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

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.)
- [X] 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:
- [X] 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
USC PROFIT SHARING/401(K) RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan
01/01/1984

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)

USC CONSULTING GROUP LP

3000 BAYPORT DRIVE
SUITE 1010
TAMPA, FL 33607

2b Employer Identification Number (EIN)
23-1953580

2c Plan Sponsor's telephone number
813-636-4004

2d Business code (see instructions)
541600

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	GRESFORD GRAY
	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 [X] Same as Plan Sponsor		**3b** Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		**4b** EIN	
a Sponsor's name **c** Plan Name		**4d** PN	
5 Total number of participants at the beginning of the plan year		**5**	110
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).			
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	56
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	48
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	43
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	91
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	91
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	108
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	89
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	2
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:

2E 2F 2G 2J 2S 3B 3D 2A

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

9a Plan funding arrangement (check all that apply)	**9b** Plan benefit arrangement (check all that apply)
(1) [ ] Insurance	**(1)** [ ] Insurance
(2) [ ] Code section 412(e)(3) insurance contracts	**(2)** [ ] Code section 412(e)(3) insurance contracts
(3) [X] Trust	**(3)** [X] Trust
(4) [ ] General assets of the sponsor	**(4)** [ ] General assets of the sponsor

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

a Pension Schedules

- **(1)** [X] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code______________________

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
USC PROFIT SHARING/401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
USC CONSULTING GROUP LP

D Employer Identification Number (EIN)
23-1953580

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).. . . . . [X] Yes [ ] No

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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

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

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

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

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

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

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

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

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

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

MERRILL LYNCH

13-5674085

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	INVESTMENT ADVISOR	16821	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65	RECORDKEEPER	-5310	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 ☐

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
BR MID-CAP VALUE IS - BNY MELLON I 500 ROSS STREET PITTSBURGH, PA 53442	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
GS GQG INTL OPPS IS - GOLDMAN SACH 13-5108880	0.12%

(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:	CBIZ CPAS, P.C.	**b** EIN:	43-1947695
c Position:	AUDITOR		
d Address:	140 FOUNTAIN PARKWAY NORTH SUITE 410 ST PETERSBURG, FL 33716	**e** Telephone:	727-572-1400

Explanation: CHANGE TO NEW AUDITOR

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 USC PROFIT SHARING/401(K) RETIREMENT PLAN	**B** Three-digit plan number (PN) ▶ 002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 USC CONSULTING GROUP LP	**D** Employer Identification Number (EIN) 23-1953580

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: INVESCO STABLE VAL I

b Name of sponsor of entity listed in (a): INVESCO TRUST COMPANY

c EIN-PN 84-1142974-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 942617

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)

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)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**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
USC PROFIT SHARING/401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
USC CONSULTING GROUP LP

D Employer Identification Number (EIN)
23-1953580

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)	95920	0
(2) Participant contributions	1b(2)	10135	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1788171	38657
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	137692	104794
(9) Value of interest in common/collective trusts	1c(9)	1272120	942617
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	13656622	12096755
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	16960660	13182823
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	16960660	13182823

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)	374	
(B) Participants	2a(1)(B)	538938	
(C) Others (including rollovers)	2a(1)(C)	128607	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		667919
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	10170	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	9414	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		19584
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	497767	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		497767
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		29604
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		916596
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		2131470

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5898251	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		5898251
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	-5310	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	16821	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		11511
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5909762

Net Income and Reconciliation

k Net income (loss). Subtract line **2j** from line **2d**	2k		-3778292
l Transfers of assets:			
(1) To this plan	2l(1)		455
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [X] 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) [X] 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: PURVIS, GRAY AND COMPANY, LLP **(2)** EIN: 59-0548468

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.)	**4a**	X		28998
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**		X	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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	OMB No. 1210-0110
	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).	**2024**
	▶ **File as an attachment to Form 5500.**	**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
USC PROFIT SHARING/401(K) RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
USC CONSULTING GROUP LP

D Employer Identification Number (EIN)
23-1953580

Part I Distributions

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

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

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

EIN(s): 04-6568107 ______

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

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

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month ______ Day ______ Year ______

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .... **6a** ______

b Enter the amount contributed by the employer to the plan for this plan year .... **6b** ______

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) .... **6c** ______

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

a Name of contributing employer

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

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)........	**14a**	
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)........	**14b**	
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)........	**14c**	

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

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

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

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

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

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

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

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

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

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

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.______________________________

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☒ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A .

2024

USC Profit Sharing/401(k) Retirement Plan

Financial Statements, Supplemental Schedules and Independent Auditor's Report

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

PURVIS GRAY
CERTIFIED PUBLIC ACCOUNTANTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN

FINANCIAL STATEMENTS,
SUPPLEMENTAL SCHEDULES AND
INDEPENDENT AUDITOR'S REPORT

AS OF DECEMBER 31, 2024 AND 2023, AND FOR THE
YEAR ENDED DECEMBER 31, 2024

TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements
We have performed an audit of the accompanying financial statements of USC Profit Sharing/401(k) Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of 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 on the 2024 Financial Statements
In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

Basis for Opinion on the 2024 Financial Statements
We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements
Management is responsible for the preparation and fair presentation of 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 within one year after the date that the financial statements are issued or available to be issued.

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

Auditor's Responsibilities for the Audit of the 2024 Financial Statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements 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 these financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

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

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

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

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

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

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held 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 Section103(a)(3)(C).

Other Matter – Auditor's Report on the 2023 Financial Statements

Predecessor auditors performed an audit of the 2023 financial statements of the Plan. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by qualified institutions. Their report dated May 1, 2025 indicated that: (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and (b) the information in the 2023 financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

Purvis Gray

October 2, 2025
Winter Park, Florida

FINANCIAL STATEMENTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
Assets		
Investments at Fair Value:		
Mutual Funds	$ 12,096,755	$ 15,444,793
Collective Investment Trust	942,617	1,272,120
Money Market Fund	38,657	-
Total Investments at Fair Value	13,078,029	16,716,913
Receivables:		
Employer Contributions Receivable	-	95,920
Participant Contributions Receivable	-	10,135
Notes Receivable from Participants	104,794	137,692
Total Receivables	104,794	243,747
Net Assets Available for Benefits	$ 13,182,823	$ 16,960,660

See accompanying notes.

