

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 2024 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: ☐ 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
1a	Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/1984
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) FIRST UROLOGY P.S.C. 101 HOSPITAL BOULEVARD JEFFERSONVILLE, IN 47130
2b	Employer Identification Number (EIN) 35-1488175
2c	Plan Sponsor's telephone number 812-206-8171
2d	Business code (see instructions) 621111

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.	10/13/2025	WILLIAM BONDS
	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 ☒ 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	5 511
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) 317 6a(2) 332 6b 0 6c 158 6d 490 6e 3 6f 493 6g(1) 499 6g(2) 487 6h 52
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 2F 2G 2J 2K 2R 2S 2T 3D

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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 FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier AMERICAN UNITED LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0145825	60895	K00064	6	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT**

b Balance at the end of the previous year	7b	608236
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c Additions: (1) Contributions deposited during the year	7c(1)	78312	
	7c(2)	0	
	7c(3)	10300	
	7c(4)	136124	
	7c(5)		

(6) Total additions	7c(6)	224736
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d Total of balance and additions (add lines 7b and 7c(6))	7d	832972
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	0	
(2) Administration charge made by carrier	7e(2)	817	
(3) Transferred to separate account	7e(3)	303139	
(4) Other (specify below)	7e(4)		

(5) Total deductions	7e(5)	303956
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	529016
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

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

A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.	D Employer Identification Number (EIN) 35-1488175

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

BRADLEY J. WALKER
FINANCIAL GROUP OF HILLIARD LYONS
10200 FOREST GREEN BLVD. STE 500
LOUISVILLE, KY 40223

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

M & T BANK

16-0538020

(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)

RAYMOND JAMES & ASSOCIATES

101 SOUTH FIFTH STREET SUITE 1900
LOUISVILLE, KY 40202

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	76291	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ROBERT W. BAIRD & CO.

202 S. COLLEGE AVENUE
BLOOMINGTON, IN 47404

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	30804	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SECURITIES AMERICA INC.

6006 BROWNSBORO PARK BLVD SUITE E
LOUISVILLE, KY 40207

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	27299	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

CUNNINGHAM FINANCIAL GROUP

4801 OLYMPIA PARK PLAZA SUITE 4000
LOUISVILLE, KY 40241

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	21809	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

4969 US HIGHWAY 42 STE 1200
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	17975	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE GLENVIEW TRUST COMPANY

4969 US HIGHWAY 42 SUITE 2000
LOUISVILLE, KY 40222

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	17751	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

CHARLES SCHWAB

2423 E. LINCOLN DRIVE
PHOENIX, AZ 85016

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	14273	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MERITRUST WEALTH MANAGEMENT

702 NORTH SHORE DRIVE SUITE 501
JEFFERSONVILLE, IN 47130

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	9000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ONEAMERICA RETIREMENT SERVICES

46-5378846

(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?
15 37 38 50 64 59 60 63	NONE	7144	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(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?
18 19 21 25 49 50 51 59 60 61 62 63 65	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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
MATRIX TRUST COMPANY	18 19 21 25 49 50 62	0

(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.
MATRIX TRUST COMPANY 75-3182674	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MSCS FINANCIAL SERVICES DIVISION OF	50 59 60 61 63 68	0

(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.
MSCS FINANCIAL SERVICES DIVISION OF 33-1151291	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.				D Employer Identification Number (EIN) 35-1488175	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: FT 9675 TECHNOLOGY					
b Name of sponsor of entity listed in (a): FIRST TRUST					
c EIN-PN 36-3768815-000		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 182415	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103	

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

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.		D Employer Identification Number (EIN) 35-1488175

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1762596	1890240
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1922921	2101164
(2) U.S. Government securities	1c(2)	2243190	3092076
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	2250027	1592088
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	35040	44221
(B) Common	1c(4)(B)	13227777	10182542
(5) Partnership/joint venture interests	1c(5)	126094	154333
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)	88243	37819
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	153273	182415
(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)	38661885	42229764
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1747413	1946687
(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	62218459	63453349
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	62218459	63453349

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)	1897636	
(B) Participants.....	2a(1)(B)	1439760	
(C) Others (including rollovers).....	2a(1)(C)	49331	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		3386727
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	54436	
(B) U.S. Government securities.....	2b(1)(B)	28434	
(C) Corporate debt instruments.....	2b(1)(C)	105891	
(D) Loans (other than to participants).....	2b(1)(D)	2253	
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		191014
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	2009	
(B) Common stock.....	2b(2)(B)	179163	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1564571	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		1745743
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	33949699	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	33531627	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		418072
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	1845651	
(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)		3741844
c Other income	2c		14619
d Total income. Add all income amounts in column (b) and enter total	2d		11343670

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9861411	
(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)		9861411
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)	7144	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	214815	
(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)	25410	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		247369
j Total expenses. Add all expense amounts in column (b) and enter total	2j		10108780

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1234890
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: **CHERRY BEKAERT LLP**

(2) EIN: **56-0574444**

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		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?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan FIRST UROLOGY P.S.C. 401K PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FIRST UROLOGY P.S.C.		D Employer Identification Number (EIN) 35-1488175
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)..... b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)..... c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14a 14b 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 b The corresponding number for the second preceding plan year	15a 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 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	16a 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
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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
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q703912A</u> .	

**FIRST UROLOGY, P.S.C.
401(k) PROFIT SHARING PLAN**

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

*As of December 31, 2024 and 2023 and
for the Year Ended December 31, 2024*

And Report of Independent Auditor

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
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NOTE: All other schedules required under Section 2520.103-10 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, have been omitted because they are not applicable.

Report of Independent Auditor

To the Oversight Committee
First Urology, P.S.C. 401(k) Profit Sharing Plan
Jeffersonville, Indiana

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule of Assets (Held at End of Year) – Form 5500, Schedule, Part IV, Line 4i as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Cherry Bekaert LLP

Louisville, Kentucky
October 10, 2025

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments, at fair value	61,034,093	\$ 59,847,627
Investments, at contract value	529,016	608,236
Employer contributions receivable	1,890,240	1,762,596
Net Assets Available for Benefits	\$ 63,453,349	\$ 62,218,459

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

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2024

Additions to net assets attributed to:

Investment Income:

Net appreciation in fair value of investments	\$ 6,020,186
Interest and dividends	<u>1,936,757</u>
Total Investment Income	<u>7,956,943</u>

Contributions:

Participants	1,439,760
Employer	1,897,636
Rollovers	<u>49,331</u>
Total Contributions	<u>3,386,727</u>
Total Additions	<u>11,343,670</u>

Deductions from net assets attributed to:

Benefits paid to participants	9,861,411
Administrative fees	<u>247,369</u>
Total Deductions	<u>10,108,780</u>

Net increase in net assets available for benefits	1,234,890
Net assets available for benefits, beginning of year	<u>62,218,459</u>
Net assets available for benefits, end of year	<u><u>\$ 63,453,349</u></u>

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

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 1—Description of Plan

The following description of the First Urology, P.S.C. 401(k) Profit Sharing Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General – The Plan is a defined contribution plan covering all eligible employees of First Urology, P.S.C. (the “Company” or “Employer”). Employees become eligible to make elective deferrals when they have attained age 21 and completed three months of service. A participant becomes eligible for Company contributions after attaining age 21 and completing one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Administration – The Plan sponsor has designated certain employees, who serve without additional compensation, to administer the Plan. The Plan administrator has the overall responsibility and authority as the named fiduciary to manage and control the operations and administration of the Plan and may designate one or more individuals to perform those responsibilities.

Contributions – Each year, participants may elect to contribute up to the maximum compensation permissible under the Internal Revenue Code (“IRC”) on a pre-tax or Roth after-tax basis. The Plan provides for automatic enrollment of eligible employees at a pre-tax deferral rate of 3% of eligible compensation unless the participant affirmatively elects otherwise. Participants may also contribute amounts representing distributions from other qualified plans.

