

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA
1b Three-digit plan number (PN): 001
1c Effective date of plan: 11/01/1978
2a Plan sponsor's name (employer, if for a single-employer plan): MORGANTON EYE PHYSICIANS PA
2b Employer Identification Number (EIN): 56-1109834
2c Plan Sponsor's telephone number: 828-433-1000
2d Business code (see instructions): 621111

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator, employer/plan sponsor, and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	157
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	140
	<b>6a(2)</b>	140
	<b>6b</b>	7
	<b>6c</b>	12
	<b>6d</b>	159
	<b>6e</b>	
	<b>6f</b>	159
	<b>6g(1)</b>	133
<b>6g(2)</b>	129	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

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

<b>A</b> Name of plan <b>MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>MORGANTON EYE PHYSICIANS PA</b>	<b>D</b> Employer Identification Number (EIN) <b>56-1109834</b>	

**Part I Service Provider Information (see instructions)**

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

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

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

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

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

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

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

TYNER CAPITAL MANAGEMENT

633 CHESTNUT STREET, SUITE 600  
CHATTANOOGA, TN 37450

62-1754544

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28	INVESTMENT MANAGER	47139	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MORGANTON EYE PHYSICIANS PA

335 EAST PARKER ROAD  
MORGANTON, NC 28655

56-1109834

(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?
99	PLAN SPONSOR	16946	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

**Part I Service Provider Information (continued)**

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

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>MORGANTON EYE PHYSICIANS PA</u>	<b>D</b> Employer Identification Number (EIN) <u>56-1109834</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MORLEY VALUE STABLE FUND</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>PRINCIPAL GLOBAL INVESTORS TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>93-6274329-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>828550</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>MORGANTON EYE PHYSICIANS PA</b>	<b>D</b> Employer Identification Number (EIN) <b>56-1109834</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	17629	14900
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	71838	55872
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	82677	85478
<b>(3)</b> Other .....	<b>1b(3)</b>	18602	4228
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	249442	991535
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	1598941	1350488
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	4791672	5017596
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	897347	828550
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	17599413	20444021
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>	98552	28625

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	25426113	28821293
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	495107	237533
<b>h</b> Operating payables.....	<b>1h</b>	21786	29803
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	516893	267336
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	24909220	28553957

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	360583	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	658715	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		1019298
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	110475	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		110475
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	447710	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		447710
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	621426	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		621426
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	2470751	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		2470751

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		4669660

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	959525	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		959525
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	65398	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses.....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		65398
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		1024923

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		3644737
<b>l</b> Transfers of assets:			
(1) To this plan.....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **DAVIDSON, HOLLAND, WHITESELL & CO.**

(2) EIN: **56-1706742**

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

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

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>MORGANTON EYE PHYSICIANS PA</b>	<b>D</b> Employer Identification Number (EIN) <b>56-1109834</b>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	
<b>2</b> 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): _____		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> 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. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>		
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	<b>6c</b>		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> 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? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
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<b>9</b> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</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.) .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

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

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 01 / 01 / 2018 (MM/DD/YYYY) and the Opinion Letter serial number \_\_\_\_\_.

**MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN**

**FINANCIAL STATEMENTS AND SUPPLEMENTARY INFORMATION**

**December 31, 2024 and 2023**

*(With Independent Auditor's Report Thereon)*



**MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN**

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Independent Auditor's Report

The Administrative Committee  
Morganton Eye Physicians 401(k) Profit Sharing Plan:

**Opinion**

We have audited the financial statements of Morganton Eye Physicians 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of Morganton Eye Physicians 401(k) Profit Sharing Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

**Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Morganton Eye Physicians 401(k) Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Responsibilities of Management for the Financial Statements**

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Morganton Eye Physicians 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

### **Auditor's Responsibility for the Audit of the Financial Statements**

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Morganton Eye Physicians 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Morganton Eye Physicians 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

## Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at year end) is presented for purposes of additional analysis and is 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

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

*Davidson, Holland, Whitesell & Co., PLLC*

Hickory, North Carolina  
October 10, 2025

**MORGANTON EYE PHYSICIANS 401(K)  
PROFIT SHARING PLAN**

**Statements of Net Assets Available for Benefits**

**December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Assets:		
Cash and cash equivalents	\$ 14,900	<u>17,629</u>
Receivables:		
Employee contribution receivable	85,478	82,677
Employer contribution receivable	55,872	71,838
Interest income receivable	4,228	18,602
Total receivables	<u>145,578</u>	<u>173,117</u>
Investments, at fair value	<u>28,660,815</u>	<u>25,235,367</u>
Total assets	28,821,293	25,426,113
Liabilities:		
Accrued expenses	29,803	21,786
Net assets available for benefits	<u>\$ 28,791,490</u>	<u>25,404,327</u>

*See accompanying notes to financial statements.*

**MORGANTON EYE PHYSICIANS 401(K)  
PROFIT SHARING PLAN**

**Statements of Changes in Net Assets Available for Benefits**

**Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 2,470,751	3,325,354
Capital gains	621,426	352,327
Interest	110,475	110,542
Dividends	447,710	403,211
Total investment income	<u>3,650,362</u>	<u>4,191,434</u>
Contributions:		
Employer contributions	360,583	352,108
Employee contributions	658,715	673,940
Total contributions	<u>1,019,298</u>	<u>1,026,048</u>
Total additions to net assets	<u>4,669,660</u>	<u>5,217,482</u>
Deductions from net assets attributed to:		
Benefits paid to participants	1,217,099	4,116,466
Administrative expenses	65,398	55,772
Total deductions from net assets	<u>1,282,497</u>	<u>4,172,238</u>
Net increase in net assets available for benefits	3,387,163	1,045,244
Net assets available for benefits:		
Balance, beginning of year	<u>25,404,327</u>	<u>24,359,083</u>
Balance, end of year	<u><u>\$ 28,791,490</u></u>	<u><u>25,404,327</u></u>

*See accompanying notes to financial statements.*

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements

December 31, 2024 and 2023

### (1) Plan Description

The following description of Morganton Eye Physicians 401(k) Profit Sharing Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

#### (a) General

The Plan is a defined contribution plan covering all eligible employees of Morganton Eye Physicians, P.A. ("the Company"). Eligible employees may begin deferring and receiving employer contributions upon completion of one year of service. The plan entry dates for employer contributions are January 1 and July 1 following the satisfaction of the eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for the oversight of the Plan and determines the appropriateness of the Plan's investment offerings and monitors investment performance.

#### (b) Contributions

Participants may elect to contribute up to 15% of annual compensation as pre-tax or post-tax deferrals, as defined in the Plan. The employer may elect to make matching contributions for eligible participants of up to 100% of the first 3% of base compensation that a participant contributes to the Plan and then 50% of the next 2% of base compensation that a participant contributes to the Plan. The match is calculated on an annual basis. Elective deferrals that exceed 5% of compensation are not matched. Rollover contributions from other eligible retirement plans are allowed in the Plan.

The Company may also make an additional discretionary profit sharing contribution equal to 3% of the participants' gross taxable wages to the Plan for the discretionary profit sharing component. The Company did not make a discretionary contribution for the years ended December 31, 2024 and 2023 .

#### (c) Participant Accounts

Each participant's account is credited with the employee's contribution, the employer's contributions, and Plan earnings. Allocations are based on participant earnings on account balances, as defined by the Plan. Participant accounts are charged with an allocation of investment management fees. Administrative expenses paid by the Plan Sponsor are partially reimbursed through an annual \$50 fee charged to each participant who chooses to invest in the pooled accounts. The Plan Sponsor charged an annual \$295 and \$100 fee to each participant who chose to invest in a self-directed account, for the years ended December 31, 2024 and 2023, respectively. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements, Continued

### (1) Plan Description, Continued

#### (d) Investment Options

Profit Sharing - The profit sharing component has both self-directed and pooled accounts. The self-directed accounts consist of money market funds, mutual funds, stocks, limited partnerships and bonds. Most of the self-directed accounts have hired money managers to provide investing assistance. The pooled accounts consist of stocks, bonds and mutual funds and are invested by an independent investment advisor according to a specific investment mix approved by the Plan Sponsor's Board of Directors.