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

Additions to Net Assets Attributed to	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	507,937
Total Investment Income	1,454,137
Interest Income on Notes Receivable from Participants	9,414
Contributions:	
Participants	538,938
Employer	374
Rollover	128,607
Total Contributions	667,919
Total Additions	2,131,470
Deductions from Net Assets Attributed to	
Benefits Paid to Participants	5,898,251
Administrative Expenses	11,511
Total Deductions	5,909,762
Net Decrease in Net Assets Available for Benefits	(3,778,292)
Transfer from Another Qualified Plan	455
Net Assets Available for Benefits, Beginning of Year	16,960,660
Net Assets Available for Benefits, End of Year	$ 13,182,823

See accompanying notes.

USC PROFIT SHARING/401(k) RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Note 1 - Description of Plan

The following description of the USC Profit Sharing/401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General

The Plan, originally effective January 1, 1984, is a defined contribution plan covering all employees, as defined, of USC Consulting Group LP (the Company or Employer), who are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective November 1, 2023, the Plan was amended and adopted a pre-approved profit sharing plan sponsored by FMR LLC. In conjunction with this amendment and conversion, all Plan assets were transferred from Bank of America, N.A. (BOA) to Fidelity Management Trust Company (FMTC). FMTC became the Plan's trustee and Fidelity Workplace Services LLC became the Plan's recordkeeper.

Contributions

Each year, participants may contribute up to 75% of their annual eligible compensation, as defined, as pre-tax or Roth contributions, up to the maximum allowed by law. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Additionally, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions as defined in the Plan. The Plan includes an automatic enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, as defined, and their contributions invested in a designated balanced fund until changed by the participant. The automatic deferral percentage will increase by 1% per year up to a maximum of 10% of eligible compensation. The Company may also make a discretionary profit sharing contribution to the Plan each year. In order to share in the allocation of profit sharing amounts, a participant must have completed a year of service (defined as 1,000 hours) and be employed on the last day of the Plan year. These allocation conditions are waived for participants who terminate employment during the Plan year due to death, disability, or after attainment of normal retirement age (defined as age 65). The Company did not make a discretionary profit sharing contribution for the year ended December 31, 2024

Participant Investment Account Options

The Plan currently offers various mutual funds, including a money market mutual fund, and a collective investment trust as investment options for participants. Each investment has its own investment strategy, which can be obtained through the prospectus of the respective fund. Participants may change their investment options periodically, as permitted by the Plan sponsor.

Participant Accounts

Participant accounts are completely self-directed. Each participant's account is credited with the participant's contributions as well as allocations of the Company's discretionary profit sharing contributions and Plan earnings and is charged with benefit payments and an allocation of the Plan's losses and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants' contributions plus actual earnings thereon are 100% vested immediately. Vested rights to Company discretionary contributions are subject to the following vesting schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	100%

Regardless of the vesting schedule, participants become 100% vested in employer discretionary contributions upon attainment of normal retirement age (defined as age 65), early retirement age (defined as age 55 and completion of 5 years of vesting service), or termination of service due to death or disability.

Forfeited Accounts

Any non-vested amounts of Company contributions that remain after the distribution of a terminated participant's vested account balance are forfeited. Forfeitures may be used to pay administrative expenses of the Plan, as well as to reduce Employer contributions. At December 31, 2024 and 2023, forfeited non-vested accounts totaled $2,530 and $67,863, respectively. During 2024, forfeitures of $75,200 and $1,000 were used to reduce the Company's profit sharing contribution and administrative expenses, respectively.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of: (i) 50% of their vested account balance, or (ii) $50,000 reduced by the highest outstanding loan balance during the prior 12-month period. The loans are secured by the balance in the participant's account and bear interest at the current prime lending rate plus 1%. Loans have a maximum term of five years unless the loan is for the purchase of a primary residence, in which case the term may be up to ten years. Participants may have a maximum of two loans outstanding at any given time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

Upon termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or partial withdrawals. If a terminated participant's vested balance is between $1,000 and $5,000 and the participant does not consent to a distribution, the participant's vested balance will be automatically rolled over to an IRA selected by the Plan administrator. If a terminated participant's vested balance is $1,000 or less, the participant's vested balance will be automatically distributed to the participant in a lump sum, even if the participant does not consent to a distribution. The Plan also provides for in-service withdrawals for those age 59 ½ or older and for hardship withdrawals in the event of immediate and heavy financial need. Any hardship withdrawal is limited to the amount needed to meet the financial need and must qualify with respect to Plan provisions.

The Plan also provides for payment in the form of a qualified joint and 50% survivor annuity (QJSA) (and corresponding qualified preretirement 50% survivor annuity) or joint and 75% survivor annuity, but only with respect to participants with a vested interest in the Plan attributable to transferred pension assets.

For this group of participants only, unless the participant (and his or her spouse, if married at the time of distribution) consents to a distribution in an alternate form, a distribution from the Plan will be made in the form of a QJSA.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements, in conformity with accounting principles generally accepted in the United States of America, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. 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 in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received primarily through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as distributions based on terms of the Plan document.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
Certain expenses of the Plan are paid by the Company and are not included in the statement of changes in net assets available for benefits. Administrative expenses paid by the Plan include investment management, recordkeeping, and trustee fees. Certain transaction fees for distributions and loans are charged directly to the accounts of the participants who incur those fees and are included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments. Any costs associated with the investment of a participant's account are charged to that participant.

The Plan has a revenue sharing agreement with Fidelity Management Trust Company. Revenue sharing funds may be used to pay reasonable administrative expenses of the Plan. For the year ended December 31, 2024, revenue earned from this agreement was $20,330, which is presented net with administrative expenses in the accompanying statement of changes in net assets available for benefits.