The Plan agreement provides for a Company non-elective safe harbor contribution equal to 3% of participant eligible compensation. It also allows the Company to make additional discretionary contributions. For the 2024 Plan year, the Company allocated a discretionary profit sharing contribution approximating \$1.28 million. Contributions are subject to certain limitations.

Participant Accounts – Individual accounts are maintained for each Plan participant. Each participant’s account is credited with the participant’s contributions and Company non-elective safe harbor contributions, as well as allocations of the Company’s profit sharing contribution and Plan investment results. Participant accounts are charged with their withdrawals and an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, specific participant transactions or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Vesting – Participants are immediately vested in their voluntary contributions and Company non-elective safe harbor contributions plus actual earnings thereon. Vesting in the remainder of their accounts is based on years of continuous service. A participant becomes 100% vested after six years of credited service.

Investment Options – Upon enrollment in the Plan, participants may direct the investment of their accounts into various investment options offered by the Plan, including self-directed brokerage accounts. They may change their investment options among those investments provided at any time during the Plan year.

Payment of Benefits – Upon termination of service or attaining normal retirement age, a participant may elect to receive a lump sum amount equal to the value of the participant’s vested interest in his or her account. In-service and hardship withdrawals are also allowed as defined in the Plan agreement.

Forfeited Accounts – The non-vested portion of former participant accounts may be used to pay administrative expenses of the Plan or to reduce the amount of future employer contributions. Forfeited accounts approximated \$24,000 and \$82,000 at December 31, 2024 and 2023, respectively. During 2024, forfeitures approximating \$163,000 were used to reduce the amount of employer contributions allocated and receivable at December 31, 2023. Forfeitures approximating \$60,000 were used during 2025 to reduce the amount of employer contributions allocated and receivable at December 31, 2024.

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“U.S. GAAP”).

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and the disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition – The Plan’s investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). U.S. GAAP defines fair value as the exchange 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) in fair value of investments includes the Plan’s gains and losses on investments bought and sold as well as held during the Plan year.

Investment Management Fees and Operating Expenses – Investment management fees and operating expenses charged to the Plan for certain investments are deducted from income earned on a daily basis and are not separately reflected. Consequently, management fees and operating expenses are reflected as a reduction of investment return for such investments.

Payments of Benefits – Benefits are recorded when paid. There were no benefit payments requested and not yet disbursed at December 31, 2024 and 2023.

Administrative Expenses – Administrative expenses of the Plan are paid by the Company or Plan participants, as defined in the Plan agreement.

Note 3—Information certified by the qualified institution (unaudited)

The Plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Matrix Trust Company, a “qualified institution”, has certified to the completeness and accuracy of the following data included in the accompanying financial statements and supplemental schedule.

- Investments at fair value, and investments at contract value as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Net appreciation in fair value of investments, and interest and dividends as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2024.

At the request of the Plan administrator, the Plan’s independent auditor did not perform auditing procedures with respect to this certified information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 4—Fair value measurements

U.S. GAAP provides 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following are descriptions of the valuation methodologies used for investments measured at fair value, including the general classification of such assets pursuant to the valuation hierarchy. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Mutual Funds – Valued at the daily closing price as reported by the fund. The mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded and are therefore classified within Level 1 of the valuation hierarchy.

Self-Directed Accounts – Accounts primarily consist of certificates of deposit, money market funds, U.S. government securities, corporate bonds, common stocks, preferred stocks, mutual and exchange traded funds, unit trust, notes receivable, interests in limited liability partnerships, and insurance annuities. Certificates of deposit, money market funds and notes receivable are valued at cost which approximates fair value and are classified within Level 1 of the valuation hierarchy. Common stocks, preferred stocks, mutual and exchange traded funds, and the unit trust are valued at the closing price reported on the active market on which the individual securities are traded and are classified within Level 1 of the valuation hierarchy. U.S. government securities and corporate bonds are valued using pricing models maximizing the use of observable inputs for similar securities and are classified within Level 2 of the valuation hierarchy. Interests in limited liability partnerships are valued based on the liquidity of the various partnerships using information provided by the partnerships' capital management company. Insurance annuities are valued at cash surrender value. These are both classified within Level 3 of the valuation hierarchy.

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.

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 4—Fair value measurements (continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis at December 31, 2024 and 2023:

Assets at Fair Value as of December 31, 2024				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 25,540,623	\$ -	\$ -	\$ 25,540,623
Self-directed brokerage accounts	29,199,483	4,684,164	1,609,823	35,493,470
Total investments, at fair value	<u>\$ 54,740,106</u>	<u>\$ 4,684,164</u>	<u>\$ 1,609,823</u>	<u>\$ 61,034,093</u>

Assets at Fair Value as of December 31, 2023				
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 21,395,546	\$ -	\$ -	\$ 21,395,546
Self-directed brokerage accounts	33,327,059	3,771,508	1,353,514	38,452,081
Total investments, at fair value	<u>\$ 54,722,605</u>	<u>\$ 3,771,508</u>	<u>\$ 1,353,514</u>	<u>\$ 59,847,627</u>

There were no purchases, issuances, transfers in or transfers out of Level 3 assets during the Plan year ended December 31, 2024.

Certain reclassifications were made to the 2023 fair value hierarchy table to conform with the 2024 presentation. This reclassification had no impact on the statement of net assets available for benefits as of December 31, 2023.

Note 5—Fully benefit-responsive investment contract with insurance company

The Plan has a fully benefit-responsive investment contract with American United Life Insurance Company ("AUL"). AUL maintains the contributions in a general account. The general account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The guaranteed investment contract is included in the financial statements at contract value as reported to the Plan by AUL. Contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all, or a portion, of their investment at contract value. The Plan's ability to receive amounts due is dependent on the issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting rate is reviewed on a quarterly basis for resetting. The guaranteed investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (i) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan) (ii) changes to Plan's prohibition on competing investment options or deletion of equity wash provisions (iii) bankruptcy of the Company or other Company events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (iv) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA (v) premature termination of the contract. The Plan administrator does not believe that the occurrence of any such event which would limit the Plan's ability to transact at contract value with participants is probable.

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

Note 5—Fully benefit-responsive investment contract with insurance company (continued)

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation, (4) a material amendment to the agreement without the consent of the issuer.

Note 6—Related party and party-in-interest transactions

Certain administrative services are provided by the Company at no cost to the Plan and certain administrative costs incurred by the Plan are paid by the Company. The Plan has entered into various service agreements with parties-in-interest.

Note 7—Income tax status

The Internal Revenue Service ruled on June 30, 2020, that the non-standardized pre-approved plan of CCH Incorporated DBA ftwilliam.com upon which the Plan is based, is designed in accordance with applicable sections of the IRC. The Plan has been amended since receipt of the opinion letter. However, the Plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8—Plan termination

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

Note 9—Risks and uncertainties

The Plan invests in various investment securities. Investment securities, in general, 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 such changes could materially affect participant account balances and the amounts reported in the financial statements.

Note 10—Subsequent events

The Plan has evaluated all subsequent events through October 10, 2025, which is the date these financial statements were available to be issued and has determined there are no subsequent events that require disclosure.

