

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

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>CHUGH, LLP PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CHUGH, LLP</u> <u>15925 CARMENITA ROAD</u> <u>CERRITOS, CA 90703-2206</u>	1c Effective date of plan <u>01/01/1998</u> 2b Employer Identification Number (EIN) <u>47-3050556</u> 2c Plan Sponsor's telephone number <u>562-229-1220</u> 2d Business code (see instructions) <u>541110</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/08/2025	NAVNEET CHUGH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	250
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	196
	6a(2)	195
	6b	0
	6c	56
	6d	251
	6e	0
	6f	251
	6g(1)	244
6g(2)	249	
6h	16	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2A 2E 3D 3H

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

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

A Name of plan CHUGH, LLP PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHUGH, LLP	D Employer Identification Number (EIN) 47-3050556	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

MERRILL LYNCH

13-5674085

(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?
28 71 99	BROKERAGE	45489	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	15	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CHUGH, LLP PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CHUGH, LLP	D Employer Identification Number (EIN) 47-3050556

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	26118	
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	249879	225543
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10025869	12101347
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	10301866	12326890
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	831	4957
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	831	4957
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	10301035	12321933

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	220000	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		220000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	165184	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		165184
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	809070	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1157156
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2351410

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	269882	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		269882
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	60630	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		60630
j Total expenses. Add all expense amounts in column (b) and enter total	2j		330512

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2020898
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **STERLING ACCOUNTING & TAX SERVICES**

(2) EIN: **47-4504762**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
--	---	---

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

A Name of plan <u>CHUGH, LLP PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CHUGH, LLP</u>	D Employer Identification Number (EIN) <u>47-3050556</u>	

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

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

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

1	
----------	--

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 95-4719762

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

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

3	
----------	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 12 / 17 / 2021 (MM/DD/YYYY) and the Opinion Letter serial number Q704685A.

Chugh, LLP Profit Sharing Plan

Financial Statements

December 31, 2024 and 2023

Chugh, LLP Profit Sharing Plan

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STERLING ACCOUNTING & TAX SERVICES, INC.

22713 Ventura Blvd, Woodland Hills, CA 91364; Tel – (818)468-8408; email – vbramha@sterlingtax.net; www.sterlingtax.net

Independent Auditor's Report

**To the Plan Administrator and Participants of the
Chugh, LLP Profit Sharing Plan
Cerritos, California**

We have audited the accompanying financial statements of Chugh, LLP Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Chugh, LLP Profit Sharing Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the year ended December 31, 2024, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Chugh, LLP Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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 Chugh, LLP Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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 Chugh, LLP Profit Sharing 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 Chugh, LLP Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (held at end of year) as of December 31, 2024 and Schedule H, Line 4i – Schedule of Assets (acquired and disposed within year) 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Stanley Acry Sp Tax Services Inc.

Woodland Hills, California
October 8, 2025

Chugh, LLP Profit Sharing Plan

Statements of Net Assets Available for Benefits

ASSETS		
December 31,	2024	2023
Investments, at fair value	\$ 12,326,888	\$ 10,275,746
Receivables: Contributions receivable	-	26,118
Total assets	\$ 12,326,888	\$ 10,301,864
LIABILITIES		
Income tax withholdings payable	\$ 4,957	\$ 831
Total liabilities	\$ 4,957	\$ 831
Net assets available for benefits	\$ 12,321,931	\$ 10,301,033

The accompanying notes are an integral part of these financial statements.

Chugh, LLP Profit Sharing Plan

Statement of Changes in Net Assets Available for Benefits

Year ended December 31,	2024
Additions to net assets:	
Interest and dividends	\$ 165,184
Net appreciation (depreciation) in fair value of investments	1,182,023
Net realized gain (loss) on sale of investments	809,070
Income (loss) from passthrough entities	(27,087)
Contributions by employer	220,000
Total additions	2,349,190
Deductions from net assets:	
Benefits paid to participants	269,882
Administration expenses and brokerage fee	58,410
Total deductions	328,292
Net increase in net assets available for benefits	2,020,898
Net assets available for benefits, beginning of year	10,301,033
Net assets available for benefits, end of year	\$ 12,321,931

The accompanying notes are an integral part of these financial statements.

Chugh, LLP Profit Sharing Plan

Notes to Financial Statements

Description of plan:

General: Chugh, LLP (the "Company") is the sponsor of the Chugh, LLP Profit Sharing Plan (the Plan), a defined contribution retirement plan covering substantially all employees of the Company who must be at least age 21 years and have completed one year of service with the Company and a minimum of 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

Plan Administration: The Plan is administered by certain officers of the Company who also initiate a substantial portion of the investment transactions. Substantially all expenses incurred for administering the Plan are paid by the Company. The Plan's trustee is Mr. Navneet Chugh, an officer of the Company.

Contributions: Employer contributions to the Plan on behalf of eligible plan participants are set by the Company each year subject to applicable limitation maximums. There are no employee contributions to the Plan.