401(k) - Upon enrollment in the Plan, participants may direct the investments of their account balances in increments as they choose to any of the following options: Capital Preservation Fund, Income Equity Fund, Growth Equity Fund, International Equity Fund, Equity Index Fund, Emerging Market Equity Fund, Roth Capital Preservation Fund, Roth Income Equity Fund, Roth Growth Equity Fund, Roth International Equity Fund, Roth Equity Index Fund and Roth Emerging Market Equity Fund. Participants may change their investment options semi-annually. Participants may also opt to self-direct their accounts with a broker of their choice.

#### (e) Vesting

Participants are immediately vested in the 401(k) portion of their account, plus earnings thereon. Vesting in the profit sharing portion of their accounts, plus earnings thereon is based on years of service as follows:

<u>Years of Service</u>	<u>Vesting Percentage</u>
Less than 2	0%
2	20
3	40
4	100

Participants become fully vested under the Plan by attaining early or normal retirement age, death or termination of the Plan.

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements, Continued

### (1) Plan Description, Continued

#### (f) Top Heavy

This Plan is considered a top-heavy plan in that over 60 percent of the total Plan assets are owned by key employees. To alleviate the restrictions placed on top-heavy plans, a plan amendment to incorporate safe harbor provisions was adopted January 1, 2001. Under the safe harbor provisions, the Plan must provide a 100 percent match of each participant's deferral contribution up to 3 percent and then 50 percent of the participant's deferrals exceeding 3 percent up to 5 percent. Alternatively, the Plan can make a nonelective contribution equal to 3 percent of compensation to each eligible employee's account. Each year the Plan must make either the matching contribution or the nonelective contribution on behalf of all eligible participants.

#### (g) Payment of Benefits

Participants may elect to receive all or a portion of their vested account after they have terminated service, attained normal or early retirement age, as defined by the plan, or have sustained an immediate financial hardship as defined by the Plan. Due to the Plan being a balance forward plan, the timing of distributions for terminated employees is based on the valuation prior to the date the participant requests the distribution. Benefits are recorded when paid.

#### (h) Application of Forfeitures

Upon termination of service of a participant, the non-vested portion of the participant's account may first be used to pay administrative fees and then used to reduce the employer's matching contribution. There were no unallocated forfeitures as of December 31, 2024 and 2023.

#### (i) Administrative Expenses

Administrative expenses are deducted from the both the profit sharing and 401(k) accounts. Participants who elect to self-direct their accounts pay for any investment expenses incurred personally.

#### (j) Plan Termination

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

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements, Continued

### (2) Summary of Significant Accounting Policies

#### (a) Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

#### (b) Use of Estimates

Management uses estimates and assumptions in preparing financial statements in accordance with accounting principles generally accepted in the United States of America. Those estimates and assumptions affect the reported amounts of Plan assets and liabilities, the disclosure of contingent assets and liabilities, and the reported additions to and deductions from Plan assets. Actual results could vary from the estimates that were used.

#### (c) Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Administrator determines the Plan's valuation policies utilizing information provided by investment advisors, custodians and trust company. See note 3 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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

#### (d) Benefits Payable

Benefit claims are recorded as an expense when they have been approved for payment and paid by the Plan. Benefits payable as of December 31, 2024 and 2023, were \$237,533 and \$495,107, respectively.