SUPPLEMENTAL SCHEDULE

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity		Shares/Units	Current Value
Cash and Cash Equivalents:				
	Federated Hermes Government Obl-Adv		14,194	\$ 14,194
	Fidelity® Government Cash Reserves		227,581	227,581
	Fidelity® Government MMkt Cptl Rsrvs		99,177	99,177
	Fidelity® Government MMkt Dly Mny		89,482	89,482
	Fidelity® Inv MM Fds Money Market Instl		56,684	56,684
	JPMorgan US Government MMkt Investor		189,266	189,266
	Northern US Government Money Market		9,348	9,348
	Schwab Value Advantage Money Fund Inv		135,930	135,930
	UBS Money Market Fund		34,351	34,351
	Vanguard Cash Reserves Federal Money Market Fund Admiral Class		208,104	208,104
	Baird Cash Account			116,482
	Cash			40,131
	Funds-in-transfer Account			(24,502)
	Raymond James Cash Acct			240,304
	Schwab Cash Account			516
	UBS Cash Account			446
	City National Rochdale Government Money Market Fund Svc			349
	Ally Bank	5.100% Due 11-17-25	80,000	80,080
	BNY Mellon Na	5.100% Due 11-20-25	70,000	70,563
	Goldman Sachs Bank USA	5.200% Due 05-21-25	100,000	100,302
	JP Morgan Chase Bank Na	5.400% Due 09-16-25	60,000	60,306
	JP Morgan Chase Bank Na	4.550% Due 12-10-25	190,000	189,772
	Morgan Stanley Bank Na	4.950% Due 06-21-27	60,000	61,431
	Wells Fargo Bank Na	5.150% Due 11-21-25	100,000	100,867
				<u>2,101,164</u>
U.S. Government Securities:				
	FNMA Note	6.625% Due 11-15-30	2,000	2,220
	US Treasury Note/Bond	1.875% Due 02-15-51	8,000	4,458
	US Treasury Note/Bond	1.875% Due 02-15-41	12,000	8,048
	US Treasury Note/Bond	2.375% Due 05-15-51	37,000	23,307
	US Treasury Note/Bond	2.375% Due 02-15-42	4,000	2,851
	US Treasury Note/Bond	1.500% Due 02-15-30	24,000	20,850
	US Treasury Note/Bond	1.250% Due 09-30-28	204,000	182,325
	US Treasury Note/Bond	1.125% Due 10-31-26	120,000	113,456
	US Treasury Note/Bond	1.250% Due 11-30-26	12,000	11,346
	US Treasury Note/Bond	1.750% Due 01-31-29	5,000	4,516
	US Treasury Note/Bond	2.625% Due 05-31-27	20,000	19,252
	US Treasury Note/Bond	2.875% Due 06-15-25	280,000	278,294
	US Treasury Note/Bond	3.500% Due 09-15-25	150,000	149,229
	US Treasury Note/Bond	4.250% Due 10-15-25	200,000	200,094
	US Treasury Note/Bond	3.875% Due 03-31-25	75,000	74,925
	US Treasury Note/Bond	5.000% Due 08-31-25	200,000	200,984
	US Treasury Note/Bond	4.625% Due 09-30-28	11,000	11,107
	US Treasury Note/Bond	4.625% Due 10-15-26	6,000	6,038
	US Treasury Note/Bond	4.500% Due 11-15-33	19,000	18,927
	US Treasury Note/Bond	4.375% Due 11-30-28	7,000	7,005
	US Treasury Note/Bond	4.250% Due 12-31-25	6,000	6,001
	US Treasury Note/Bond	4.250% Due 01-31-26	15,000	15,000
	US Treasury Note/Bond	4.250% Due 02-28-29	10,000	9,956
	US Treasury Note/Bond	4.250% Due 06-30-31	15,000	14,817
	US Treasury When Issued Note/Bond	4.625% Due 05-15-34	5,000	4,927
	US Treasury Bill	0.000% Due 06-12-25	209,000	205,132

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
U.S. Government Securities (continued):				
	US Treasury STRIPS	0.000% Due 02-15-44	1,025,000	\$ 390,095
	US Treasury STRIPS	0.000% Due 02-15-47	300,000	98,556
	US Treasury STRIPS	0.000% Due 02-15-48	175,000	54,833
	Fannie Mae Bw9888	4.000% Due 10-01-52	5,388	4,928
	Fannie Mae Fs7514	2.000% Due 06-01-37	5,430	4,812
	Fannie Mae Fs8288	2.000% Due 03-01-52	17,503	13,653
	Fannie Mae Fs9143	2.500% Due 01-01-52	30,542	24,948
	Fannie Mae Ma5070	4.500% Due 07-01-53	4,605	4,333
	Freddie Mac Sd6429	5.500% Due 05-01-54	4,890	4,830
	Freddie Mac Sd8225	3.000% Due 07-01-52	15,972	13,578
	Freddie Mac Sd8243	3.500% Due 09-01-52	11,547	10,228
	Freddie Mac Sd8468	5.000% Due 10-01-54	3,934	3,797
	Freddie Mac Sd8495	6.000% Due 12-01-54	6,958	6,995
	Government NationalMortgage A 2013-26 Lu	2.105% Due 12-20-42	174	94
	US Treasury Note/Bond	4.500% Due 02-15-36	17,000	16,968
	US Treasury Note/Bond	3.875% Due 08-15-40	21,000	18,916
	US Treasury Note/Bond	3.125% Due 08-15-44	26,000	20,209
	US Treasury Note/Bond	2.500% Due 05-15-46	10,000	6,818
	US Treasury Note/Bond	4.000% Due 11-15-42	8,000	7,199
	US Treasury Note/Bond	2.250% Due 08-15-27	29,000	27,570
	US Treasury Note/Bond	2.750% Due 02-15-28	29,000	27,700
	US Treasury Note/Bond	2.875% Due 05-15-28	4,000	3,822
	US Treasury Note/Bond	2.250% Due 11-15-25	120,000	117,968
	US Treasury Note/Bond	1.625% Due 05-15-26	16,000	15,446
	US Treasury Note/Bond	1.625% Due 08-15-29	26,000	23,083
	US Treasury Note/Bond	0.375% Due 04-30-25	200,000	197,438
	US Treasury Note/Bond	0.250% Due 05-31-25	250,000	245,977
	US Treasury Note/Bond	0.500% Due 10-31-27	120,000	108,000
	US Treasury Note/Bond	0.375% Due 11-30-25	21,000	20,278
	US Treasury Note/Bond	4.125% Due 08-31-30	4,000	3,939
				<u>3,092,076</u>
Unit Trusts:				
	Ft109 Tec Dvd Pr Sr48-Cash		14,188	<u>182,415</u>
Stocks:				
	3I Group PLC-Unspon ADR		118	2,667
	Abb Ltd Spons ADR		286	15,357
	Abbott Laboratories		72	8,144
	Abbvie Inc		160	28,432
	Acacia Research -Acacia Tec		1,000	4,340
	Academy Sports & Outdoors In		207	11,909
	Accenture PLC		105	36,841
	Adidas Ag-Spon ADR		34	4,138
	Adobe Inc		236	104,883
	Advanced Drainage Systems In		10	1,156
	Advanced Micro Devices		419	50,611
	Aeon Biopharma Inc		4,400	2,376
	Aes Corp		106	1,364
	Aia Group Ltd Spon ADR		407	11,730
	Air Liquide Adr France ADR		154	4,980
	Air Products & Chemicals Inc		41	11,892
	Airbnb Inc Class A		52	6,857
	Airbus Group NV		292	11,623
	Akzo Nobel Sponsored ADR NV		155	3,092