Note 3 - Information Certified by Fidelity Management Trust Company (FMTC)

The following is a summary of the Plan's financial information and data included in the Plan's financial statements and supplemental schedule of assets (held at end of year), which was certified by FMTC as of December 31, 2024 and 2023, and for the year ended December 31, 2024, as complete and accurate, as permitted by 29 CFR 2520.103 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

	2024	2023
Investments, at Fair Value	$ 13,078,029	$ 16,716,913
Notes Receivable from Participants	$ 104,794	$ 137,692

	2024
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	$ 507,937
Interest on Notes Receivable from Participants	$ 9,414

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

Note 4 - Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board *Accounting Standards Codification* Topic 820 are described below:

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 other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 market value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Money Market Fund: Comprised of an investment in an institutional money market fund which is valued at quoted price in an active market, which represents the net asset value (NAV) of shares held by the Plan.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective Investment Trust: The Plan invests in the Invesco Stable Value Trust I, which is a stable value collective trust fund that is composed primarily of fully benefit-responsive investment contracts and is valued at the NAV of units of the bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Participant transactions (purchases and sales) may occur daily. Participant restrictions include a 90-day equity wash rule on participant transfers to competing funds. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The fund has no unfunded commitments.

The plan sponsor of the Invesco Stable Value Trust I files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity for the collective investment trust. Accordingly, certain disclosure requirements under the Financial Accounting Standards Board Accounting Standards Update 2015-12, with respect to investment strategies for investments measured using the NAV practical expedient, are not required in this report.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2024 and 2023:

		Fair Value Measurements Using		
December 31, 2024	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 12,096,755	$ 12,096,755	$ -	$ -
Money Market Fund	38,657	38,657	-	-
Total Investments Measured at Fair Value	12,135,412	$ 12,135,412	$ -	$ -
Investments Measured at NAV	942,617*			
Total Investments	$ 13,078,029			

		Fair Value Measurements Using		
December 31, 2023	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 15,444,793	$ 15,444,793	$ -	$ -
Investments Measured at NAV	1,272,120*			
Total Assets at Fair Value	$ 16,716,913			

** Investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been included in the fair value hierarchy. The NAV presented in this table are intended to reconcile the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.*

Note 5 - Party-in-Interest Transactions

Certain Plan investments are issued and managed by an affiliate of FMTC, the trustee of the Plan and, therefore, these transactions quality as party-in-interest transactions. During the year ended December 31, 2024, the Plan paid fees totaling $11,511, net of revenue sharing, to FMTC and its investment advisor for administrative, recordkeeping, and investment management services. Notes receivable from participants also qualify as exempt party-in-interest transactions

Note 6 - 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 would become 100% vested in their employer contributions.

Note 7 - Income Tax Status

Prior to November 1, 2023, the Plan adopted a pre-approved plan document provided by Ascensus LLC, which received a favorable opinion letter from the Internal Revenue Service (IRS) dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the Internal Revenue Code (IRC). Effective November 1, 2023, the Plan adopted a non-standardized defined contribution pre-approved Profit Sharing Plan provided by FMR LLC, which received a favorable opinion letter from the IRS dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the IRC. Although the Plan has been amended since receiving the opinion letters, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the IRC, and the trust is tax exempt. Accordingly, no provision for taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Note 9 - Non-Exempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets. While the Company remitted all employee contributions to the Plan, contributions totaling $28,998 were not remitted within the required time period for the year ended December 31, 2023. The Company is in the process of remitting the lost earnings resulting from these delinquent employee contributions.

Note 10 - Subsequent Events

The Company has evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through October 2, 2025, which is the date the financial statements were available to be issued. No material events have occurred since December 31, 2024, that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
EIN: 23-1953580 PLAN NUMBER: 002
YEAR ENDED DECEMBER 31, 2024

		Total That Constitutes Non-Exempt Prohibited Transactions			
Check Here if Late Participant Loan Repayments are Included: ☑	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP*	Total Fully Corrected Under VFCP and PTE 2002-51
2023	$ 28,998	$ 28,998	$ -	$ -	$ -

* Voluntary Fiduciary Correction Program (DOL)

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 23-1953580; PLAN NUMBER: 002
DECEMBER 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds:		
	American Funds	2025 Target Date Retirement Fund R6	a	$ 3,582,176
	American Funds	2030 Target Date Retirement Fund R6	a	2,363,524
	American Funds	2035 Target Date Retirement Fund R6	a	1,225,689
	American Funds	2020 Target Date Retirement Fund R6	a	794,098
	American Funds	2040 Target Date Retirement Fund R6	a	711,568
*	Fidelity	500 Index Fund	a	692,159
	JPMorgan	Large Cap Growth Fund R6	a	582,824
	American Funds	2060 Target Date Retirement Fund R6	a	307,535
	American Funds	2010 Target Date Retirement Fund R6	a	264,794
	American Funds	2055 Target Date Retirement Fund R6	a	258,612
	American Funds	2045 Target Date Retirement Fund R6	a	255,213
	American Funds	2065 Target Date Retirement Fund R6	a	244,174
	American Funds	2050 Target Date Retirement Fund R6	a	166,890
	American Funds	American High-Income Trust R6	a	164,161
	Goldman Sachs	GQG Ptnrs Intl Opportunities Institutional	a	132,735
*	Fidelity	U.S. Bond Index Fund	a	103,412
	Loomis Sayles	Investment Grade Bond Fund N	a	92,340
	Invesco	Small Cap Value Fund R6	a	68,465
*	Fidelity	Mid Cap Index Fund	a	33,532
*	Fidelity	Small Cap Index Fund	a	15,992
	American Funds	American Mutual Fund R6	a	11,761
*	Fidelity	International Index Fund	a	10,482
	Black Rock	Mid Cap Value Fund Institutional Shares	a	9,816
	PGIM Jennison	Small Company Fund R6	a	2,768
	American Funds	New World Fund R6	a	2,035
				12,096,755
		Collective Investment Trust:		
	Invesco	Stable Value Trust I	a	942,617
		Money Market Fund		
*	Fidelity	Government Money Market Fund K6	a	38,657
		Participant Loans:		
*	Participant loans	Interest rates ranging from 4.25% to 9.50% with maturity dates from August 2025 to June 2029	-	104,794
		Total		$ 13,182,823

** Transaction with party-in-interest.*

a - The cost of participant-directed investments is not required to be disclosed.