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements, Continued

### (3) 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
Level 2	Inputs to the valuation methodology include <ul style="list-style-type: none"><li>• quoted prices for similar assets or liabilities in active markets;</li><li>• quoted prices for identical or similar assets or liabilities in inactive markets;</li><li>• inputs other than quoted prices that are observable for the asset or liability;</li><li>• inputs that are derived principally from or corroborated by observable market data by correlation or other means.</li></ul> If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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.

*Mutual funds:* Valued at the daily closing price as reported by the fund. These are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. These investments are deemed to be actively traded. Various alternative investments including hedge funds, physical gold trusts, long-short funds and commodity funds are also included in mutual funds. Even though these funds are valued based on quoted market prices, they are not deemed to be actively traded and are therefore listed as Level 2 investments.

*Interest bearing and non-interest bearing cash accounts:* Valued at cash value.

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

### Notes to Financial Statements, Continued

#### (3) Fair Value Measurements, Continued

*Interest bearing and non-interest bearing cash accounts:* Valued at cash value.

*Common stocks:* Valued at the daily closing price as reported on the active market where the individual securities are traded.

*Exchange traded funds:* Valued at the price as reported by the fund at the time of the trade as the fund can be traded throughout the day with fluctuating values. These are open-end exchange traded funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. These investments are deemed to be actively traded.

*Municipal bonds, and corporate bonds and debentures:* Valued using a market approach on yields currently available on comparable securities of issuers with similar credit ratings.

*Common/collective trust funds:* Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

**MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN**

**Notes to Financial Statements, Continued**

**(3) Fair Value Measurements, Continued**

The following table represents the fair value of the Plan's investments at December 31, 2024 and 2023.

	<b>2024</b>		
	<b><u>Level 1</u></b>	<b><u>Level 2</u></b>	<b><u>Total</u></b>
Mutual funds	\$ 16,071,259	540,768	16,612,027
Interest bearing cash accounts	991,535	-	991,535
Common stocks	5,017,596	-	5,017,596
Exchange traded funds	3,831,994	-	3,831,994
Corporate bonds and debentures	-	1,350,488	1,350,488
Municipal bonds	-	28,625	28,625
Common/collective trust funds	-	828,550	828,550
Total investments, at fair value	<u>\$ 25,912,384</u>	<u>2,748,431</u>	<u>28,660,815</u>
	<b>2023</b>		
	<b><u>Level 1</u></b>	<b><u>Level 2</u></b>	<b><u>Total</u></b>
Mutual funds	\$ 13,754,282	537,818	14,292,100
Interest bearing cash accounts	249,442	-	249,442
Common stocks	4,791,672	-	4,791,672
Exchange traded funds	3,307,313	-	3,307,313
Corporate bonds and debentures	-	1,598,941	1,598,941
Municipal bonds	-	98,552	98,552
Common/collective trust funds	-	897,347	897,347
Total investments, at fair value	<u>\$ 22,102,709</u>	<u>3,132,658</u>	<u>25,235,367</u>

**MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN**

**Notes to Financial Statements, Continued**

**(4) Nonparticipant-Directed Investments**

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

	<u>Profit Sharing</u>	
	<u>December 31,</u> <u>2024</u>	<u>December 31,</u> <u>2023</u>
Net assets:		
Cash and cash equivalents	\$ 70	638
Mutual funds	181,254	178,556
Interest bearing cash accounts	28,615	3,037
Common stocks	350,861	355,632
Exchange traded funds	132,190	119,708
Corporate bonds and debentures	133,760	133,891
Interest income receivable	-	1,680
	<u>826,750</u>	<u>793,142</u>
Less: accrued expenses	(3,045)	(2,241)
	<u>\$ 823,705</u>	<u>790,901</u>
Total		

	<u>Year Ended</u> <u>12/31/2024</u>
	<u>Profit Sharing</u>
Changes in net assets:	
Dividends	\$ 17,557
Interest	13,450
Capital gains	1,183
Net appreciation in fair value of investments	28,881
Net transfers (to)/from self-directed accounts	(477)
Benefits paid to participants	(22,590)
Investment management fees	(5,200)
Total	<u>\$ 32,804</u>