Participant accounts: Individual accounts are maintained for each participant. Each participant's account is credited with the allocations of the sponsor's contributions, allocations of the sponsor's participant forfeitures and, Plan's earnings, and charged with withdrawals and an allocation of Plan's losses. Allocations of sponsor's contributions are based on the participant's compensation, as defined and allocations of expenses, Plan's earnings and losses are allocated based on the participant's account balance, as defined in the Plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Each participant's interest is vested as per schedule below:

Years of service	Percent vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Chugh, LLP Profit Sharing Plan

Notes to Financial Statements (continued)

Description of plan (continued):

- Payment of benefits:** On termination of service due to death, disability or retirement, a participant will be fully vested in his or her balance and he or she or its beneficiary may elect to receive a lump-sum amount equal to the value of the participant's interest in his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.
- Forfeitures:** If a participant terminates service and elects to receive the value of the participant's vested account balance, the non-vested portion shall be treated as forfeiture. The Plan administrator shall allocate such forfeiture in the same manner as a contribution by the Company for the year in which such forfeiture occurred. Forfeitures that were allocated for the year ended December 31, 2024 were approximately \$17,000 and the non-vested amount to be forfeited in later years as of December 31, 2024 was approximately, \$94,000.
- Benefit claims payable:** There were no amounts allocated to accounts of participants who had elected to withdraw from the Plan but have not yet been paid as of December 31, 2024 or at December 31, 2023. The Plan includes terminated participants whose vested balances totaled approximately, \$245,000 and \$395,000 at December 31, 2024 and 2023, respectively.
- Summary of significant accounting policies:**
- Basis of accounting:** The Plan's financial statements are prepared using the accrual method of accounting. Benefits are recorded when paid.
- Use of estimates:** The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates
- Tax status:** The Plan utilizes a prototype plan document and relies on the opinion letter issued to Executive Benefits Inc., the prototype document sponsor. Executive Benefits Inc. received the opinion letter on December 17, 2021, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Although the Plan has been amended and restated in 2022, since receiving the opinion letter, the Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified.

Notes to Financial Statements (continued)

Summary of significant
accounting policies:
(continued):

Disclosure or accrual of uncertain tax positions is not required when it is more likely than not that the plan is entitled to the economic benefits resulting from the positions taken in income tax returns. The plan has no uncertain tax positions that qualify for either recognition or disclosure in the financial statements.

Investment valuation
and income
recognition:

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

Fair value
measurements:

The Financial Accounting Standards Board has issued Fair Value Measurements, which establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1:

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

Level 2:

Inputs to the valuation methodology include

- Quoted prices for similar assets or liabilities in active markets.
- Quoted prices for identical or similar assets or liabilities in inactive markets.
- Inputs other than quoted prices that are observable for the asset or liability.
- 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.

Chugh, LLP Profit Sharing Plan

Notes to Financial Statements (continued)

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

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

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

Investment in Limited Partnerships: Valued at management's estimated fair value based on current market capitalization rates.

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

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of:

December 31, 2024	Level 1	Level 2	Level 3	Total
Cash equivalents	\$ 225,543	\$ -	\$ -	\$ 225,543
Mutual funds	192,917	-	-	192,917
Equities	7,613,495	-	-	7,613,495
Investments in Limited Partnerships and Corporations	-	-	4,294,933	4,294,933
Total fair value of investments	\$ 8,031,955	\$ -	\$ 4,294,933	\$ 12,326,888

Chugh, LLP Profit Sharing Plan

Notes to Financial Statements (continued)

Fair value of
investments
(continued):

December 31, 2023	Level 1	Level 2	Level 3	Total
Cash equivalents	\$ 249,879	\$ -	\$ -	\$ 249,879
Mutual funds	336,825	-	-	336,825
Equities	6,129,215	-	-	6,129,215
Investments in Limited Partnerships	-	-	3,559,827	3,559,827
Total fair value of Investments	\$ 6,715,919	\$ -	\$ 3,559,827	\$ 10,275,746

Level 3
reconciliation:

The following table sets forth a summary of changes in the fair value of the plan's level 3 assets for the year ended December 31, 2024.

	Investments in Partnerships
Balance, January 1	\$ 3,559,827
Interest and dividend income	24,436
Administration expenses & other income (losses)	(13,444)
Net realized gains (losses)	274,379
Distributions	(143,629)
Additional investments	500,000
Net unrealized gains (losses)	93,364
Balance, December 31	\$ 4,294,933

Chugh, LLP Profit Sharing Plan

Notes to Financial Statements (continued)

Related-Party transactions:	Certain general and administrative expenses are paid by the Company on behalf of the Plan. The amount paid by the Company on behalf of the Plan for expenses incurred during the year ended December 31, 2024 was \$10,250.
Contributions receivable:	Contributions receivable represents the 2023 contributions that were funded in 2024.
Risks and uncertainties:	The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.
Plan termination:	Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.
Subsequent events:	The Plan evaluates events and transactions occurring subsequent to the date of the financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through October 8, 2025, which is the date the financial statements were available for release.