2024

USC Profit Sharing/401(k) Retirement Plan

Financial Statements, Supplemental Schedules and Independent Auditor's Report

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

PURVIS GRAY
CERTIFIED PUBLIC ACCOUNTANTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN

**FINANCIAL STATEMENTS,
SUPPLEMENTAL SCHEDULES AND
INDEPENDENT AUDITOR'S REPORT**

**AS OF DECEMBER 31, 2024 AND 2023, AND FOR THE
YEAR ENDED DECEMBER 31, 2024**

TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements
We have performed an audit of the accompanying financial statements of USC Profit Sharing/401(k) Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of 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 on the 2024 Financial Statements
In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

Basis for Opinion on the 2024 Financial Statements
We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements
Management is responsible for the preparation and fair presentation of 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 within one year after the date that the financial statements are issued or available to be issued.

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

Auditor's Responsibilities for the Audit of the 2024 Financial Statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements 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 these financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

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

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

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

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

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

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held 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 Section103(a)(3)(C).

Other Matter – Auditor's Report on the 2023 Financial Statements
Predecessor auditors performed an audit of the 2023 financial statements of the Plan. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by qualified institutions. Their report dated May 1, 2025 indicated that: (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and (b) the information in the 2023 financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

Purvis Gray

October 2, 2025
Winter Park, Florida

FINANCIAL STATEMENTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
Assets		
Investments at Fair Value:		
Mutual Funds	$ 12,096,755	$ 15,444,793
Collective Investment Trust	942,617	1,272,120
Money Market Fund	38,657	-
Total Investments at Fair Value	13,078,029	16,716,913
Receivables:		
Employer Contributions Receivable	-	95,920
Participant Contributions Receivable	-	10,135
Notes Receivable from Participants	104,794	137,692
Total Receivables	104,794	243,747
Net Assets Available for Benefits	$ 13,182,823	$ 16,960,660

See accompanying notes.

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

Additions to Net Assets Attributed to	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	507,937
Total Investment Income	1,454,137
Interest Income on Notes Receivable from Participants	9,414
Contributions:	
Participants	538,938
Employer	374
Rollover	128,607
Total Contributions	667,919
Total Additions	2,131,470
Deductions from Net Assets Attributed to	
Benefits Paid to Participants	5,898,251
Administrative Expenses	11,511
Total Deductions	5,909,762
Net Decrease in Net Assets Available for Benefits	(3,778,292)
Transfer from Another Qualified Plan	455
Net Assets Available for Benefits, Beginning of Year	16,960,660
Net Assets Available for Benefits, End of Year	$ 13,182,823

See accompanying notes.

Note 1 - Description of Plan

The following description of the USC Profit Sharing/401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General

The Plan, originally effective January 1, 1984, is a defined contribution plan covering all employees, as defined, of USC Consulting Group LP (the Company or Employer), who are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective November 1, 2023, the Plan was amended and adopted a pre-approved profit sharing plan sponsored by FMR LLC. In conjunction with this amendment and conversion, all Plan assets were transferred from Bank of America, N.A. (BOA) to Fidelity Management Trust Company (FMTC). FMTC became the Plan's trustee and Fidelity Workplace Services LLC became the Plan's recordkeeper.

Contributions

Each year, participants may contribute up to 75% of their annual eligible compensation, as defined, as pre-tax or Roth contributions, up to the maximum allowed by law. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Additionally, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions as defined in the Plan. The Plan includes an automatic enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, as defined, and their contributions invested in a designated balanced fund until changed by the participant. The automatic deferral percentage will increase by 1% per year up to a maximum of 10% of eligible compensation. The Company may also make a discretionary profit sharing contribution to the Plan each year. In order to share in the allocation of profit sharing amounts, a participant must have completed a year of service (defined as 1,000 hours) and be employed on the last day of the Plan year. These allocation conditions are waived for participants who terminate employment during the Plan year due to death, disability, or after attainment of normal retirement age (defined as age 65). The Company did not make a discretionary profit sharing contribution for the year ended December 31, 2024

Participant Investment Account Options

The Plan currently offers various mutual funds, including a money market mutual fund, and a collective investment trust as investment options for participants. Each investment has its own investment strategy, which can be obtained through the prospectus of the respective fund. Participants may change their investment options periodically, as permitted by the Plan sponsor.

Participant Accounts

Participant accounts are completely self-directed. Each participant's account is credited with the participant's contributions as well as allocations of the Company's discretionary profit sharing contributions and Plan earnings and is charged with benefit payments and an allocation of the Plan's losses and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting
Participants' contributions plus actual earnings thereon are 100% vested immediately. Vested rights to Company discretionary contributions are subject to the following vesting schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	100%

Regardless of the vesting schedule, participants become 100% vested in employer discretionary contributions upon attainment of normal retirement age (defined as age 65), early retirement age (defined as age 55 and completion of 5 years of vesting service), or termination of service due to death or disability.

Forfeited Accounts
Any non-vested amounts of Company contributions that remain after the distribution of a terminated participant's vested account balance are forfeited. Forfeitures may be used to pay administrative expenses of the Plan, as well as to reduce Employer contributions. At December 31, 2024 and 2023, forfeited non-vested accounts totaled $2,530 and $67,863, respectively. During 2024, forfeitures of $75,200 and $1,000 were used to reduce the Company's profit sharing contribution and administrative expenses, respectively.