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

### Notes to Financial Statements, Continued

#### **(5) Related Party Transactions**

Fees paid by the Plan for the third party management services and brokers' fees amounted to \$48,452 and \$44,822 for the years ended December 31, 2024 and 2023, respectively. These amounts have been deducted from participants' accounts. Additional amounts of \$16,946 and \$10,950 were deducted from participants' accounts to reimburse the employer for a portion of the operating costs for the Plan for the years ended December 31, 2024 and 2023, respectively. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

#### **(6) Tax Status**

The Plan adopted a proto-type non-standardized plan sponsored by Ascensus LLC dated January 1, 2018. The non-standardized plan has received an opinion letter from the Internal Revenue Service as to the plan's qualified status. The non-standardized plan opinion letter has been relied upon by this Plan. The Plan administrator believes the Plan is designed and is being operated in compliance with the applicable requirements of the Internal Revenue Code.

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 position that more likely than not would not be sustained upon examination by the Department of Labor or Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

#### **(7) Risks and Uncertainties**

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

#### **(8) Concentrations of Credit Risk Arising From Cash Deposits in Excess of Insured Limits**

The Company maintains its cash balances in one financial institution. The balances are insured by the Federal Deposit Insurance Corporation up to \$250,000. As of December 31, 2024 and 2023, the Company's cash balances were fully insured.

# MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

## Notes to Financial Statements, Continued

### (9) Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2024 and 2023, to Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 28,791,490	25,404,327
Amounts allocated to withdrawing participants	<u>(237,533)</u>	<u>(495,107)</u>
Net assets available for benefits per the Form 5500	<u>\$ 28,553,957</u>	<u>24,909,220</u>

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended December 31, 2024, to Form 5500:

Benefits paid to participants per the financial statements	\$ 1,217,099
Add: Amounts allocated to withdrawing participants at December 31, 2024, but not withdrawn from plan	237,533
Less: Amounts allocated to withdrawing participants at December 31, 2023, but not withdrawn from plan	<u>(495,107)</u>
Benefits paid to participants per the Form 5500	<u>\$ 959,525</u>

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

Net increase in net assets available for benefits per the financial statements	\$ 3,387,163
Add: Amounts allocated to withdrawing participants at December 31, 2023, but not withdrawn from plan	495,107
Less: Amounts allocated to withdrawing participants at December 31, 2024, but not withdrawn from plan	<u>(237,533)</u>
Net increase in net assets available for benefits per the Form 5500	<u>\$ 3,644,737</u>

### (10) Subsequent Events

The Company has evaluated subsequent events through October 10, 2025, the date which the financial statements were available to be issued. Effective July 1, 2025, Ascensus Trust Company became the third-party administrator of the Plan.