Supplemental Information

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b)	(c)			(d)	(e)
Identity	Description of investment			Cost	Current Value	
Merrill Lynch	100001.9	CASH	Cash	\$ 55,740.33	\$ 55,740.33	
Merrill Lynch	321 quantity	PREFERRED DEPOSIT (BUS)	Cash	321.00	321.00	
Merrill Lynch	12024 quantity	ISA TOYOTA FINANCIAL	Cash	12,024.00	12,024.00	
Merrill Lynch	2000 quantity	AMAZON COM INC COM	Equity	153,928.42	438,780.00	
Merrill Lynch	275 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD 0.506%	Equity	60,125.97	251,974.25	
Merrill Lynch	2050 quantity	STARBUCKS CORP CURRENT YIELD 2.137%	Equity	116,506.30	187,062.50	
Merrill Lynch	3000 quantity	WALMART INCCURRENT YIELD 1.579%	Equity	89,029.00	271,050.00	
Merrill Lynch	577.16 quantity	CASH	Cash	577.16	577.16	
Merrill Lynch	87175 quantity	ISA TOYOTA FINANCIAL	Cash	87,175.00	87,175.00	
Merrill Lynch	443 quantity	ALLSTATE CORP DEL COM CURRENT YIELD 1.908%	Equity	64,432.47	85,405.97	
Merrill Lynch	189 quantity	ALPHABET INC SHS CL A CURRENT YIELD 4.22%	Equity	33,146.05	35,777.70	
Merrill Lynch	117 quantity	AMER EXPRESS COMPANY CURRENT YIELD .943%	Equity	19,469.09	34,724.43	
Merrill Lynch	145 quantity	BLACKROCK INC CURRENT YIELD 1.990%	Equity	94,502.59	148,640.95	
Merrill Lynch	2377 quantity	BLUE OWL CAP INC CURRENT YIELD 3.095%	Equity	31,884.80	55,289.02	
Merrill Lynch	184 quantity	BROADCOM INC CURRENT YIELD 1.017%	Equity	21,017.24	42,658.56	
Merrill Lynch	690 quantity	COMCAST CORP NEW CL A CURRENT YIELD 3.304%	Equity	27,643.04	25,895.70	
Merrill Lynch	790 quantity	CONSOLIDATED EDISON INC CURRENT YIELD 3.720%	Equity	72,121.87	70,491.70	
Merrill Lynch	1434 quantity	CSX DORP CURRENT YIELD 1.487%	Equity	48,299.60	46,275.18	
Merrill Lynch	401 quantity	D R HORTON INC CURRENT YIELD 1.144%	Equity	40,133.29	56,067.82	
Merrill Lynch	668 quantity	DIGITAL RLTY TR INC CURRENT YIELD 2.751%	Equity	76,000.94	118,456.44	
Merrill Lynch	149 quantity	EATON CORP PLC CURRENT YIELD 1.133%	Equity	35,165.92	49,448.63	
Merrill Lynch	48 quantity	ELI LILLY & CO CURRENT YIELD .777%	Equity	30,761.94	37,056.00	
Merrill Lynch	636 quantity	EMERSON ELEC CO CURRENT YIELD 1.702%	Equity	76,125.69	103,605.48	
Merrill Lynch	1055 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.681%	Equity	105,944.74	113,486.35	
Merrill Lynch	145 quantity	GENL DYNAMICS CORP COM CURRENT YIELD 2.155%	Equity	37,916.92	38,206.05	
Merrill Lynch	786 quantity	GILEAD SCIENCES INC COM CURRENT YIELD 3.334%	Equity	69,915.01	72,602.82	
Merrill Lynch	118 quantity	HCA HEALTHCARE INC CURRENT YIELD .879%	Equity	36,985.08	35,417.70	
Merrill Lynch	3341 quantity	HEWLETT PACKARD ENTERPRISE CO CURRENT YIELD 2.435%	Equity	54,329.75	71,330.35	
Merrill Lynch	110 quantity	HOME DEPOT INC CURRENT YIELD 2.313%	Equity	36,799.76	42,788.90	
Merrill Lynch	1622 quantity	HP INC CURRENT YIELD 3.545%	Equity	47,686.13	52,925.86	
Merrill Lynch	579 quantity	INTL BUSINESS MACHINES CORP IBM CURRENT YIELD 3.038%	Equity	89,894.13	127,281.57	
Merrill Lynch	703 quantity	INTRPUBLIC GRP OF CO CURRENT YIELD 4.710%	Equity	20,422.84	19,698.06	
Merrill Lynch	569 quantity	JP MORGAN CHASE & CO CURRENT YIELD 2.085%	Equity	77,845.00	136,394.99	
Merrill Lynch	4340 quantity	KINDER MORGAN INC, KEL CURRENT YIELD 4.197%	Equity	80,010.89	118,916.00	
Merrill Lynch	110 quantity	MCDONALDS CORP COM CURRENT YIELD 2.442%	Equity	30,280.40	31,887.90	
Merrill Lynch	562 quantity	MEDTRONICS PLC SHS CURRENT YIELD 3.505%	Equity	46,387.05	44,892.56	
Merrill Lynch	49 quantity	MICROSOFT CORP CURRENT YIELD .787%	Equity	13,739.65	20,653.50	
Merrill Lynch	711 quantity	PRINCIPAL FINANCIAL GROUP CURRENT YIELD 3.772%	Equity	50,898.38	55,038.51	
Merrill Lynch	779 quantity	PUB SVC ENTERPRISE GRP CURRENT YIELD 2.840%	Equity	58,481.50	65,817.71	
Merrill Lynch	346 quantity	RTX CORP CORP CURRENT YIELD 2.177%	Equity	40,359.17	40,039.12	
Merrill Lynch	473 quantity	SIMON PROPERTY GROUP DEL REIT CURRENT YIELD 4.877	Equity	70,025.79	81,455.33	
Merrill Lynch	943 quantity	SYNCHRONY FINL COM CURRENT YIELD 1.538%	Equity	31,230.33	61,295.00	
Merrill Lynch	615 quantity	TARGET CORP COM CURRENT YIELD 3.314%	Equity	99,314.21	83,135.70	
Merrill Lynch	146 quantity	TEXAS INSTRUMENTS CURRENT YIELD 2.901%	Equity	24,830.72	27,376.46	
Merrill Lynch	2623 quantity	TRUIST FINL CORP CURRENT YIELD 4.794%	Equity	90,624.06	113,785.74	
Merrill Lynch	71 quantity	UNITEDHEALTH GROUP INC CURRENT YIELD 1.660%	Equity	40,216.53	35,916.06	
Merrill Lynch	689 quantity	WELLTOWER INC CURRENT YIELD 2.126%	Equity	61,169.54	86,834.67	
Merrill Lynch	2349 quantity	WILLIAMS COMPANIES DEL CURRENT YIELD 3.510%	Equity	79,065.15	127,127.88	
Merrill Lynch	1110 quantity	XCEL ENERGY INC	Equity	71,853.38	74,947.20	
Merrill Lynch	3563 quantity	SPDR PORTFOLIO S&P 500H DIFID ETF SHS CURRENT YIELD 4.30	Mutual Fund	162,544.06	154,064.12	
Merrill Lynch	1068.06 quantity	CASH	Cash	1,068.06	1,068.06	