Notes Receivable from Participants
Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of: (i) 50% of their vested account balance, or (ii) $50,000 reduced by the highest outstanding loan balance during the prior 12-month period. The loans are secured by the balance in the participant's account and bear interest at the current prime lending rate plus 1%. Loans have a maximum term of five years unless the loan is for the purchase of a primary residence, in which case the term may be up to ten years. Participants may have a maximum of two loans outstanding at any given time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits
Upon termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or partial withdrawals. If a terminated participant's vested balance is between $1,000 and $5,000 and the participant does not consent to a distribution, the participant's vested balance will be automatically rolled over to an IRA selected by the Plan administrator. If a terminated participant's vested balance is $1,000 or less, the participant's vested balance will be automatically distributed to the participant in a lump sum, even if the participant does not consent to a distribution. The Plan also provides for in-service withdrawals for those age 59 ½ or older and for hardship withdrawals in the event of immediate and heavy financial need. Any hardship withdrawal is limited to the amount needed to meet the financial need and must qualify with respect to Plan provisions.

The Plan also provides for payment in the form of a qualified joint and 50% survivor annuity (QJSA) (and corresponding qualified preretirement 50% survivor annuity) or joint and 75% survivor annuity, but only with respect to participants with a vested interest in the Plan attributable to transferred pension assets.

For this group of participants only, unless the participant (and his or her spouse, if married at the time of distribution) consents to a distribution in an alternate form, a distribution from the Plan will be made in the form of a QJSA.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements, in conformity with accounting principles generally accepted in the United States of America, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. 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 in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received primarily through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as distributions based on terms of the Plan document.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
Certain expenses of the Plan are paid by the Company and are not included in the statement of changes in net assets available for benefits. Administrative expenses paid by the Plan include investment management, recordkeeping, and trustee fees. Certain transaction fees for distributions and loans are charged directly to the accounts of the participants who incur those fees and are included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments. Any costs associated with the investment of a participant's account are charged to that participant.

The Plan has a revenue sharing agreement with Fidelity Management Trust Company. Revenue sharing funds may be used to pay reasonable administrative expenses of the Plan. For the year ended December 31, 2024, revenue earned from this agreement was $20,330, which is presented net with administrative expenses in the accompanying statement of changes in net assets available for benefits.

Note 3 - Information Certified by Fidelity Management Trust Company (FMTC)

The following is a summary of the Plan's financial information and data included in the Plan's financial statements and supplemental schedule of assets (held at end of year), which was certified by FMTC as of December 31, 2024 and 2023, and for the year ended December 31, 2024, as complete and accurate, as permitted by 29 CFR 2520.103 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

	2024	2023
Investments, at Fair Value	$ 13,078,029	$ 16,716,913
Notes Receivable from Participants	$ 104,794	$ 137,692

	2024
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	$ 507,937
Interest on Notes Receivable from Participants	$ 9,414

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

Note 4 - Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board *Accounting Standards Codification* Topic 820 are described below:

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 other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 market value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Money Market Fund: Comprised of an investment in an institutional money market fund which is valued at quoted price in an active market, which represents the net asset value (NAV) of shares held by the Plan.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective Investment Trust: The Plan invests in the Invesco Stable Value Trust I, which is a stable value collective trust fund that is composed primarily of fully benefit-responsive investment contracts and is valued at the NAV of units of the bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Participant transactions (purchases and sales) may occur daily. Participant restrictions include a 90-day equity wash rule on participant transfers to competing funds. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The fund has no unfunded commitments.

The plan sponsor of the Invesco Stable Value Trust I files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity for the collective investment trust. Accordingly, certain disclosure requirements under the Financial Accounting Standards Board Accounting Standards Update 2015-12, with respect to investment strategies for investments measured using the NAV practical expedient, are not required in this report.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2024 and 2023:

		Fair Value Measurements Using		
December 31, 2024	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 12,096,755	$ 12,096,755	$ -	$ -
Money Market Fund	38,657	38,657	-	-
Total Investments Measured at Fair Value	12,135,412	$ 12,135,412	$ -	$ -
Investments Measured at NAV	942,617*			
Total Investments	$ 13,078,029			

		Fair Value Measurements Using		
December 31, 2023	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 15,444,793	$ 15,444,793	$ -	$ -
Investments Measured at NAV	1,272,120*			
Total Assets at Fair Value	$ 16,716,913			

** Investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been included in the fair value hierarchy. The NAV presented in this table are intended to reconcile the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.*

Note 5 - Party-in-Interest Transactions

Certain Plan investments are issued and managed by an affiliate of FMTC, the trustee of the Plan and, therefore, these transactions quality as party-in-interest transactions. During the year ended December 31, 2024, the Plan paid fees totaling $11,511, net of revenue sharing, to FMTC and its investment advisor for administrative, recordkeeping, and investment management services. Notes receivable from participants also qualify as exempt party-in-interest transactions

Note 6 - 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 would become 100% vested in their employer contributions.

Note 7 - Income Tax Status

Prior to November 1, 2023, the Plan adopted a pre-approved plan document provided by Ascensus LLC, which received a favorable opinion letter from the Internal Revenue Service (IRS) dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the Internal Revenue Code (IRC). Effective November 1, 2023, the Plan adopted a non-standardized defined contribution pre-approved Profit Sharing Plan provided by FMR LLC, which received a favorable opinion letter from the IRS dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the IRC. Although the Plan has been amended since receiving the opinion letters, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the IRC, and the trust is tax exempt. Accordingly, no provision for taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Note 9 - Non-Exempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets. While the Company remitted all employee contributions to the Plan, contributions totaling $28,998 were not remitted within the required time period for the year ended December 31, 2023. The Company is in the process of remitting the lost earnings resulting from these delinquent employee contributions.