***SUPPLEMENTARY INFORMATION***

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 4.860 units	\$ -	5	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 1,753.140 units	-	1,753	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 2.020 units	-	2	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 692.640 units	-	693	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 148.640 units	-	149	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 0.570 units	-	1	
Sprott Physical Gold Etv	Equity, 5,665.000 units	-	114,093	
DFA Selectively Hedged Global Fixed Incm Port	Mutual Fund, 2,235.423 units	-	20,544	
Vanguard Interm Term Bd	Mutual Fund, 124.952 units	-	1,266	
Vanguard Short Term Bond	Mutual Fund, 344.598 units	-	3,491	
Vanguard Short Term Investment Grade Fund	Mutual Fund, 2,513.371 units	-	25,913	
DFA Intl Small Cap Value	Mutual Fund, 947.830 units	-	20,786	
DFA Intl Small Co Port	Mutual Fund, 817.492 units	-	15,859	
DFA Intl Value Portfolio	Mutual Fund, 464.572 units	-	9,566	
DFA Large Cap Intl Port	Mutual Fund, 532.325 units	-	14,229	
DFA US Large Co	Mutual Fund, 484.821 units	-	18,903	
DFA US Micro Cap Port	Mutual Fund, 1,968.582 units	-	57,069	
DFA US Small Cap Value	Mutual Fund, 381.449 units	-	18,504	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,283.810 units	-	3,284	
Sprott Physical Gold Etv	Equity, 2,320.000 units	-	46,725	
DFA Intermediate-Term Ex	Mutual Fund, 5,761.083 units	-	54,730	
DFA Selectively Hedged Global Fixed Incm Port	Mutual Fund, 4,713.384 units	-	43,316	
DFA Two Year Global Fixed Income Portfolio	Mutual Fund, 3,386.904 units	-	32,921	
Vanguard Interm Term Bond Index Fd Admiral Shr	Mutual Fund, 17,177.618 units	-	174,009	
Vanguard Short Term Bond Index Fd Investment Grd Fd Admiral	Mutual Fund, 8,856.328 units	-	89,715	
Vanguard Short Term Investment Grade Fund	Mutual Fund, 7,369.456 units	-	75,979	
DFA Emerging Markets Small Cap Instl	Mutual Fund, 3,592.562 units	-	83,383	
DFA Emerging Markets Value Portfolio Instl	Mutual Fund, 2,745.309 units	-	82,112	
DFA Intl Real Estate Securities Portfolio	Mutual Fund, 23,600.195 units	-	76,701	
DFA Intl Small Company Port Instl	Mutual Fund, 415.569 units	-	8,062	
DFA Large Cap Intl Port Instl	Mutual Fund, 4,569.687 units	-	122,148	
DFA Intl Real Estate Securities Portfolio	Mutual Fund, 3,337.658 units	-	134,241	
DFA US Large Cap Value Portfolio	Mutual Fund, 695.654 units	-	34,289	
DFA US Large Co Portfolio	Mutual Fund, 1,751.475 units	-	68,290	
DFA US Micro Cap Port	Mutual Fund, 3,204.425 units	-	92,896	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 121.910 units	-	122	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 10,333.140 units	-	10,333	
Schwab Government Money Fund	Money Market, 4,000.000 units	-	4,000	
Schwab Treasury Obligations Money Fund	Money Market, 28,000.000 units	-	28,000	
Abbvie Inc	Equity, 170.000 units	-	30,209	
Amgen Inc	Equity, 75.000 units	-	19,548	
Apache Corp	Equity, 178.000 units	-	4,110	
Arch Capital Group Ltd F	Equity, 263.000 units	-	24,288	
AT&T Inc	Equity, 205.000 units	-	4,668	
Bank America Corp	Equity, 450.000 units	-	19,778	
Baxter International Inc	Equity, 70.000 units	-	2,041	
BP PLC ADR	Equity, 70.000 units	-	2,069	
Bristol-Myers Squibb	Equity, 75.000 units	-	4,242	
Canadian Pac Railway F	Equity, 230.000 units	-	16,645	
Chemours Co	Equity, 600.000 units	-	10,140	
Chevron Corporation	Equity, 75.000 units	-	10,863	
Cisco Systems Inc	Equity, 265.000 units	-	15,688	