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b)	(c)	(d)	(e)	
Identity	Description of investment	Cost	Current Value		
Merrill Lynch	66537 quantity	ISA TOTOYA FINANCIAL	Cash	66,537.00	66,537.00
Merrill Lynch	526 quantity	AGNICO EAGLE MINES LTD CURRENT YIELD 2.045%	Equity	32,779.34	41,138.46
Merrill Lynch	866 quantity	ALPHABET INS SHS CL A CURRENT YIELD .422%	Equity	85,982.74	163,933.80
Merrill Lynch	566 quantity	AMAZON COM INC COM	Equity	57,302.56	124,174.74
Merrill Lynch	988 quantity	AMPHENOL CORP CL A NEW CURRENT YIELD .95%	Equity	49,837.29	68,616.60
Merrill Lynch	1120 quantity	APPLE INC CURRENT YIELD .399%	Equity	129,760.99	280,470.41
Merrill Lynch	109 quantity	BLACKROCK INC REG SHS CURRENT YIELD 1.990%	Equity	81,187.32	111,736.99
Merrill Lynch	1125 quantity	BOSTON SCIENTIFIC CORP	Equity	58,642.38	100,485.00
Merrill Lynch	400 quantity	BROADCOM INC CURRENT YIELD 1.017%	Equity	28,392.77	92,736.00
Merrill Lynch	142 quantity	CENCORA INC CURRENT YIELD .979%	Equity	33,880.28	31,904.56
Merrill Lynch	354 quantity	CONOCOPHILLIPS CURRENT YIELD 3.146%	Equity	33,926.91	35,106.18
Merrill Lynch	127 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD .506%	Equity	56,459.27	116,366.29
Merrill Lynch	78 quantity	ELI LILLY & CO CURRENT YIELD .777%	Equity	36,878.18	60,216.00
Merrill Lynch	336 quantity	ENTERGY CORP NEW CURRENT YIELD 3.165%	Equity	21,296.03	25,475.52
Merrill Lynch	943 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.681%	Equity	95,401.61	101,438.51
Merrill Lynch	124 quantity	FERRARI NV CURRENT YIELD .611%	Equity	39,762.11	52,680.16
Merrill Lynch	238 quantity	HILTON WORLDWIDE HOLDING INC REG CURRENT YIELD .242%	Equity	37,158.70	58,824.08
Merrill Lynch	182 quantity	HOME DEPOT INC CURRENT YIELD 2.313%	Equity	61,650.51	70,796.18
Merrill Lynch	91 quantity	HONEYWELL INTL INC DEL CURRENT YIELD 2.001%	Equity	17,628.79	20,555.99
Merrill Lynch	632 quantity	HOWMET AEROSPACE INC ISSUED CURRENT YIELD .292%	Equity	37,293.25	69,121.84
Merrill Lynch	170 quantity	INTERCONTINENTAL EXCHANGE INC CURRENT YIELD 1.208%	Equity	25,383.65	25,331.70
Merrill Lynch	463 quantity	JOHNSON CONTROLS INTER CURRENT YIELD 1.875%	Equity	34,861.12	36,544.59
Merrill Lynch	525 quantity	JP MORGAN CHASE & CO CURRENT YIELD 2.085%	Equity	75,101.43	125,847.75
Merrill Lynch	873 quantity	KENVUE INC CURRENT YIELD 3.840%	Equity	18,125.31	18,638.55
Merrill Lynch	70 quantity	MARTIN MARIETTA MATLS CURRENT YIELD .611%	Equity	41,095.85	36,155.00
Merrill Lynch	184 quantity	MCDONALDS CORP COM CURRENT YIELD 2.442%	Equity	51,202.98	53,339.76
Merrill Lynch	590 quantity	MICROSOFT CORP CURRENT YIELD .787%	Equity	158,194.29	276,082.48
Merrill Lynch	75 quantity	NETFLIX COM INC	Equity	30,962.25	66,849.00
Merrill Lynch	1983 quantity	NVIDIA CURRENT YIELD .029%	Equity	67,356.32	266,297.07
Merrill Lynch	324 quantity	PALO ALTO NETWORKS INC COM	Equity	36,156.69	58,955.04
Merrill Lynch	202 quantity	PARKER HANNIFIN CORP CURRENT YIELD 1.025%	Equity	69,697.06	128,468.06
Merrill Lynch	306 quantity	PROCTOR & GAMBLE CO CURRENT YIELD 2.401%	Equity	48,432.06	51,300.90
Merrill Lynch	328 quantity	PROGRESSIVE CRP OHIO CURRENT YIELD 1.66%	Equity	42,713.57	78,592.08
Merrill Lynch	535 quantity	PROLOGIS INC CURRENT YIELD 3.632%	Equity	60,710.77	56,549.50
Merrill Lynch	332 quantity	ROSS STORES INC COM CURRENT YIELD .971%	Equity	44,158.51	50,221.64
Merrill Lynch	195 quantity	S&P GLOBAL INC CURRENT YIELD .730%	Equity	81,750.61	97,115.85
Merrill Lynch	766 quantity	SCHLUMBERGER LTD CURRENT YIELD 2.869%	Equity	35,743.03	29,368.44
Merrill Lynch	70 quantity	SERVICENOW INC	Equity	36,018.14	74,208.40
Merrill Lynch	151 quantity	UNION PACIFIC CORP CURRENT YIELD 2.350%	Equity	31,647.37	34,434.04
Merrill Lynch	54 quantity	UNITED RENTALS INC COM CURRENT YIELD .925%	Equity	26,677.36	38,039.76
Merrill Lynch	374 quantity	VISA INC CL A SHRS CURRENT YIELD 0.746%	Equity	83,065.23	118,198.96
Merrill Lynch	1525 quantity	WALMART INC CURRENT YIELD .918%	Equity	75,983.61	137,783.75
Merrill Lynch	495 quantity	WELLTOWER INC CURRENT YIELD 2.126%	Equity	43,178.79	62,384.85
Merrill Lynch	646 quantity	WSTN DIGITAL CORP DEL	Equity	39,272.87	38,520.98
Merrill Lynch	498 quantity	ZOETIS INC CURRENT YIELD 1.227%	Equity	83,477.44	81,139.14
Merrill Lynch	76 quantity	INVESCO QQQ TR SER 1 CURRENT YIELD .556%	Mutual Fund	36,606.92	38,853.48
Etrade	150 quantity	Firsthand Tech Value FD Inc	Mutual Fund	2,013.95	9.24
Etrade		MORGAN STANLEY PVT BANK	CASH		2,096.86
Etrade	40 quantity	AMAZON.COM INC	Stock	6,723.94	8,775.60
Etrade	233 quantity	APPLE INC	Stock	9,754.13	58,346.86
Etrade	168 quantity	CANNTRUST HOLDINGS INC	Stock	1,531.55	-
Etrade	14 quantity	INTUIT INC	Stock	3,998.26	8,799.00