Note 10 - Subsequent Events

The Company has evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through October 2, 2025, which is the date the financial statements were available to be issued. No material events have occurred since December 31, 2024, that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
EIN: 23-1953580 PLAN NUMBER: 002
YEAR ENDED DECEMBER 31, 2024

		Total That Constitutes Non-Exempt Prohibited Transactions			
Check Here if Late Participant Loan Repayments are Included: ☑	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP*	Total Fully Corrected Under VFCP and PTE 2002-51
2023	$ 28,998	$ 28,998	$ -	$ -	$ -

* Voluntary Fiduciary Correction Program (DOL)

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 23-1953580; PLAN NUMBER: 002
DECEMBER 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds:		
	American Funds	2025 Target Date Retirement Fund R6	a	$ 3,582,176
	American Funds	2030 Target Date Retirement Fund R6	a	2,363,524
	American Funds	2035 Target Date Retirement Fund R6	a	1,225,689
	American Funds	2020 Target Date Retirement Fund R6	a	794,098
	American Funds	2040 Target Date Retirement Fund R6	a	711,568
*	Fidelity	500 Index Fund	a	692,159
	JPMorgan	Large Cap Growth Fund R6	a	582,824
	American Funds	2060 Target Date Retirement Fund R6	a	307,535
	American Funds	2010 Target Date Retirement Fund R6	a	264,794
	American Funds	2055 Target Date Retirement Fund R6	a	258,612
	American Funds	2045 Target Date Retirement Fund R6	a	255,213
	American Funds	2065 Target Date Retirement Fund R6	a	244,174
	American Funds	2050 Target Date Retirement Fund R6	a	166,890
	American Funds	American High-Income Trust R6	a	164,161
	Goldman Sachs	GQG Ptnrs Intl Opportunities Institutional	a	132,735
*	Fidelity	U.S. Bond Index Fund	a	103,412
	Loomis Sayles	Investment Grade Bond Fund N	a	92,340
	Invesco	Small Cap Value Fund R6	a	68,465
*	Fidelity	Mid Cap Index Fund	a	33,532
*	Fidelity	Small Cap Index Fund	a	15,992
	American Funds	American Mutual Fund R6	a	11,761
*	Fidelity	International Index Fund	a	10,482
	Black Rock	Mid Cap Value Fund Institutional Shares	a	9,816
	PGIM Jennison	Small Company Fund R6	a	2,768
	American Funds	New World Fund R6	a	2,035
				12,096,755
		Collective Investment Trust:		
	Invesco	Stable Value Trust I	a	942,617
		Money Market Fund		
*	Fidelity	Government Money Market Fund K6	a	38,657
		Participant Loans:		
*	Participant loans	Interest rates ranging from 4.25% to 9.50% with maturity dates from August 2025 to June 2029	-	104,794
		Total		$ 13,182,823

** Transaction with party-in-interest.*

a - The cost of participant-directed investments is not required to be disclosed.

2024

USC Profit Sharing/401(k) Retirement Plan

Financial Statements, Supplemental Schedules and Independent Auditor's Report

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

PURVIS GRAY
CERTIFIED PUBLIC ACCOUNTANTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN

**FINANCIAL STATEMENTS,
SUPPLEMENTAL SCHEDULES AND
INDEPENDENT AUDITOR'S REPORT**

**AS OF DECEMBER 31, 2024 AND 2023, AND FOR THE
YEAR ENDED DECEMBER 31, 2024**

TABLE OF CONTENTS

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements
We have performed an audit of the accompanying financial statements of USC Profit Sharing/401(k) Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of 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 on the 2024 Financial Statements
In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

Basis for Opinion on the 2024 Financial Statements
We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the 2024 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements
Management is responsible for the preparation and fair presentation of 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 within one year after the date that the financial statements are issued or available to be issued.

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

Auditor's Responsibilities for the Audit of the 2024 Financial Statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements 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 these financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

2024 Supplemental Schedules Required by ERISA

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

To the Plan Administrator and Participants
USC Profit Sharing/401(k) Retirement Plan
Tampa, Florida

INDEPENDENT AUDITOR'S REPORT

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held 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 Section103(a)(3)(C).

Other Matter – Auditor's Report on the 2023 Financial Statements
Predecessor auditors performed an audit of the 2023 financial statements of the Plan. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by qualified institutions. Their report dated May 1, 2025 indicated that: (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America; and (b) the information in the 2023 financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedules, other than the information in the 2023 supplemental schedules that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedules related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

Purvis Gray

October 2, 2025
Winter Park, Florida

FINANCIAL STATEMENTS

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
Assets		
Investments at Fair Value:		
Mutual Funds	$ 12,096,755	$ 15,444,793
Collective Investment Trust	942,617	1,272,120
Money Market Fund	38,657	-
Total Investments at Fair Value	13,078,029	16,716,913
Receivables:		
Employer Contributions Receivable	-	95,920
Participant Contributions Receivable	-	10,135
Notes Receivable from Participants	104,794	137,692
Total Receivables	104,794	243,747
Net Assets Available for Benefits	$ 13,182,823	$ 16,960,660

See accompanying notes.

USC PROFIT SHARING/401(k) RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

Additions to Net Assets Attributed to	
Investment Income:	
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	507,937
Total Investment Income	1,454,137
Interest Income on Notes Receivable from Participants	9,414
Contributions:	
Participants	538,938
Employer	374
Rollover	128,607
Total Contributions	667,919
Total Additions	2,131,470
Deductions from Net Assets Attributed to	
Benefits Paid to Participants	5,898,251
Administrative Expenses	11,511
Total Deductions	5,909,762
Net Decrease in Net Assets Available for Benefits	(3,778,292)
Transfer from Another Qualified Plan	455
Net Assets Available for Benefits, Beginning of Year	16,960,660
Net Assets Available for Benefits, End of Year	$ 13,182,823

See accompanying notes.

Note 1 - Description of Plan

The following description of the USC Profit Sharing/401(k) Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document or Summary Plan Description for a more complete description of the Plan's provisions, which are available from the Plan administrator.

General
The Plan, originally effective January 1, 1984, is a defined contribution plan covering all employees, as defined, of USC Consulting Group LP (the Company or Employer), who are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective November 1, 2023, the Plan was amended and adopted a pre-approved profit sharing plan sponsored by FMR LLC. In conjunction with this amendment and conversion, all Plan assets were transferred from Bank of America, N.A. (BOA) to Fidelity Management Trust Company (FMTC). FMTC became the Plan's trustee and Fidelity Workplace Services LLC became the Plan's recordkeeper.

