to make any profit-sharing contributions for the year ended December 31, 2024.

**Excess Contributions Payable.** The Plan performs certain participant discrimination testing annually in accordance with ERISA. The Plan failed to pass the annual deferral limit test for the 2024 Plan year. As such, the Plan refunded to certain participants their excess 2024 contribution. Excess contribution payable of \$15,528 as of December 31, 2024, were refunded to the participants in the subsequent Plan year.

**Participant Accounts.** Each participant’s account is credited with the participant’s elective deferral, any Employer contributions, and the participant’s earnings or losses, and charged with an allocation of administrative expenses. Allocations are based on participant earnings (losses) or account balance as described in the Plan document. Employer contributions are allocated to participants’ accounts based on participants’ eligible compensation. Employer contributions to the Plan are invested among investment funds in the same proportion as the participant’s contribution.

**Investment Options.** Participants may direct the investment of their accounts into various investment funds provided by the Plan. Participants are allowed to change their investment options daily.

(Continued)

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 1 – DESCRIPTION OF PLAN (Concluded)

**Vesting.** A participant shall be one hundred percent vested in salary deferrals, qualified matching contributions, and rollovers, plus actual earnings thereon. Vesting of employer contributions and any related earnings will adhere to the following schedule.

<u>Years of Service</u>	<u>Vested Percentage</u>
Less than one year	0%
One year	20%
Two years	40%
Three years	60%
Four years	80%
Five years	100%

**Notes Receivable from Participants.** Notes receivable to participants during employment are permitted and are outlined in the Plan document. The minimum note amount is \$1,000, and the maximum is the lesser of 50% of the participant's vested account balance or \$50,000, reduced by the highest outstanding note balance during the prior 12-month period. Notes are secured by the participant's account balance and bear a fixed interest rate determined by the Plan Administrator, based on prevailing commercial lending rates.

Notes are repaid in level amounts, at least quarterly, typically through after-tax payroll deductions, and must generally be repaid within five years. Notes used to purchase a principal residence may be repaid over a period not exceeding 10 years. Repayment may be temporarily suspended for up to one year during an approved leave of absence, or for the entire duration of a military leave, during which interest will continue to accrue. Upon return from military leave, the note will be re-amortized to reflect the extended term. If a note is not repaid within the stated period, it is treated as a taxable distribution to the participant.

**Payments of Benefits.** Upon death, disability, or retirement, a participant or their beneficiary is eligible to receive a lump-sum equal to the value of the vested interest in their account. Normal retirement is defined as the attainment of age 65. The Plan does not provide for early retirement. Other withdrawals from participant's account balances may be made under certain circumstances, as defined in the Plan document.

**Forfeitures.** Forfeitures, if any, may be used to reduce Employer matching contributions or administrative fees. The forfeiture account balance was \$64,833 and \$26,842 as of December 31, 2024 and 2023, respectively. There were \$19,528 of forfeitures used to reduce Employer matching contributions and \$5,887 of forfeitures used to reduce administrative fees for the year ended December 31, 2024.

**Recent Legislation.** In December 2022, SECURE Act 2.0 ("SECURE 2.0") was enacted. SECURE 2.0 contains numerous significant changes for retirement plans, plan sponsors, and retirement plan providers. For example, SECURE 2.0 contains provisions related to, among many other things, increasing the required minimum distribution age, reducing required minimum distribution penalties, and removing required minimum distribution barriers for annuities. Many of the provisions in SECURE 2.0 went effective in 2023, but SECURE 2.0 will not be completely implemented until 2027. The Internal Revenue Service ("IRS") has issued additional guidance addressing specific issues arising from the implementation of the provisions of SECURE 2.0.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

**Basis of Accounting.** The accompanying financial statements have been prepared on the accrual method of accounting.

**Estimates and Assumptions.** The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (“GAAP”) requires the Plan’s administrator (“Plan Administrator”) to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Future events and their effects cannot be predicted with certainty; accordingly, accounting estimates require the exercise of judgment. Accounting estimates used in the preparation of these financial statements change as new events occur, as more experience is acquired, as additional information is obtained, and as the operating environment changes.

**Investment Valuation and Income Recognition.** Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan’s valuation policies are determined utilizing information provided by the Custodian. See Note 4 for discussion of fair value measurements.

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

**Benefit Payments.** Benefits are recorded when paid.

**Administrative Expenses.** Certain administrative functions are performed by employees of the Employer. No such employee receives compensation from the Plan. Administrative expenses of the Plan are charged against earnings, except to the extent expense are paid by the Employer.