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b) Identity	(c) Description of investment	(d) Cost	(e) Current Value	
	Etrade	79 quantity MICROSOFT CORP	Stock	15,251.12	33,298.50
	Etrade	157 quantity TILRAY BRANDS INC CLASS 2 COMMON STOCK	Stock	3,095.97	208.81
	Etrade	MORGAN STANLEY PVT BANK	Cash		3.24
	THE PABRAI INVESTMENT FUND IV, L.P.		PARTNERSHIP	725,000.00	2,244,302.00
	THE SOCIAL ANGELS FUND 2020 LLC		PARTNERSHIP	50,000.00	43,537.00
	DHANDO HOLDINGS LP		PARTNERSHIP	337,671.00	462,100.00
	THE DREW INVESMENT FUND I, LP		PARTNERSHIP	50,000.00	58,799.00
	THE SOCIAL ANGELS FUND II LLC		PARTNERSHIP	125,000.00	120,166.00
	THE SOCIAL ANGELS KUSHAE SPV, A SERIES O ASSURE LABS 2021, LLC		PARTNERSHIP	10,625.00	10,825.00
	THE SOCIAL WOMENS ANGEL FUND		PARTNERSHIP	50,000.00	50,496.00
	LOTUS INVESTMENTS 2021 LLC		PARTNERSHIP	850,000.00	804,908.00
	PCB FINANCIAL INC		PARTNERSHIP	500,000.00	500,000.00

Total investments, at fair value \$ 12,326,888.18

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Acquired and disposed within year)
Plan Year Ending 12/31/2024

(a) Quantity	(b) Description of Investment	(c) Cost of Acquisition	(d) Proceeds of dispositions
192.0000	ALPHABET INC SHS CLA	33,721.14	31,331.86
748.0000	ASTRAZENECA PLC SPND ADR	60,859.03	49,112.32
110.0000	BECTON DICKINSON CO	26,297.85	25,124.71
61.0000	CHEVRON CORP	8,977.44	8,810.90
419.0000	COMCAST CORP NEW CH A	19,418.02	18,435.49
1,163.0000	FREEMPORT-MCMORAN INC	57,716.14	50,036.41
27.0000	INTRPUBLIC GRP OF CO	888.98	788.49
761.0000	KRAFT (THE) HEINZ CO SHS	26,264.09	24,344.62
370.0000	MAGNA INTL INC CL A VTG	20,233.98	14,319.93
22.0000	MICROSOFT CORP	9,324.70	9,259.65
169.0000	PEPSICO INC	28,468.59	27,647.77
15.0000	UNITEDHEALTH GROUP INC	7,354.98	6,833.65
246.0000	AMPHENOL CORP CL A NEW	12,520.46	17,118.66
122.0000	APPLE INC	23,723.51	20,976.51
112.0000	CONOCOPHILLIPS	12,421.28	11,584.23
339.0000	DISNEY (WALT) CO COM STK	41,362.12	31,785.04
31.0000	HOME DEPOT INC	11,076.30	10,370.20
1.0000	HONEYWELL INTL INC DEL	212.36	203.91
0.1540	INTUIT INC COM	91.31	97.34
72.0000	INVESCO QQQ TR SER 1	34,680.24	35,798.13
2,128.0000	KENVUE INC	44,265.78	42,692.89
19.0000	MARTIN MARIETTA MATLS	11,452.77	9,880.14
64.0000	MCDONALDS CORP COM	18,937.57	15,996.99
16.0000	NETFLIX COM INC	8,980.44	8,860.73
5.0000	O'REILLY AUTOMOTIVE INC	5,167.70	5,064.80
4.0000	PALO ALTO NETWORKS INC	1,357.74	1,276.24
141.0000	PROLOGIS INC	18,087.55	14,632.03
252.0000	SCHLUMBERGER LTD	12,835.69	12,073.22
12.0000	SERVICENOW INC	9,227.44	8,402.91
203.0000	TESLA INC	37,095.82	50,196.60
39.0000	THERMO FISHER SCIENTIFIC	22,100.09	20,008.71
623.0000	TORONTO DOMINION BANK	37,234.47	35,137.78
85.0000	UNION PACIFIC CORP	20,733.35	18,918.35
23.0000	UNITED RENTALS INC COM	14,859.03	15,536.04
50.0000	UNITEDHEALTH GROUP INC	24,630.37	24,151.30
46.0000	WELLTOWER INC	4,012.78	4,792.61
13.0000	WSTN DIGITAL CORP DEL	891.80	1,038.22
Total		727,482.91	682,639.38