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
	Alcon Inc		194	\$ 16,469
	Alibaba Group Holding-Sp ADR		41	3,476
	Allstate Corp		228	43,956
	Alphabet Inc CL A		194	36,703
	Alphabet Inc CL C		3,107	591,697
	Amadeus IT Holding-Unsp Adr		148	10,425
	Amazon Com Inc		1,752	384,294
	American Electric Power Co		86	7,932
	American Express Co.		50	14,840
	American International Group		90	6,576
	American Tower REIT Inc		31	5,686
	American Water Works Co Inc		102	12,676
	Ameriprise Financial Inc		26	14,093
	Ametek Inc New		6	1,082
	Amgen Inc		97	25,176
	Amkor Technology Inc.		316	8,118
	Analog Devices Inc		45	9,561
	Anheuser Busch Inbev		168	8,387
	Ansys Inc.		24	8,139
	Apple Inc		2,497	625,239
	Applied Material		135	21,955
	Applovin Corp Class A		123	39,831
	Arch Resources Inc (ceix 01/14/25)		63	8,897
	Argenx Se - ADR		14	8,610
	Ashtead Group PLC-Unspon ADR		38	9,378
	Asics Corp Unsp ADR		88	1,733
	Asml Holding Nv		50	34,822
	Assa Abloy Ab - Unsp ADR		294	4,307
	Astrazeneca Plc Sponsored Adr		393	25,730
	AT&T Inc		850	19,355
	Atlas Copco Ab-Spons ADR A		230	3,480
	Atmos Energy Corp		55	7,658
	Autodesk Inc		25	7,389
	Automatic Data Processing		13	3,805
	Axon Enterprise Inc		11	6,538
	B&M European Value-Unsp ADR		73	1,330
	Bae Systems Plc Spon Adr (baes.Y)		242	13,826
	Baker Hughes Co		73	2,994
	Banco Bilbao Vizcaya ADR		322	3,130
	Bank Of America Corp		297	13,053
	Bavarian Nordic A/S		500	13,155
	Baytex Energy Corp		10,000	25,800
	Beigene Ltd ADR (onc 01/02/25)		12	2,263
	Berkshire Hathaway Inc Cl B		71	32,183
	Best Buy Co		136	11,669
	BHP Limited		35	1,685
	Bio-Techne Corp		34	2,449
	BJ's Wholesale Club Holdings		1,000	89,350
	BlackRock Inc		27	27,678
	Blackstone Inc		199	34,361
	Boeing Company		500	88,500
	Boise Cascade Co		119	14,144
	Bp Plc Spons Adr		288	8,516
	Brambles Ltd-Sponsored ADR		132	3,164

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity		Shares/Units	Current Value
Stocks (continued):				
	Bristol-Myers Squibb Co		45	\$ 2,545
	British American Tobacco		175	6,350
	Broadcom Ltd		554	128,439
	Broadridge Financial Solutions		38	8,591
	Brookfield Asset Management Inc CL A Voting Shs		138	7,928
	Builders Firstsource Inc.		15	2,144
	Burlington Stores Inc		20	5,701
	Cadence Design Systems Inc		14	4,206
	Cal-Maine Foods Inc		132	13,585
	Cameco Corp		134	6,886
	Canadian Natl Ry Co		60	6,080
	Canadian Natural Resources		169	5,217
	Canadian Pacific Kansas City Ltd		132	9,553
	Capgemini Se - Unsponsor ADR		236	7,661
	Capital One Financial Corp Com		48	8,534
	Carlsberg As-B-Spon ADR		298	5,709
	Carmax Inc		130	10,629
	Carrier Global Corp		70	4,778
	Caseys General Stores		13	5,151
	Caterpillar Inc		40	14,510
	Celsius Holdings Inc		14	369
	Centerpoint Energy Inc		183	5,807
	Century Communities Inc		83	6,089
	CF Industries Holdings Inc		81	6,911
	Charles Riv Labs Intl		10	1,846
	Charles Schwab Corporation		258	19,095
	Check Point Software Techs Ltd		10	1,867
	Chevron Corp		108	15,643
	Chewy Inc - Class A		68	2,277
	Chipotle Mexican Grill - Cl A		406	24,482
	Chubb Ltd		101	27,906
	Chugai Pharmaceutical-Unsp ADR		146	3,204
	Church & Dwight		68	7,120
	Churchill Downs Inc		800	106,832
	Cigna Group		33	9,113
	Cintas Corp		20	3,654
	Cisco Systems Inc		152	8,998
	Clean Harbors Inc		12	2,762
	CME Group Inc		229	53,181
	Cms Energy Corp		52	3,466
	Coca-Cola Company		460	28,640
	Coinbase Global Inc -Class A		7	1,738
	Comcast Corp Cl A		1,422	53,368
	Commerce Bancshares		52	3,216
	Commercial Metals Co		255	12,648
	Compass Group Plc-Spon ADR		146	4,904
	Conagra Brands Inc		141	3,913
	Consol Energy Inc (cnr 01/15/25)		110	11,735
	Constellation Brands Cl. A		21	4,749
	Copart Inc		107	6,141
	Corpay Inc		11	3,723
	Corteva Inc		166	9,455
	Costar Group Inc		94	6,729
	Costco Wholesale Corp-New		100	91,627

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		Coterra EnerCoterra Energy Inc	479	\$ 12,234
		Credicorp Ltd	28	5,055
		Crh PLC	52	4,811
		Crocs Inc	175	19,168
		Cronos Group Inc	4,500	9,090
		Crowdstrike Holdings Inc - A	28	9,580
		Cullen Frost Bankers	35	4,741
		Daiichi Sankyo Co - Spon ADR	267	7,294
		Daikin Industries-Unspon ADR	586	6,844
		Danaher Corp Del	33	7,611
		Danone Spons ADR	821	10,990
		Darden Restaurants Inc	84	15,682
		Datadog Inc Class A	43	6,144
		Dbs Group Hldgs Ltd. Spon Adr	140	17,931
		Deckers Outdoor Corp	29	5,890
		Deere & Co.	12	5,084
		Deutsche Bank Ag Ord	271	4,623
		Deutsche Boerse Ag Unspn ADR	185	4,257
		Deutsche Telekom Ag Sponsored ADR	184	5,492
		Dexcom Inc	45	3,500
		Diageo Plc Sposored ADR New	37	4,645
		Diamondback Energy Inc	409	67,006
		Digital Realty Trust Inc	50	8,867
		Disney Walt Co	101	11,246
		DNB Bank Asa ADR	223	4,432
		DocuSign Inc	46	4,137
		Dow Inc	24	963
		Doximity Inc-Class A	114	6,086
		DraftKings Inc	39	1,451
		DSM-Firmenich Ag-Sp ADR	437	4,449
		DSV A/S-Unsponsored ADR	60	6,352
		Duke Energy Corp	159	17,131
		East West Bancorp Inc	101	9,672
		Eaton Corp PLC	287	95,370
		Ecolab Inc	33	7,770
		Edison Intl	72	5,748
		Edwards Lifesciences	132	9,772
		Electric De Portugal	102	3,282
		Electronic Arts	397	58,081
		Elf Beauty Inc	21	2,637
		Eli Lilly & Company	110	84,631
		Emerson Electric Co	101	12,517
		Engie ADR	597	9,465
		Enova International Inc	113	10,834
		Entegris Inc	23	2,278
		Entergy Corp	56	4,246
		Eog Resources Inc	61	7,477
		Epiroc Ab-Unsp ADR	447	7,760
		EQT Corp	75	3,458
		Equinix Inc	12	11,116
		Equity Lifestyle Properties REIT	73	4,829
		Erste Bk Der Oester Spar Adr	226	6,945
		Essilor Intl - ADR	90	10,961

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		Estee Lauder Cos Cl A	46	\$ 3,449
		Evolution Gaming Group-ADR	28	2,158
		Exelon Corp	150	5,646
		Expedia Group Inc	29	5,404
		Expeditors Intl Wash	64	7,089
		Experian Group LTD - Spon ADR	101	4,316
		Exxon-Mobil Corporation	432	46,470
		Fanuc Ltd Unsp ADR	249	3,247
		Fastenal Co	350	25,169
		Fedex Corp	16	4,501
		Ferguson Enterprises Inc	12	2,083
		Ferrari NV	18	7,693
		Ferrellgas Partners-LP	100	794
		Fidelity National Information	101	8,158
		Fiserv Inc	231	47,452
		Flux Power Holdings Inc	47,018	74,288
		Fortinet Inc	65	6,141
		Freeport-Mcmoran Inc	308	11,729
		Fujitsu Ltd ADR 5 Com New	359	6,299
		Galaxy Entertainment-Unsp ADR	84	1,763
		Gartner Inc	11	5,329
		GE Vernova Inc	93	30,590
		General Dynamics Corp	58	15,370
		General Electric Co	418	69,718
		General Mills	25	1,594
		Genmab A/S -Sp ADR	150	3,124
		Genuine Parts Co.	57	6,655
		Gilead Sciences Inc	113	10,438
		Givaudan Unsp ADR	116	10,058
		Globant SA	13	2,787
		Golden Entertainment Inc	64	2,022
		Goldman Sachs Group Inc	45	25,768
		Golub Capital Bdc Inc	240	3,638
		Grainger W W	41	43,023
		GSK PLC Spon ADR	225	7,610
		Guidewire Software Inc	11	1,854
		GXO Logistics Inc	29	1,262
		Haleon Plc Spon Ads	775	7,394
		HDFC Bank Ltd ADR	61	3,895
		Heineken NV - Spn ADR	80	2,828
		Henry Jack & Assoc Inc	35	6,136
		Hercules Capital Inc	300	6,027
		Hermes Intl-Unsponsored ADR	34	8,112
		Hitachi Ltd ADR	249	12,323
		Home Depot Incorporated	228	88,690
		Honeywell International	95	21,416
		Hong Kong Exchanges & Clearing ADR	150	5,693
		Host Hotels & Resorts Inc	300	5,256
		Hoya Corp-Sponsored ADR	52	6,493
		Hub Group Inc CL A	63	2,807
		Hubspot Inc	22	15,329
		Huya Inc-ADR	3,000	9,210
		Iberdrola SA Sponsored ADR	147	8,123