## NOTE 3 – INFORMATION CERTIFIED BY THE CUSTODIAN

The following is a summary of the unaudited information regarding the Plan, included in the Plan’s financial statements and supplemental schedules that were prepared by the Custodian and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the Custodian that such information is complete and accurate:

- Investments and notes receivables from participants as shown in the statements of net assets available for benefits as of December 31, 2024.
- Investment income (loss) and interest on notes receivable from participants as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- Note 4: All investment balances.
- The schedule of assets held for investment purposes at end of year as of December 31, 2024, as shown on Form 5500, Schedule H, Part IV, Line 4i.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

## NOTE 4 – FAIR VALUE MEASUREMENTS

FASB Accounting Standards Codification (“ASC”) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

**Level 2.** Inputs to the valuation methodology include the following:

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

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

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

The asset 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.

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

**Mutual Funds, Money Market Funds, and Exchange-Traded Funds.** Valued at the quoted market price reported on the active market on which the mutual funds and exchange traded funds are traded.

**Stable Value Funds.** The stable value funds are composed primarily of fully benefit-responsive investment contracts and are valued at the net asset value of units of the collective trust (“NAV”). The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily.

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

(Continued)

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

**NOTE 4 – FAIR VALUE MEASUREMENTS (Concluded)**

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 at Fair Value as of December 31, 2024				Total
	Level 1	Level 2	Level 3	NAV (as a practical expedient)	
Mutual Funds	\$ 18,239,416	\$ -	\$ -	\$ -	\$ 18,239,416
Stable Value Funds	-	-	-	140,018	140,018
Exchange Traded Funds	69,769	-	-	-	69,769
Money Market Funds	1,561	-	-	-	1,561
<b>Total investment assets at fair value</b>	<b>\$ 18,310,746</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 140,018</b>	<b>\$ 18,450,764</b>

  

	Assets at Fair Value as of December 31, 2023				Total
	Level 1	Level 2	Level 3	NAV (as a practical expedient)	
Mutual Funds	\$ 14,130,846	\$ -	\$ -	\$ -	\$ 14,130,846
Stable Value Funds	-	-	-	79,196	79,196
Exchange Traded Funds	65,525	-	-	-	65,525
Money Market Funds	1,487	-	-	-	1,487
<b>Total investment assets at fair value</b>	<b>\$ 14,197,858</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 79,196</b>	<b>\$ 14,277,054</b>

**Investments Measured Using the Net Asset Value per Share as a Practical Expedient.** The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2024 and 2023, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

Description	December 31, 2024	December 31, 2023	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Stable Value Fund	\$ 140,018	\$ 79,196	N/A	Daily	12 months

**NOTE 5 – PLAN TERMINATION**

Although it has not expressed any intent to do so, the Employer has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become fully vested in their accounts.

## IT SOFT USA, INC. 401(k) PLAN

## NOTES TO THE FINANCIAL STATEMENTS

**NOTE 6 – INCOME TAX STATUS**

The Plan adopted a prototype non-standardized profit-sharing plan. The Plan obtained its latest opinion letter on June 30, 2020 in which the IRS stated that the Plan, as then designed, was in compliance with the applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter, however, the Plan Administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

**NOTE 7 – RISKS AND UNCERTAINTIES**

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances and the amounts reported in the financial statements and supplemental schedules.

**NOTE 8 – DELINQUENT PARTICIPANT CONTRIBUTIONS**

The Employer inadvertently failed to deposit participant contributions totaling \$164,875 and \$80,697 to the Plan timely during the years ended December 31, 2024 and 2023, respectively. The Employer has stated they will use the self-correction program, remit lost earnings to the Plan, file Form 5330 with the IRS and pay applicable excise taxes, which will be paid from Employer funds and not Plan assets.

**NOTE 9 – RECONCILIATION BETWEEN FINANCIAL STATEMENTS AND FORM 5500**

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 18,662,556	\$ 14,540,820
Plus: Excess contributions refundable	15,528	-
Less: Participant contribution receivable	(63,668)	(62,890)
Less: Employer contribution receivable	<u>(19,645)</u>	<u>(17,807)</u>
Net assets available for benefits per Form 5500	<u>\$ 18,594,771</u>	<u>\$ 14,460,123</u>

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to Form 5500 for the year ended December 31, 2024:

	<u>Amount</u>
Change in net assets available for benefits per the financial statements	\$ 4,121,736
Less: 2024 Participant contribution receivable	(63,668)
Less: 2024 Employer contribution receivable	(19,645)
Plus: 2024 Excess contributions refundable	15,528
Plus: 2024 Participant contribution receivable	62,890
Plus: 2024 Employer contribution receivable	<u>17,807</u>
Change in net assets available for benefits per Form 5500	<u>\$ 4,134,648</u>

See Independent Auditor's Report.