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2024 or fiscal plan year beginning		01/01/2024	and ending
			12/31/2024
A	This return/report is for:	<input type="checkbox"/> a multiemployer plan	<input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
		<input checked="" type="checkbox"/> a single-employer plan	<input type="checkbox"/> a DFE (specify) _____
B	This return/report is:	<input type="checkbox"/> the first return/report	<input type="checkbox"/> the final return/report
		<input type="checkbox"/> an amended return/report	<input type="checkbox"/> a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. <input type="checkbox"/>		
D	Check box if filing under:	<input checked="" type="checkbox"/> Form 5558	<input type="checkbox"/> automatic extension
		<input type="checkbox"/> special extension (enter description)	<input type="checkbox"/> the DFVC program
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. <input type="checkbox"/>		

Part II	Basic Plan Information —enter all requested information		
1a	Name of plan Chugh, LLP Profit Sharing Plan	1b	Three-digit plan number (PN) ▶ 001
		1c	Effective date of plan 01/01/1998
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) Chugh, LLP 15925 Carmenita Road Cerritos CA 90703-2206	2b	Employer identification Number (EIN) 47-3050556
		2c	Plan Sponsor's telephone number (562) 229-1220
		2d	Business code (see instructions) 541110

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

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

SIGN HERE		10/09/2025	Navneet Chugh
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4d PN	
c Plan Name			
5 Total number of participants at the beginning of the plan year	5	250	
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year	6a(1)	196	
a(2) Total number of active participants at the end of the plan year	6a(2)	195	
b Retired or separated participants receiving benefits	6b	0	
c Other retired or separated participants entitled to future benefits	6c	56	
d Subtotal. Add lines 6a(2) , 6b , and 6c	6d	251	
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	0	
f Total. Add lines 6d and 6e	6f	251	
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	244	
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	249	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	16	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7		