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		MarketWise Inc	42,095	\$ 23,889
		Marriott International Inc	14	3,905
		Marsh & McLennan Inc.	20	4,199
		Martin Marietta Materials	25	12,823
		Marubeni Corp ADR	24	3,625
		Marvell Technology Group Ltd	156	17,230
		Mastercard Inc A	39	20,536
		Match Group Inc	282	9,224
		Matson Inc	77	10,383
		Mcdonalds Corp	45	13,045
		Medtronic PLC	263	21,031
		Merck & Company Inc	444	44,147
		Meritage Homes Corp	58	8,922
		Meta Platforms Inc	464	271,910
		Mettler Toledo Intl	5	6,118
		Michelin (Cgde) Unspn ADR	687	11,260
		Microchip Technology	116	6,653
		Microsoft Corporation	1,356	571,742
		Mitsubishi UFJ Financial ADR	631	7,395
		Monday.Com Ltd	13	3,061
		Mongodb Inc	12	2,794
		Monolithic Power Sys Inc	49	28,993
		Monotaro Co Ltd - Unsp ADR	400	6,732
		Monster Beverage Corp	124	6,542
		Morgan Stanley	42	5,280
		Motorola Solutions Inc	95	43,912
		MSCI Inc	6	3,600
		MTU Aero Engin Unspn ADR	29	4,807
		Muenchener Rueck ADR	993	9,950
		Murphy USA Inc	65	32,614
		Nano One Materials Corp	55,000	30,958
		Natera Inc	10	1,583
		National Grid Transco Plc	63	3,740
		Natwest Group PLC	629	6,397
		Nestle SA Sponsored ADR Registered (NSRGY)	113	9,243
		NetEase Inc	20	1,740
		Netflix Inc	42	37,829
		Nextera Energy Inc	140	10,037
		Nidec Corp Sponsored ADR	374	1,668
		Nike Inc.	210	15,891
		Nitori Hldgs Co Ltd-Unsp ADR	204	2,414
		Nomura Research Ins-Unsp ADR	239	7,016
		Norfolk Southern Co.	9	2,112
		Northrop Grumman Corp	7	3,285
		Novo-Nordisk As	651	56,034
		Nu Holdings Ltd/Cayman Isl-A	88	912
		Nutrien Ltd	76	3,401
		Nvidia Corp	2,821	378,832
		NXP Semiconductors Nv	138	28,683
		O Reilly Automotive Inc	15	17,787
		Occidental Petroleum Corp	156	7,708
		Oge Energy Corp	82	3,383
		Old Dominion Freight Line	83	14,641
		Old Republic International Corp.	239	8,649

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
Stocks (continued):				
	Olympus Corp - ADR	215	\$	3,199
	Omnicom Group	99		8,518
	On Holding Ag-Class A	4,032		220,833
	Oshkosh Corp	42		3,978
	Otis Worldwide Corp	17		1,574
	Otsuka Holdings Ltd	204		5,545
	Palantir Technologies Inc A	87		6,580
	Palo Alto Networks Inc	64		11,624
	Pan Pacific Intl Holdings Corp	235		6,387
	Parker Hannifin Corp	50		31,805
	Paychex Inc	92		12,900
	Paycom Software Inc	33		6,764
	Paylocity Holding Corp	18		3,590
	Paypal Holdings Inc	321		27,433
	Pepsico Inc	23		3,497
	Performance Food Group Co	72		6,088
	Petmed Express Inc	8,800		42,416
	Pfizer Incorporated	500		13,265
	Philip Morris International	267		32,133
	Phillips 66	48		5,469
	Ping An Insurance ADR	75		873
	Pinterest Inc- Class A	202		5,858
	Pnc Financial Svc Group	32		6,091
	Powell Industries Inc	46		10,196
	Procter & Gamble Co	352		59,004
	Progressive Corp	223		53,433
	Prothena Corp PLC	500		6,925
	Public Service Enterprise Group Inc.	64		5,407
	Publicis Groupe Adr	114		3,024
	Qualcomm	87		13,325
	RBC Bearings Inc	12		3,590
	Realty Income Corp	190		10,148
	Recruit Holdings Co Ltd-ADR	541		7,558
	Reddit Inc CL A	34		5,557
	Relx PLC - Spon ADR	394		17,917
	Rentokil Initial Plc Spon ADR	166		4,203
	Rexford Industrial Realty In	67		2,590
	Robert Half Intl Inc	65		4,580
	Robinhood Markets Inc A -	130		4,844
	Roche Hldg Ltd -Spons Adr	152		5,302
	Rolls Royce Group Plc Sponsored Adr	1,126		8,011
	Ross Stores Inc	52		7,866
	Royal Bank Of Canada	197		23,740
	Royal Ptt Nederland Adr	1,932		6,955
	RPC Inc	206		1,224
	Rpm International Inc	58		7,182
	RTX Corp	178		20,564
	Rubrik Inc-A	45		2,941
	Ryanair Holdings Plc-Sp ADR	59		2,572
	S&P Global Inc	107		53,380
	Safran Sa-Unspon ADR	459		25,016
	Salesforce Inc	224		74,887
	Sap Aktiengesellschaft Adr	222		54,725
	Sarepta Therapeutics Inc	10		1,216

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

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(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
	SBA Communications Corp		14	\$ 2,853
	Schlumberger Ltd		39	1,495
	Schneider Elect Sa ADR		104	5,163
	Scottish & Southern Energy Adr (ssezy)		100	1,993
	Scripps E W Co Ohio Cl A		1,000	2,210
	Sea Ltd-ADR		46	4,881
	Select Medical Holdings Corp		219	4,128
	Servicenow Inc		12	12,721
	Sherwin Williams		34	11,457
	Shin Etsu Chemical Un-sponsored ADR		289	4,774
	Shopify Inc A		73	7,766
	Sika Ag-Br-ADR		240	5,721
	Singapore Telecom Spd Adr (sgapy)		104	2,343
	Skechers Usa Inc Cl A		361	24,274
	SM Energy Co		304	11,783
	SMC Corp		8	3,080
	SMC Corp-Sponsored ADR		121	2,345
	Snowflake Inc-Class A		63	9,728
	Sony Corp ADR New		1,038	21,964
	Soundhound AI Inc-A		5,000	99,200
	Southern Company		95	7,820
	Spotify Technology Sa		9	4,092
	Sprinklr Inc-A		2,038	17,221
	Stag Industrial Inc		71	2,401
	Starbucks Corp.		482	43,971
	Steel Dynamics Inc		131	14,943
	Steris PLC		147	30,217
	Straumann Holding Ag-Uns ADR		403	5,022
	Stryker Corporation		11	4,114
	Summit Midstream Corporation		33	1,247
	Super Micro Computer Inc		350	10,668
	Suzuki Motor Corp-Uns ADR		90	4,046
	Symrise AG ADR		151	3,988
	Synopsys Inc		8	3,883
	T-Mobile US Inc		554	122,284
	Taiwan Semiconductor-Sp ADR		223	44,004
	Targa Resources Corp		48	8,568
	Target Corp		53	7,207
	TC Energy Corp		54	2,513
	TDK Corp		441	5,815
	TE Connectivity LTD		131	18,729
	Teledyne Inc		19	8,915
	Tempur-Sealy International Inc (sgi 02/18/25)		242	13,719
	Tencent Holdings Ltd ADR		101	5,376
	Tencent Music Entertainm ADR		1,000	11,350
	Terumo Corp ADR		252	4,908
	Tesla Inc		29	11,584
	Texas Instruments Inc		78	14,626
	TFI International Inc		24	3,242
	The Bank of New York Mellon Corp		127	9,757
	Thermo Fisher Scientific Inc		22	11,345
	Thomson Reuters Corp		25	4,009
	Tjx Companies		614	74,177
	TKO Group Holdings Inc CL A		14	1,990