Contributions
Each year, participants may contribute up to 75% of their annual eligible compensation, as defined, as pre-tax or Roth contributions, up to the maximum allowed by law. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Additionally, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions as defined in the Plan. The Plan includes an automatic enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, as defined, and their contributions invested in a designated balanced fund until changed by the participant. The automatic deferral percentage will increase by 1% per year up to a maximum of 10% of eligible compensation. The Company may also make a discretionary profit sharing contribution to the Plan each year. In order to share in the allocation of profit sharing amounts, a participant must have completed a year of service (defined as 1,000 hours) and be employed on the last day of the Plan year. These allocation conditions are waived for participants who terminate employment during the Plan year due to death, disability, or after attainment of normal retirement age (defined as age 65). The Company did not make a discretionary profit sharing contribution for the year ended December 31, 2024

Participant Investment Account Options
The Plan currently offers various mutual funds, including a money market mutual fund, and a collective investment trust as investment options for participants. Each investment has its own investment strategy, which can be obtained through the prospectus of the respective fund. Participants may change their investment options periodically, as permitted by the Plan sponsor.

Participant Accounts
Participant accounts are completely self-directed. Each participant's account is credited with the participant's contributions as well as allocations of the Company's discretionary profit sharing contributions and Plan earnings and is charged with benefit payments and an allocation of the Plan's losses and administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting
Participants' contributions plus actual earnings thereon are 100% vested immediately. Vested rights to Company discretionary contributions are subject to the following vesting schedule:

Years of Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	100%

Regardless of the vesting schedule, participants become 100% vested in employer discretionary contributions upon attainment of normal retirement age (defined as age 65), early retirement age (defined as age 55 and completion of 5 years of vesting service), or termination of service due to death or disability.

Forfeited Accounts
Any non-vested amounts of Company contributions that remain after the distribution of a terminated participant's vested account balance are forfeited. Forfeitures may be used to pay administrative expenses of the Plan, as well as to reduce Employer contributions. At December 31, 2024 and 2023, forfeited non-vested accounts totaled $2,530 and $67,863, respectively. During 2024, forfeitures of $75,200 and $1,000 were used to reduce the Company's profit sharing contribution and administrative expenses, respectively.

Notes Receivable from Participants
Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of: (i) 50% of their vested account balance, or (ii) $50,000 reduced by the highest outstanding loan balance during the prior 12-month period. The loans are secured by the balance in the participant's account and bear interest at the current prime lending rate plus 1%. Loans have a maximum term of five years unless the loan is for the purchase of a primary residence, in which case the term may be up to ten years. Participants may have a maximum of two loans outstanding at any given time. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits
Upon termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or partial withdrawals. If a terminated participant's vested balance is between $1,000 and $5,000 and the participant does not consent to a distribution, the participant's vested balance will be automatically rolled over to an IRA selected by the Plan administrator. If a terminated participant's vested balance is $1,000 or less, the participant's vested balance will be automatically distributed to the participant in a lump sum, even if the participant does not consent to a distribution. The Plan also provides for in-service withdrawals for those age 59 ½ or older and for hardship withdrawals in the event of immediate and heavy financial need. Any hardship withdrawal is limited to the amount needed to meet the financial need and must qualify with respect to Plan provisions.

The Plan also provides for payment in the form of a qualified joint and 50% survivor annuity (QJSA) (and corresponding qualified preretirement 50% survivor annuity) or joint and 75% survivor annuity, but only with respect to participants with a vested interest in the Plan attributable to transferred pension assets.

For this group of participants only, unless the participant (and his or her spouse, if married at the time of distribution) consents to a distribution in an alternate form, a distribution from the Plan will be made in the form of a QJSA.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting
The financial statements of the Plan are prepared on the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates
The preparation of financial statements, in conformity with accounting principles generally accepted in the United States of America, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements. 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 in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received primarily through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as distributions based on terms of the Plan document.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
Certain expenses of the Plan are paid by the Company and are not included in the statement of changes in net assets available for benefits. Administrative expenses paid by the Plan include investment management, recordkeeping, and trustee fees. Certain transaction fees for distributions and loans are charged directly to the accounts of the participants who incur those fees and are included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments. Any costs associated with the investment of a participant's account are charged to that participant.

The Plan has a revenue sharing agreement with Fidelity Management Trust Company. Revenue sharing funds may be used to pay reasonable administrative expenses of the Plan. For the year ended December 31, 2024, revenue earned from this agreement was $20,330, which is presented net with administrative expenses in the accompanying statement of changes in net assets available for benefits.

Note 3 - Information Certified by Fidelity Management Trust Company (FMTC)

The following is a summary of the Plan's financial information and data included in the Plan's financial statements and supplemental schedule of assets (held at end of year), which was certified by FMTC as of December 31, 2024 and 2023, and for the year ended December 31, 2024, as complete and accurate, as permitted by 29 CFR 2520.103 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

	2024	2023
Investments, at Fair Value	$ 13,078,029	$ 16,716,913
Notes Receivable from Participants	$ 104,794	$ 137,692

	2024
Net Appreciation in Fair Value of Investments	$ 946,200
Dividends and Interest	$ 507,937
Interest on Notes Receivable from Participants	$ 9,414

The Plan's independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

Note 4 - Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board *Accounting Standards Codification* Topic 820 are described below:

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 other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 market value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Money Market Fund: Comprised of an investment in an institutional money market fund which is valued at quoted price in an active market, which represents the net asset value (NAV) of shares held by the Plan.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective Investment Trust: The Plan invests in the Invesco Stable Value Trust I, which is a stable value collective trust fund that is composed primarily of fully benefit-responsive investment contracts and is valued at the NAV of units of the bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Participant transactions (purchases and sales) may occur daily. Participant restrictions include a 90-day equity wash rule on participant transfers to competing funds. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months' notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The fund has no unfunded commitments.