**IT SOFT USA, INC. 401(k) PLAN**

**NOTES TO THE FINANCIAL STATEMENTS**

**NOTE 10 – SUBSEQUENT EVENTS**

Management has evaluated all known subsequent events from December 31, 2024 through October 10, 2025, the date the accompanying financial statements were available to be issued, and is not aware of any material subsequent events occurring during this period that have not been disclosed in the notes to the financial statements.

**SUPPLEMENTAL SCHEDULES**

IT SOFT USA, INC. 401(k) PLAN

SCHEDULE OF ASSETS HELD AT END OF YEAR  
FORM 5500, SCHEDULE H, PART IV, LINE 4i

DECEMBER 31, 2024

EMPLOYER IDENTIFICATION NUMBER: 22-3932852

PLAN NUMBER: 002

(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
	Fidelity 500 Index Fund	Mutual Fund	**	\$ 3,756,147
	Fidelity Freedom 2050 K6	Mutual Fund	**	2,311,587
	Fidelity Growth Company Fund: K	Mutual Fund	**	2,018,752
	Fidelity Freedom 2055 K6	Mutual Fund	**	1,554,083
	Fidelity Contrafund K	Mutual Fund	**	982,806
	Fidelity Freedom 2035 K6	Mutual Fund	**	915,262
	Fidelity Freedom 2060 K6	Mutual Fund	**	658,103
	Fidelity Freedom 2045 K6	Mutual Fund	**	657,737
	Fidelity Freedom 2040 K6	Mutual Fund	**	588,432
	Vanguard Mid-Cap Value Index Fund: Admiral	Mutual Fund	**	462,369
	Fidelity Freedom 2030 K6	Mutual Fund	**	421,036
	American Funds New World R6 Fund	Mutual Fund	**	394,299
	Fidelity Balanced Fund: K	Mutual Fund	**	382,262
	Fidelity Freedom 2025 K6	Mutual Fund	**	376,606
	Vanguard Intermediate-Term Bond Index Fund: Admiral	Mutual Fund	**	373,505
	Vanguard Explorer Fund: Admiral	Mutual Fund	**	318,123
	Vanguard Small-Cap Index Fund: Admiral	Mutual Fund	**	253,964
	PGIM Total Return Bond: R6	Mutual Fund	**	253,296
	Fidelity Extended Market Index Fund	Mutual Fund	**	236,023
	Vanguard Small-Cap Value Index Fund: Admiral	Mutual Fund	**	233,337
	MFS International Diversification Fund: R6	Mutual Fund	**	231,369
	Carillon Eagle Mid Cap Growth Fund: R6	Mutual Fund	**	213,927
	Fidelity Freedom 2065 K6	Mutual Fund	**	209,854
	Vanguard Developed Markets Index Fund: Admiral	Mutual Fund	**	166,366
	T. Rowe Price Stable Value Common Trust Find (CLASS A)	Stable Value Fund	**	140,018
	Fidelity Freedom 2020 K6	Mutual Fund	**	109,116
	Proshares Trust S&P 500 Aristocrats	Exchange Traded Fund	**	69,250
	Diamond Hill Large Cap Fund Class Y	Mutual Fund	**	46,882
	Fidelity Freedom Income Fund K6	Mutual Fund	**	23,265
	Fidelity Select Health Care	Mutual Fund	**	20,607
	Fidelity Select Technology	Mutual Fund	**	20,262
	Fidelity Freedom 2015 K6	Mutual Fund	**	15,915
	Fidelity Freedom 2010 K6	Mutual Fund	**	15,015
	Fidelity Select Biotechnology	Mutual Fund	**	10,565
	Fidelity Select Medical Equip&system	Mutual Fund	**	8,544
	Fidelity Cash Reserves	Money Market	**	1,561
	First Tr Exchange Traded FD	Exchange Traded Fund	**	519
				18,450,764
*	Notes receivable from participants	Interest rates ranging from 4.25% - 9.50% maturing from 2025 to 2029		144,007
*	Party-In-Interest to the Plan			\$ 18,594,771
**	Not applicable for participant-directed investments			18,594,771

See Independent Auditor's Report.

IT SOFT USA, INC. 401(k) PLAN

SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
FORM 5500, SCHEDULE H, PART IV, LINE 4a

YEAR ENDED DECEMBER 31, 2024

EMPLOYER IDENTIFICATION NUMBER: 22-3932852

PLAN NUMBER: 002

Participant Contributions Transferred Late to Plan in 2024	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$ 164,875	\$ -			
Check here if Late Participant Loan Repayments are Included	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ -	\$ 164,875	

Total to line 4a \$ - \$ - \$ 164,875 \$ -

Participant Contributions Transferred Late to Plan in 2023	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
\$ 80,697	\$ -			
Check here if Late Participant Loan Repayments are Included	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
	\$ -	\$ -	\$ 80,697	

Total to line 4a \$ - \$ - \$ 80,697 \$ -