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Stocks (continued):			
		Tokio Marine Holdings Inc	101	\$ 3,638
		Tokyo Electron LTD Unsp ADR	147	11,104
		TotalEnergies SE	590	32,155
		Tractor Supply Co	83	4,404
		Trade Desk Inc/The Class A	42	4,936
		Tradeweb Markets Inc-Class A	46	6,022
		Trane Technologies PLC	316	116,715
		Trex Company Inc	27	1,864
		Trinity Industries Inc.	69	2,422
		Truist Financial Corp	45	1,952
		Uber Technologies Inc	140	8,444
		UCB Sa Unsponsored ADR -	17	1,680
		UI Solutions Inc Class A -	87	4,340
		Unicharm Corp-Spn ADR	384	1,548
		Unicredit Spa-ADR	455	9,091
		Unilever Plc Spon ADR New	138	7,824
		Union Pacific Corp.	342	78,087
		Unit Corporation Shs	173	5,225
		United Rentals Inc	27	19,020
		Unitedhealth Group Inc	153	77,405
		US Bancorp - Del	383	18,319
		Vale SA ADR	219	1,943
		Verisk Analytics Inc CL A	14	3,856
		Verizon Communications	837	33,472
		Vertex Pharmaceuticals	24	9,665
		Vertiv Holdings Llc	43	4,885
		Vici Properties Inc	258	7,536
		Viking Therapeutics Inc	650	26,156
		Visa Inc Class A Shares	482	152,210
		Vistra Corp	26	3,585
		Walmart Inc	957	86,465
		Weatherford International Pl	97	6,948
		Webster Financial Corp	41	2,264
		Wells Fargo & Co New	106	7,445
		Welltower Inc	31	3,907
		Willis Towers Watson PLC	96	30,071
		WillScot Holdings Corp	128	4,282
		Workday Inc-Class A	44	11,320
		WPP PLC ADR	38	1,953
		Xcel Energy Inc	87	5,899
		XPO Inc	24	3,148
		Xylem	65	7,571
		Yum! Brands Inc.	14	1,878
		Zai Lab Ltd ADR	20	524
		Zoetis Inc	111	18,076
		Zurich Insurance Group AG	76	2,250
				<u>10,182,542</u>
	Preferred Stocks:			
		US Bancorp 4%	2,000	35,340
		TFI International	13,101	1,769
		Coca-Cola EuroPaci Com	70,692	5,577
		SMC Corp NPV	3,881	1,535
				<u>44,221</u>

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
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DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
Mutual Funds:				
	Af Cap Wlrd Gr & Inc-F3	500	\$	31,755
	Allspring Core Plus Bond Fund Institutional	28,932		320,563
	Allspring Special Mid Cap Value Fund Institutional	1,631		77,850
	Am Cap Fd Inc Cl R-3	827		33,378
	Am Fnd Dev Wld Gr & In-R3	1,770		18,652
	Amer Fnd Smallcap Wlrd-F3	500		34,435
	Amer Funds Washington2	741		44,624
	American Balanced Fund-F3	8,000		274,560
	American Beacon Large Cap Value Instl	8,915		234,644
	American Beacon Small Cap Value Instl	3,036		74,832
	American Century Inflation Adjusted Bond Fund R6	4,947		51,053
	American Century One Chc Blind+ 2015 R6	6,191		60,427
	American Century One Chc Blind+ 2020 R6	41,567		411,928
	American Century One Chc Blind+ 2025 R6	68,134		669,757
	American Century One Chc Blind+ 2030 R6	136,299		1,367,081
	American Century One Chc Blind+ 2035 R6	291,318		2,971,446
	American Century One Chc Blind+ 2040 R6	85,516		882,520
	American Century One Chc Blind+ 2045 R6	190,127		1,994,437
	American Century One Chc Blind+ 2050 R6	169,251		1,821,144
	American Century One Chc Blind+ 2055 R6	140,799		1,534,704
	American Century One Chc Blind+ 2060 R6	40,373		444,913
	American Century One Chc Blind+ 2065 R6	12,397		137,112
	American Fnds Stra Bnd F2	4,104		36,771
	American Fundmntl Investors R3	384		30,894
	American Funds AMCAP A	99		4,220
	American Funds American Balanced A	12,026		412,974
	American Funds Bond Fund of Amer F2	32,236		359,114
	American Funds Europacific Growth F3	2,013		108,275
	American Funds Growth Fund of Amer A	2,732		203,443
	American Funds Growth Portfolio R2	4,790		116,578
	American Funds New Perspective A	2,229		138,460
	American Funds New Perspective R3	422		25,352
	American Funds New World R6	4,150		319,442
	American Funds Washington Mutual A	5,112		314,788
	American Mutual Fund-R4	1,297		71,240
	American Mutual R2	736		39,970
	American New Perspect R-4	418		25,468
	American Smallcap World R-4	655		43,759
	Artisan Global Equity Advisor	7,177		136,513
	Artisan Global Opportunit-Ad	4,268		137,508
	Artisan International Value Instl	1,958		92,065
	BlackRock High Yield K	30,051		213,364
	BlackRock Systematic Multi-Strategy Instl	7,772		78,497
	BlackRock Total Return Instl	28,294		275,298
	Chautauqua Intl Grow-Inst	4,879		92,214
	Cohen & Steers Real Estate Securities I	4,865		83,966
	Dodge & Cox Income Cl I	76,156		942,816
	Dodge & Cox International Stock Cl I	6,064		302,573
	Dodge & Cox Stock Cl I	1,149		295,493
	Fidelity Advisor Intl Small Cap Z	2,311		71,092
	Fidelity® Contrafund®	3,000		63,090
	Fundamental Investors CL F 3	600		48,396
	Gldmn Schs Bal Strat-Inst	10,321		124,167