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E 3D 3H

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

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

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b) Identity	(c) Description of investment	(d) Cost	(e) Current Value
	Merrill Lynch	100001.9 CASH Cash	55,740.32	55,740.32
	Merrill Lynch	321 quantity PREFERRED DEPOSIT (BUS) Cash	321.00	321.00
	Merrill Lynch	12024 quantity ISA TOYOTA FINANCIAL Cash	12,024.00	12,024.00
	Merrill Lynch	2000 quantity AMAZON COM INC COM Equity	153,928.42	438,780.00
	Merrill Lynch	275 quantity COSTCO WHOLESALE CRP DEL CURRENT YIELD 0.506% Equity	60,125.97	251,974.25
	Merrill Lynch	2050 quantity STARBUCKS CORP CURRENT YIELD 2.137% Equity	116,506.30	187,062.50
	Merrill Lynch	3000 quantity WALMART INCCURRENT YIELD 1.579% Equity	89,029.00	271,050.00
	Merrill Lynch	577.16 quantity CASH Cash	577.16	577.16
	Merrill Lynch	87175 quantity ISA TOYOTA FINANCIAL Cash	87,175.00	87,175.00
	Merrill Lynch	443 quantity ALLSTATE CORP DEL COM CURRENT YIELD 1.908% Equity	64,432.47	85,405.97
	Merrill Lynch	189 quantity ALPHABET INC SHS CL A CURRENT YIELD 4.22% Equity	33,146.05	35,777.70
	Merrill Lynch	117 quantity AMER EXPRESS COMPANY CURRENT YIELD .943% Equity	19,469.09	34,724.43
	Merrill Lynch	145 quantity BLACKROCK INC CURRENT YIELD 1.990% Equity	94,502.59	148,640.95
	Merrill Lynch	2377 quantity BLUE OWL CAP INC CURRENT YIELD 3.095% Equity	31,884.80	55,289.02
	Merrill Lynch	184 quantity BROADCOM INC CURRENT YIELD 1.017% Equity	21,017.24	42,658.56
	Merrill Lynch	690 quantity COMCAST CORP NEW CL A CURRENT YIELD 3.304% Equity	27,643.04	25,895.70
	Merrill Lynch	790 quantity CONSOLIDATED EDISON INC CURRENT YIELD 3.720% Equity	72,121.87	70,491.70
	Merrill Lynch	1434 quantity CSX DORP CURRENT YIELD 1.487% Equity	48,299.60	46,275.18
	Merrill Lynch	401 quantity D R HORTON INC CURRENT YIELD 1.144% Equity	40,133.29	56,067.82
	Merrill Lynch	668 quantity DIGITAL RLTY TR INC CURRENT YIELD 2.751% Equity	76,000.94	118,456.44
	Merrill Lynch	149 quantity EATON CORP PLC CURRENT YIELD 1.133% Equity	35,165.92	49,448.63
	Merrill Lynch	48 quantity ELI LILLY & CO CURRENT YIELD .777% Equity	30,761.94	37,056.00
	Merrill Lynch	836 quantity EMERSON ELEC CO CURRENT YIELD 1.702% Equity	76,125.69	103,605.48
	Merrill Lynch	1055 quantity EXXON MOBIL CORP COM CURRENT YIELD 3.681% Equity	105,944.74	113,486.35
	Merrill Lynch	145 quantity GENL DYNAMICS CORP COM CURRENT YIELD 2.155% Equity	37,916.92	38,206.05
	Merrill Lynch	786 quantity GILEAD SCIENCES INC COM CURRENT YIELD 3.334% Equity	69,915.01	72,602.82
	Merrill Lynch	118 quantity HCA HEALTHCARE INC CURRENT YIELD .879% Equity	36,985.08	35,417.70
	Merrill Lynch	3341 quantity HEWLETT PACKARD ENTERPRISE CO CURRENT YIELD 2.435% Equity	54,329.75	71,330.35
	Merrill Lynch	110 quantity HOME DEPOT INC CURRENT YIELD 2.313% Equity	36,799.76	42,788.90
	Merrill Lynch	1622 quantity HP INC CURRENT YIELD 3.545% Equity	47,686.13	52,925.86
	Merrill Lynch	579 quantity INTL BUSINESS MACHINES CORP IBM CURRENT YIELD 3.038% Equity	89,894.13	127,281.57
	Merrill Lynch	703 quantity INTRPUBLIC GRP OF CO CURRENT YIELD 4.710% Equity	20,422.84	19,698.06
	Merrill Lynch	569 quantity JP MORGAN CHASE & CO CURRENT YIELD 2.085% Equity	77,845.00	136,394.99
	Merrill Lynch	4340 quantity KINDER MORGAN INC. KEL CURRENT YIELD 4.197% Equity	80,010.89	118,916.00
	Merrill Lynch	110 quantity MCDONALDS CORP COM CURRENT YIELD 2.442% Equity	30,280.40	31,887.90
	Merrill Lynch	562 quantity MEDTRONICS PLC SHS CURRENT YIELD 3.505% Equity	46,387.05	44,892.56
	Merrill Lynch	49 quantity MICROSOFT CORP CURRENT YIELD .787% Equity	13,739.65	20,653.50
	Merrill Lynch	711 quantity PRINCIPAL FINANCIAL GROUP CURRENT YIELD 3.772% Equity	50,898.38	55,038.51
	Merrill Lynch	779 quantity PUB SVC ENTERPRISE GRP CURRENT YIELD 2.840% Equity	58,481.50	65,817.71
	Merrill Lynch	346 quantity RTX CORP CORP CURRENT YIELD 2.177% Equity	40,359.17	40,039.12
	Merrill Lynch	473 quantity SIMON PROPERTY GROUP DEL REIT CURRENT YIELD 4.877 Equity	70,025.79	81,455.33
	Merrill Lynch	943 quantity SYNCHRONY FINL COM CURRENT YIELD 1.538% Equity	31,230.33	61,295.00
	Merrill Lynch	615 quantity TARGET CORP COM CURRENT YIELD 3.314% Equity	99,314.21	83,135.70
	Merrill Lynch	146 quantity TEXAS INSTRUMENTS CURRENT YIELD 2.901% Equity	24,830.72	27,376.46
	Merrill Lynch	2623 quantity TRUIST FINL CORP CURRENT YIELD 4.794% Equity	90,624.06	113,785.74
	Merrill Lynch	71 quantity UNITEDHEALTH GROUP INC CURRENT YIELD 1.660% Equity	40,216.53	35,916.06
	Merrill Lynch	689 quantity WELLTOWER INC CURRENT YIELD 2.126% Equity	61,169.54	86,834.67
	Merrill Lynch	2349 quantity WILLIAMS COMPANIES DEL CURRENT YIELD 3.510% Equity	79,065.15	127,127.88
	Merrill Lynch	1110 quantity XCEL ENERGY INC Equity	71,853.38	74,947.20
	Merrill Lynch	3563 quantity SPDR PORTFOLIO S&P 500H DIFID ETF SHS CURRENT YIELD 4.30(Mutual Fund	162,544.06	154,064.12
	Merrill Lynch	1068.06 quantity CASH Cash	1,068.06	1,068.06
	Merrill Lynch	66537 quantity ISA TOTOYA FINANCIAL Cash	66,537.00	66,537.00
	Merrill Lynch	526 quantity AGNICO EAGLE MINES LTD CURRENT YIELD 2.045% Equity	32,779.34	41,138.46
	Merrill Lynch	866 quantity ALPHABET INS SHS CL A CURRENT YIELD .422% Equity	85,982.74	163,933.80
	Merrill Lynch	566 quantity AMAZON COM INC COM Equity	57,302.56	124,174.74