The plan sponsor of the Invesco Stable Value Trust I files a U.S. Department of Labor Form 5500, Annual Return/Report of Employee Benefit Plan, as a direct filing entity for the collective investment trust. Accordingly, certain disclosure requirements under the Financial Accounting Standards Board Accounting Standards Update 2015-12, with respect to investment strategies for investments measured using the NAV practical expedient, are not required in this report.

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2024 and 2023:

		Fair Value Measurements Using		
December 31, 2024	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 12,096,755	$ 12,096,755	$ -	$ -
Money Market Fund	38,657	38,657	-	-
Total Investments Measured at Fair Value	12,135,412	$ 12,135,412	$ -	$ -
Investments Measured at NAV	942,617*			
Total Investments	$ 13,078,029			

		Fair Value Measurements Using		
December 31, 2023	**Total Fair Value**	**Level 1**	**Level 2**	**Level 3**
Mutual Funds	$ 15,444,793	$ 15,444,793	$ -	$ -
Investments Measured at NAV	1,272,120*			
Total Assets at Fair Value	$ 16,716,913			

** Investments that are measured at fair value using the NAV per share (or its equivalent) practical expedient have not been included in the fair value hierarchy. The NAV presented in this table are intended to reconcile the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.*

Note 5 - Party-in-Interest Transactions

Certain Plan investments are issued and managed by an affiliate of FMTC, the trustee of the Plan and, therefore, these transactions quality as party-in-interest transactions. During the year ended December 31, 2024, the Plan paid fees totaling $11,511, net of revenue sharing, to FMTC and its investment advisor for administrative, recordkeeping, and investment management services. Notes receivable from participants also qualify as exempt party-in-interest transactions

Note 6 - 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 would become 100% vested in their employer contributions.

Note 7 - Income Tax Status

Prior to November 1, 2023, the Plan adopted a pre-approved plan document provided by Ascensus LLC, which received a favorable opinion letter from the Internal Revenue Service (IRS) dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the Internal Revenue Code (IRC). Effective November 1, 2023, the Plan adopted a non-standardized defined contribution pre-approved Profit Sharing Plan provided by FMR LLC, which received a favorable opinion letter from the IRS dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the IRC. Although the Plan has been amended since receiving the opinion letters, the Plan administrator believes that the Plan and related trust are currently designed and being operated in compliance with the applicable requirements of the IRC, and the trust is tax exempt. Accordingly, no provision for taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 8 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Note 9 - Non-Exempt Transactions

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets. While the Company remitted all employee contributions to the Plan, contributions totaling $28,998 were not remitted within the required time period for the year ended December 31, 2023. The Company is in the process of remitting the lost earnings resulting from these delinquent employee contributions.

Note 10 - Subsequent Events

The Company has evaluated subsequent events and transactions for potential recognition or disclosure in the financial statements through October 2, 2025, which is the date the financial statements were available to be issued. No material events have occurred since December 31, 2024, that require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
EIN: 23-1953580 PLAN NUMBER: 002
YEAR ENDED DECEMBER 31, 2024

		Total That Constitutes Non-Exempt Prohibited Transactions			
Check Here if Late Participant Loan Repayments are Included: ☑	**Participant Contributions Transferred Late to Plan**	**Contributions Not Corrected**	**Contributions Corrected Outside VFCP***	**Contributions Pending Correction in VFCP***	**Total Fully Corrected Under VFCP and PTE 2002-51**
2023	$ 28,998	$ 28,998	$ -	$ -	$ -

* Voluntary Fiduciary Correction Program (DOL)

USC PROFIT SHARING/401(k) RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 23-1953580; PLAN NUMBER: 002
DECEMBER 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds:		
	American Funds	2025 Target Date Retirement Fund R6	a	$ 3,582,176
	American Funds	2030 Target Date Retirement Fund R6	a	2,363,524
	American Funds	2035 Target Date Retirement Fund R6	a	1,225,689
	American Funds	2020 Target Date Retirement Fund R6	a	794,098
	American Funds	2040 Target Date Retirement Fund R6	a	711,568
*	Fidelity	500 Index Fund	a	692,159
	JPMorgan	Large Cap Growth Fund R6	a	582,824
	American Funds	2060 Target Date Retirement Fund R6	a	307,535
	American Funds	2010 Target Date Retirement Fund R6	a	264,794
	American Funds	2055 Target Date Retirement Fund R6	a	258,612
	American Funds	2045 Target Date Retirement Fund R6	a	255,213
	American Funds	2065 Target Date Retirement Fund R6	a	244,174
	American Funds	2050 Target Date Retirement Fund R6	a	166,890
	American Funds	American High-Income Trust R6	a	164,161
	Goldman Sachs	GQG Ptnrs Intl Opportunities Institutional	a	132,735
*	Fidelity	U.S. Bond Index Fund	a	103,412
	Loomis Sayles	Investment Grade Bond Fund N	a	92,340
	Invesco	Small Cap Value Fund R6	a	68,465
*	Fidelity	Mid Cap Index Fund	a	33,532
*	Fidelity	Small Cap Index Fund	a	15,992
	American Funds	American Mutual Fund R6	a	11,761
*	Fidelity	International Index Fund	a	10,482
	Black Rock	Mid Cap Value Fund Institutional Shares	a	9,816
	PGIM Jennison	Small Company Fund R6	a	2,768
	American Funds	New World Fund R6	a	2,035
				12,096,755
		Collective Investment Trust:		
	Invesco	Stable Value Trust I	a	942,617
		Money Market Fund		
*	Fidelity	Government Money Market Fund K6	a	38,657
		Participant Loans:		
*	Participant loans	Interest rates ranging from 4.25% to 9.50% with maturity dates from August 2025 to June 2029	-	104,794
		Total		$ 13,182,823

** Transaction with party-in-interest.*

a - The cost of participant-directed investments is not required to be disclosed.