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

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Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value	
Mutual Funds (continued):				
	GQG Part Emerg Mkts Eq-Inst	6,356	\$ 105,127	
	Harbor Capital Appreciation Fund R	1,598	182,376	
	Jensen Quality Growth I	2,342	136,082	
	John Hancock Disciplined Value Mid Cap R6	2,689	72,431	
	JPMorgan Core Bond I	9,896	99,946	
	JPMorgan Large Cap Growth R6	15,860	1,328,142	
	JPMorgan Small Cap Growth Fund CI L	1,916	41,950	
	Lord Abbett Shrt Dur Inc-R6	101,161	390,483	
	Macquarie Mid Cap Growth Fund CI R6	2,325	69,274	
	MFS® Emerging Markets Debt Fund R6	6,138	73,344	
	MFS® International Growth Fund R6	8,347	345,462	
	MFS® New Discovery Fund R6	3,961	123,320	
	MFS® Value Fund R6	17,289	836,456	
	Morgan Stanley Bank	36,844	36,844	
	Northern Emerging Markets Equity Fund	2,602	28,988	
	Northern High Yield Fixed Income Fd	56,853	343,959	
	Northern Intl Equity Index	2,407	33,244	
	Northern Small Cap Index Fd	15,570	216,734	
	Northern Stock Index Fund	11,565	689,296	
	Nuance Mid Cap Value-Inst	4,183	51,448	
	NYLI Floating Rate I	3,000	26,640	
	PartnerSelect Alternative Strategies Fund-Is	6,595	70,765	
	PGIM Global Real Estate CI R6	8,273	160,074	
	PGIM Global Total Return CI R6	6,475	32,829	
	PGIM Jenn Natural Resources CI R6	394,844	21,254	
	Pimco All Asset Fund-Institutional	9,862	106,703	
	PIMCO Commodity Real Ret Strat Instl	1,447	19,030	
	PIMCO Income Instl	18,635	196,045	
	PIMCO Total Return Instl	52,210	442,741	
	Principal Real Estate Securities Inst	2,877	80,908	
	T Rowe Pr Health Sciences-I	3,120	248,680	
	T Rowe Price Integrated US Small-Cap Growth Equity Inv	1,963	85,387	
	T. Rowe Price Dividend Growth	2,236	171,875	
	T. Rowe Price Growth Stock	1,520	160,265	
	T. Rowe Price Mid-Cap Growth I	636	63,610	
	Vanguard 500 Index Admiral	8,960	4,863,240	
	Vanguard Balanced Index Adm	24,955	1,209,829	
	Vanguard International Value Inv	9,895	371,740	
	Vanguard Mid-Cap Value Index Admiral	1,431	119,896	
	Vanguard Mid Cap Index Admiral	3,482	1,138,140	
	Vanguard Small Cap Index Adm	7,679	884,290	
	Vanguard US Growth Admiral™	500	92,520	
	Victory Sycamore S/C Opp-R6	390	18,334	
	Westwood Quality SmallCap Fund Instal	2,568	51,993	
			<u>34,541,309</u>	
Exchange Traded Funds:				
	Aptus Defined Risk ETF	1,304	35,769.0	
	Cap Group Us Multi Sec Inc	7,085	193,279	
	Capital Group Growth	2,162	80,362	
	Direxion Daily S&P Biotech Bull	150	13,500	
	Eaton-Vance Tax-Adv Dvd Inc	1,000	24,050	
	Eaton Vance Tax - Managed Glob	5,500	44,935	

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

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	Exchange Traded Funds (continued):			
		Emerging Markets Internet ETF	1,705	\$ 58,788
		First Trust NASDAQ Cybersecurity ETF	220	13,959
		Formidable ETF	21,000	442,709
		Formidable Fortress ETF	19,830	570,384
		Ft-Preferred Secur & Inc Etf	750	13,275
		FT Vest US Equity Moderate B	1,019	38,202
		FT Vest US Equity Moderate B	1,350	50,572
		GAMCO Global Gold Natural Res & Income Trust	61,346	231,274
		Global X Russell 2000 Cov Cl	7,494	122,452
		Global X Uranium Etf	750	20,085
		Innovator S&P Investment Grade Preferred ETF	1,745	31,710
		Invesco China Technology Etf	500	19,690
		Invesco Dorsey Wright Indus	100	15,376
		Invesco S&P 500 Equal Weight	2,031	76,000
		Invesco Variable Rate Invest	1,354	34,006
		Invesco Variable Rate Prefer	6,830	165,218
		iShares 0-5 Yr Inv Grd Corp	1,000	49,740
		iShares 1-3 Year Treasury Bond	1,500	122,970
		iShares 3-7 Year Treasury Bond	500	57,775
		iShares 7-10 Year Treasury Bon	500	46,225
		Ishares Bitcoin Trust ETF	700	37,135
		iShares Core Dividend Growth	5,446	334,058
		iShares Core MSCI EAFE ETF	800	56,224
		iShares Core Msci Emerging	2,026	105,798
		iShares Core S&P 500 ETF	274	161,298
		iShares Core S&P Small-Cap ETF	550	63,371
		iShares Core S&P US Value ETF	3,300	305,547
		iShares Fallen Angels ETF	3,630	96,957
		Ishares MSCI Emr Mrk Ex Chna	1,297	71,919
		Ishares MSCI USA Quality Fac	1,281	228,120
		iShares Russell 1000 Growth ETF	469	188,341
		iShares Russell 1000 Value ETF	561	103,858
		iShares Russell Mid-Cap ETF	457	40,439
		iShares Russell Mid-Cap Growth	843	106,850
		iShares S&P 500 Growth ETF	3,900	395,967
		Pacer Trendpilot US Bond ETF	1,392	27,840
		Spdr Bloomberg 1-3 Month T-B	244	22,354
		SPDR Portfolio Developed World ex-US ETF	6,339	216,350
		SPDR Portfolio Emerging Markets ETF	1,830	70,217
		SPDR Portfolio S&P 400 Mid Cap ETF	1,974	107,958
		SPDR Portfolio S&P 500 Growth ETF	1,500	131,850
		SPDR Portfolio S&P 600 Small Cap ETF	2,402	107,898
		SPDR S&P 500 ETF Trust	380	222,710
		SPDR S&P Midcap 400 EFT Trust	192	109,359
		US Natural Gas Fund LP	750	12,608
		Vanguard Dividend Apprec ETF	300	58,749
		Vanguard Energy ETF	346	41,973
		Vanguard FTSE All WO X US SC	472	54,035
		Vanguard FTSE Pacific ETF	700	49,728
		Vanguard Growth ETF	515	211,377
		Vanguard High Dividend Yield	601	76,652
		Vanguard Info Tech ETF	400	248,720
		Vanguard Intermediate Term B	1,000	74,730
		Vanguard Mega Cap Value ETF	201	25,076

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity		Shares/Units	Current Value
Exchange Traded Funds (continued):				
	Vanguard Mid-Cap ETF		400	\$ 105,652
	Vanguard Russell 1000 Value		2,993	243,181
	Vanguard S&P 500 ETF		550	296,346
	Vanguard S&P 500 Value ETF		900	166,059
	Vanguard Short-Term Tips		1,000	48,420
	Vanguard Small Cap Value ETF		200	39,636
	Vanguard Value ETF		300	50,790
				<u>7,688,455</u>
Corporate Bonds:				
	Abbvie Inc	4.250% Due 11-21-49	3,000	2,443
	Amgen Inc	2.450% Due 02-21-30	5,000	4,420
	Anheuser-Busch Inbev Fin	4.900% Due 02-01-46	3,000	2,716
	Apple Inc	2.400% Due 08-20-50	5,000	2,967
	AT&T Inc	4.350% Due 03-01-29	10,000	9,781
	Athene Holding Ltd	4.125% Due 01-12-28	15,000	14,595
	Bank Of America Corp	5.000% Due 05-10-38	20,000	18,435
	Barclays Bank PLC	0.000% Due 02-04-27	50,000	60,515
	Barclays Bank PLC	0.000% Due 02-05-29	50,000	59,865
	BHP Billiton Fin USA Ltd	5.100% Due 09-08-28	15,000	15,141
	Brightsphere Investment	4.800% Due 07-27-26	20,000	19,741
	Bristol-Meyers Squibb Co Sr Nt	4.900% Due 02-22-29	10,000	10,039
	Comcast Corp	3.950% Due 10-15-25	10,000	9,949
	Comcast Corp	4.250% Due 10-15-30	15,000	14,460
	Comcast Corp	3.450% Due 02-01-50	4,000	2,738
	Elevance Health Inc	5.375% Due 06-15-34	4,000	3,935
	Enbridge Inc	6.700% Due 11-15-53	3,000	3,250
	Enstar Group Ltd	4.950% Due 06-01-29	15,000	14,789
	Enterprise Products Oper	4.450% Due 02-15-43	2,000	1,707
	EPR Properties	4.950% Due 04-15-28	15,000	14,745
	Fifth Third Bancorp	5.100% Due 06-30-49	20,000	19,950
	Fiserv Inc	3.500% Due 07-01-29	4,000	3,753
	Fluor Corp	4.250% Due 09-15-28	20,000	19,000
	FS KKR Capital Corp	4.125% Due 02-01-25	20,000	19,969
	General Motors Finl Co	6.100% Due 01-07-34	4,000	4,058
	Goldman Sachs Group Inc	4.400% Due 11-15-32	15,000	14,238
	Goldman Sachs Group Inc	4.000% Due 02-15-31	20,000	18,795
	Home Depot Inc	2.700% Due 04-15-30	5,000	4,502
	Home Depot Inc	4.950% Due 06-25-34	15,000	14,808
	Honeywell International	4.750% Due 02-01-32	15,000	14,754
	Intercontinentalexchange	5.250% Due 06-15-31	15,000	15,159
	Jefferies Grp LLC / Cap	4.150% Due 01-23-30	20,000	19,205
	John Deere Capital Corp	5.100% Due 04-11-34	15,000	14,990
	JPMorgan Chase & Co	3.540% Due 05-01-28	3,000	2,915
	JPMorgan Chase Financial	0.000% Due 02-28-25	75,000	113,835
	JPMorgan Chase Financial	9.800% Due 04-23-26	50,000	50,090
	JPMorgan Chase Financial	9.000% Due 05-27-27	175,000	169,418
	Kinder Morgan Inc/Delawa	4.300% Due 06-01-25	3,000	2,993
	Lear Corp	4.250% Due 05-15-29	20,000	19,249
	Lowe'S Cos Inc	1.700% Due 10-15-30	4,000	3,346
	Mastercard Inc	3.350% Due 03-26-30	3,000	2,803
	McDonald's Corp	3.500% Due 03-01-27	52,000	50,859
	Morgan Stanley	3.625% Due 01-20-27	10,000	9,818
	Morgan Stanley	4.375% Due 01-22-47	2,000	1,672
	Morgan Stanley Fin LLC	0.000% Due 03-05-25	100,000	198,545