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b)	(c)	(d)	(e)	
	Identity	Description of investment	Cost	Current Value	
Merrill Lynch		988 quantity AMPHENOL CORP CL A NEW CURRENT YIELD .95%	Equity	49,837.29	68,616.60
Merrill Lynch		1120 quantity APPLE INC CURRENT YIELD .399%	Equity	129,760.99	280,470.41
Merrill Lynch		109 quantity BLACKROCK INC REG SHS CURRENT YIELD 1.990%	Equity	81,187.32	111,736.99
Merrill Lynch		1125 quantity BOSTON SCIENTIFIC CORP	Equity	58,642.38	100,485.00
Merrill Lynch		400 quantity BROADCOM INC CURRENT YIELD 1.017%	Equity	28,392.77	92,736.00
Merrill Lynch		142 quantity CENCORA INC CURRENT YIELD .979%	Equity	33,880.28	31,904.56
Merrill Lynch		354 quantity CONOCOPHILLIPS CURRENT YIELD 3.146%	Equity	33,926.91	35,106.18
Merrill Lynch		127 quantity COSTCO WHOLESALE CRP DEL CURRENT YIELD .506%	Equity	56,459.27	116,366.29
Merrill Lynch		78 quantity ELI LILLY & CO CURRENT YIELD .777%	Equity	36,878.18	60,216.00
Merrill Lynch		336 quantity ENTERGY CORP NEW CURRENT YIELD 3.165%	Equity	21,296.03	25,475.52
Merrill Lynch		943 quantity EXXON MOBIL CORP COM CURRENT YIELD 3.681%	Equity	95,401.61	101,438.51
Merrill Lynch		124 quantity FERRARI NV CURRENT YIELD .611%	Equity	39,762.11	52,680.16
Merrill Lynch		238 quantity HILTON WORLDWIDE HOLDING INC REG CURRENT YIELD .242%	Equity	37,158.70	58,824.08
Merrill Lynch		182 quantity HOME DEPOT INC CURRENT YIELD 2.313%	Equity	61,650.51	70,796.18
Merrill Lynch		91 quantity HONEYWELL INTL INC DEL CURRENT YIELD 2.001%	Equity	17,628.79	20,555.99
Merrill Lynch		632 quantity HOWMET AEROSPACE INC ISSUED CURRENT YIELD .292%	Equity	37,293.25	69,121.84
Merrill Lynch		170 quantity INTERCONTINENTAL EXCHANGE INC CURRENT YIELD 1.208%	Equity	25,383.65	25,331.70
Merrill Lynch		463 quantity JOHNSON CONTROLS INTER CURRENT YIELD 1.875%	Equity	34,861.12	36,544.59
Merrill Lynch		525 quantity JP MORGAN CHASE & CO CURRENT YIELD 2.085%	Equity	75,101.43	125,847.75
Merrill Lynch		873 quantity KENVUE INC CURRENT YIELD 3.840%	Equity	18,125.31	18,638.55
Merrill Lynch		70 quantity MARTIN MARIETTA MATLS CURRENT YIELD .611%	Equity	41,095.85	36,155.00
Merrill Lynch		184 quantity MCDONALDS CORP COM CURRENT YIELD 2.442%	Equity	51,202.98	53,339.76
Merrill Lynch		590 quantity MICROSOFT CORP CURRENT YIELD .787%	Equity	156,194.29	276,082.48
Merrill Lynch		75 quantity NETFLIX COM INC	Equity	30,962.25	66,849.00
Merrill Lynch		1983 quantity NVIDIA CURRENT YIELD .029%	Equity	67,356.32	266,297.07
Merrill Lynch		324 quantity PALO ALTO NETWORKS INC COM	Equity	36,156.69	58,955.04
Merrill Lynch		202 quantity PARKER HANNIFIN CORP CURRENT YIELD 1.025%	Equity	69,697.06	128,478.06
Merrill Lynch		306 quantity PROCTOR & GAMBLE CO CURRENT YIELD 2.401%	Equity	48,432.06	51,300.90
Merrill Lynch		328 quantity PROGRESSIVE CRP OHIO CURRENT YIELD 1.66%	Equity	42,713.57	78,592.08
Merrill Lynch		535 quantity PROLOGIS INC CURRENT YIELD 3.632%	Equity	60,710.77	56,549.50
Merrill Lynch		332 quantity ROSS STORES INC COM CURRENT YIELD .971%	Equity	44,158.51	50,221.64
Merrill Lynch		195 quantity S&P GLOBAL INC CURRENT YIELD .730%	Equity	81,750.61	97,115.85
Merrill Lynch		766 quantity SCHLUMBERGER LTD CURRENT YIELD 2.869%	Equity	35,743.03	29,368.44
Merrill Lynch		70 quantity SERVICENOW INC	Equity	36,018.14	74,208.40
Merrill Lynch		151 quantity UNION PACIFIC CORP CURRENT YIELD 2.350%	Equity	31,647.37	34,434.04
Merrill Lynch		54 quantity UNITED RENTALS INC COM CURRENT YIELD .925%	Equity	26,677.36	38,039.76
Merrill Lynch		374 quantity VISA INC CL A SHRS CURRENT YIELD 0.746%	Equity	83,065.23	118,198.96
Merrill Lynch		1525 quantity WALMART INC CURRENT YIELD .918%	Equity	75,983.61	137,783.75
Merrill Lynch		495 quantity WELLTOWER INC CURRENT YIELD 2.126%	Equity	43,178.79	62,384.85
Merrill Lynch		646 quantity WSTN DIGITAL CORP DEL	Equity	39,272.87	38,520.98
Merrill Lynch		498 quantity ZOETIS INC CURRENT YIELD 1.227%	Equity	83,477.44	81,139.14
Merrill Lynch		76 quantity INVESCO QQQ TR SER 1 CURRENT YIELD .556%	Mutual Fund	36,606.92	38,853.48
Etrade		MORGAN STANLEY PVT BANK	CASH		2096.86
Etrade		40 quantity AMAZON.COM INC	Stock	6723.94	8775.6
Etrade		233 quantity APPLE INC	Stock	9754.13	58347.86
Etrade		168 quantity CANNTRUST HOLDINGS INC	Stock	1531.55	0
Etrade		14 quantity INTUIT INC	Stock	3998.26	8799
Etrade		79 quantity MICROSOFT CORP	Stock	15251.12	33298.5
Etrade		157 quantity TILRAY BRANDS INC CLASS 2 COMMON STOCK	Stock	3095.97	208.81
Etrade		MORGAN STANLEY PVT BANK	Cash		3.24
		THE PABRAI INVESTMENT FUND IV, L.P.	PARTNERSHIP		2244302
		THE SOCAL ANGELS FUND 2020 LLC	PARTNERSHIP		43537
		DHANDO HOLDINGS LP	PARTNERSHIP		462100
		THE DREW INVESMENT FUND I, LP	PARTNERSHIP		58799
		THE SOCAL ANGELS FUND II LLC	PARTNERSHIP		120166
		THE SOCAL ANGELS KUSHAE SPV, A SERIES O ASSURE LABS 2021, LLC	PARTNERSHIP		10625

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2024

(a)	(b) Identity	(c) Description of investment	(d) Cost	(e) Current Value
	THE SOCIAL WOMENS ANGEL FUND LOTUS INVESTMENTS 2021 LLC PCB FINANCIAL INC	PARTNERSHIP PARTNERSHIP PARTNERSHIP		50496 804908 500000