FIRST UROLOGY, P.S.C. 401(k) PROFIT SHARING PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 35-1488175, PLAN NUMBER: 001

DECEMBER 31, 2024

(a)	(b)	(c)	(c)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity	Shares/Units	Current Value
	Corporate Bonds (continued):			
	Morgan Stanley Fin LLC	0.000% Due 02-12-26	100,000	\$ 99,175
	Morgan Stanley Fin LLC	0.000% Due 04-02-26	125,000	126,844
	Northrop Grumman Corp	4.700% Due 03-15-33	47,000	45,558
	Oracle Corp	2.950% Due 04-01-30	5,000	4,514
	Pepsico Inc	3.450% Due 10-06-46	5,000	3,680
	Philip Morris Intl Inc	4.875% Due 02-13-29	15,000	14,988
	Public Storage	5.100% Due 08-01-33	15,000	14,934
	Rogers Communications In	4.550% Due 03-15-52	3,000	2,403
	RTX Corp	6.400% Due 03-15-54	4,000	4,355
	Salesforce Inc	1.950% Due 07-15-31	5,000	4,187
	T-Mobile USA Inc	5.050% Due 07-15-33	4,000	3,916
	Target Corp	4.800% Due 01-15-53	5,000	4,472
	Unitedhealth Group Inc	2.000% Due 05-15-30	4,000	3,448
	Unitedhealth Group Inc	3.250% Due 05-15-51	5,000	3,306
	Verizon Communications	3.150% Due 03-22-30	55,000	50,356
	Verizon Communications	2.875% Due 11-20-50	4,000	2,456
	Bank Of America Corp	1.734% Due 07-22-27	6,000	5,712
	Bank Of America Corp	3.384% Due 04-02-26	10,000	9,963
	Capital One Financial Co	5.817% Due 02-01-34	4,000	4,017
	Citigroup Inc	2.572% Due 06-03-31	5,000	4,355
	Goldman Sachs Group Inc	3.102% Due 02-24-33	10,000	8,629
	JPMorgan Chase & Co	1.764% Due 11-19-31	5,000	4,153
	Truist Financial Corp	5.122% Due 01-26-34	5,000	4,857
	Truist Financial Corp	5.867% Due 06-08-34	5,000	5,095
	Truist Financial Corp	4.800% Due 12-01-99	35,000	34,871
	US Bancorp	4.653% Due 02-01-29	10,000	9,901
	US Bancorp	5.384% Due 01-23-30	3,000	3,026
	Wells Fargo & Company	5.499% Due 01-23-35	4,000	3,983
	Royal Bank Of Canada	4.650% Due 01-27-26	10,000	9,979
				<u>1,592,088</u>
	Annuity Contracts:			
	Integrity Life Insurance Company Annuity Contract # 2100890320		1	250,000
	Integrity Life Insurance Company Annuity Contract 2100676804		1	469,513
	Integrity Life Insurance Company Annuity Contract# 2100677740		1	192,778
	Integrity Life Insurance Company Annuity Contract# 2100711360		1	305,380
	Integrity Life Insurance Company Annuity Contract# 2100806380		1	200,000
				<u>1,417,671</u>
	Guaranteed Investment Contract:			
*	AUL Stable Value Account Series A		424,864	<u>529,016</u>
	Limited Partnerships/Hedge Funds:			
	FU Litho Stock Buy-Out		37,819	37,819
	Ironwood Institutional Multi-Strategy Fund, LLC		106	132,565
	KKR & Co Inc Cl A		87	12,868
	Nextera Energy Partners LP (xifr 02/03/25)		500	<u>8,900</u>
				<u>192,152</u>
	Total Assets (Held at End of Year)			<u><u>\$ 61,563,109</u></u>

* Party-in-interest as defined by ERISA.

Cost information (column (d)) omitted for participant directed investments.

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2024 Plan year (which would be filed during 2025).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, “**Designated Representatives**”) and Plan sponsors to understand that Matrix Trust Company (“**Matrix Trust**”) can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation (“**EIC**”), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, (“**MSCS**”) and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC (“**MSCS Financial**”) (collectively, “**Matrix**”), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. (“**Broadridge**”) subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both “affiliates” of Matrix Trust, and “affiliates” of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2024 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, NSCC Transaction fees, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, Lifetime Income Products, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with two banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”) and TD Bank, N.A. (“**TD Bank**”)– under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan and TD Bank are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions, or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.06 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor its affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. As noted above, trade instructions for Market-on-Close ETF/CEF Trades may be received by the Outside BD after market close (but with trade instructions received from the underlying plan participants before market close). When this occurs, the resulting transactions may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, such transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, the Outside BD would cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day the Outside BD received the instruction. If the transaction results in an excess, the Outside BD would retain the amount of the excess. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

Matrix may, as necessary to complete the processing of an ETF/CEF trade, process such trade in whole or fractional ETF/CEF shares by entering wholly or partially offsetting orders for the purchase or sale of ETF/CEF shares. In the process, Matrix will retain nominal trading gains and incur nominal trading losses as a result of its acquisition or disposal of fractional ETF/CEF shares necessary to complete such ETF/CEF trade and that such nominal gains and losses should generally offset each other, and are therefore not expected to result in any material net "profit" or "compensation" to Matrix.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a Schwab Brokerage Account, which Schwab refers to as the Schwab Personal Choice Retirement Account ("**PCRA**") pursuant to an agreement with Schwab, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and PCRA's, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the PCRA's during such quarter, based on the daily average of the balance of all active PCRA's for each business day of the month during such quarter. Schwab pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to Schwab, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the

Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the “stated rate” of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. “**Applicable Rules**” means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust’s servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

*With respect to the cash balances within the ModelTool(k)it™, this “total rate of interest” shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) ("**Lifetime Income Products**", each a "**Lifetime Income Product**") to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform ("**IPX RE Platform**") offered by Congruent, Inc. ("**IPX**") to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, Congruent will pay Matrix Trust a fee (the "**Connectivity Fee**") to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by Congruent to Matrix Trust at a rate of two (2) basis points annually, calculated pro rata and remitted quarterly, on the Plan's balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to Congruent or Congruent's partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin ("**iJoin**"), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with Congruent, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the

Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "**Level Compensation Fees**"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses

(gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net “profit” or “compensation” to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2024

*See attached financial statements with auditor's report.