Citigroup Inc	Equity, 110.000 units	-	7,743	
ConocoPhillips	Equity, 110.000 units	-	10,909	
Cummins Inc	Equity, 75.000 units	-	26,145	
Delta Air Lines Inc Del	Equity, 175.000 units	-	10,588	
Discover Financial Svcs	Equity, 140.000 units	-	24,252	
EOG Resources Inc	Equity, 157.000 units	-	19,245	
Gilead Sciences Inc	Equity, 175.000 units	-	16,165	
KLA Corp	Equity, 58.000 units	-	36,547	
Lockheed Martin Corp	Equity, 33.000 units	-	16,036	
Northrop Grumman Corp	Equity, 37.000 units	-	17,364	
Nov Inc	Equity, 85.000 units	-	1,241	
Phillips 66	Equity, 55.000 units	-	6,266	
Shell PLC	Equity, 100.000 units	-	6,265	
TotalEnergies Se Sponsored Adr	Equity, 185.000 units	-	10,083	
Warner Brothers Discover	Equity, 49.000 units	-	518	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 160.000 units	-	8,355	
iShares MCSI Pacific Ex Japan	Exchange Traded Fund, 320.000 units	-	14,019	
ProShares UltraShort 20 Year Treasury	Exchange Traded Fund, 251.000 units	-	20,072	
Schwab Emerging Markets	Exchange Traded Fund, 145.000 units	-	3,861	
Fidelity Intl Index Fd	Mutual Fund, 115.310 units	-	5,482	
Equity Residential REIT	Other Assets, 40.000 units	-	2,870	
Vornado Realty Trust	Other Assets, 70.000 units	-	2,943	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Welltower Inc	Other Assets, 100.000 units	\$ -	12,603	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 26,051.360 units	-	26,051	
Apple Inc	Equity, 560.000 units	-	140,235	
Boeing Co	Equity, 60.000 units	-	10,620	
Cencora Inc	Equity, 124.000 units	-	27,860	
Constellation Brand	Equity, 250.000 units	-	55,250	
Eli Lilly And Co	Equity, 33.000 units	-	25,476	
Flextronics Intl Ltd	Equity, 1,510.000 units	-	57,969	
Halliburton Co Holdings	Equity, 1,019.000 units	-	27,707	
Lear Corporation	Equity, 85.000 units	-	8,050	
Mckesson Corp	Equity, 71.000 units	-	40,464	
Microsoft Corp	Equity, 72.000 units	-	30,348	
Nexttracker Inc	Equity, 263.000 units	-	9,607	
Siemens A G	Equity, 225.000 units	-	21,753	
TJX Companies Inc	Equity, 440.000 units	-	53,156	
Schwab Emerging Markets	Exchange Traded Fund, 233.000 units	-	6,205	
Schwab International	Exchange Traded Fund, 516.000 units	-	9,546	
Schwab US Broad Market	Exchange Traded Fund, 10,038.868 units	-	227,882	
Ameriprise Insured Money Market	Money Market, 4,035.340 units	-	4,035	
Invesco Core Plus Bond CI Y	Mutual Fund, 1,047.889 units	-	9,567	
Invesco Comstock CI Y	Mutual Fund, 342.877 units	-	9,799	
Invesco Discovery Mid Cap Growth CI Y	Mutual Fund, 153.015 units	-	5,123	
First Eagle Global Income Builder CI I	Mutual Fund, 662.529 units	-	8,620	
JPMorgan Global Bond Opptys CI I	Mutual Fund, 496.621 units	-	4,787	
Janus Henderson Overseas CI I	Mutual Fund, 201.291 units	-	9,092	
JPMorgan Large Cap Growth CI I	Mutual Fund, 137.613 units	-	10,971	
iShares Core Dividend Growth ETF	Exchange Traded Fund, 209.000 units	-	12,820	
SPDR S&P 500 ETF	Exchange Traded Fund, 27.000 units	-	15,824	
SPDR Series Trust S&P 400 Mid Cap Value ETF	Exchange Traded Fund, 62.000 units	-	4,972	
SPDR Portfolio S&P 600 Small Cap ETF	Exchange Traded Fund, 110.000 units	-	4,941	
Ameriprise Insured Money Market	Money Market, 8,293.060 units	-	8,293	
Liberty All-Star Equity Fund Shares of Beneficial Interest	Exchange Traded Fund, 2,024.000 units	-	14,067	
SPDR Series Trust S&P Dividend ETF	Exchange Traded Fund, 103.000 units	-	13,606	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 90.930 units	-	91	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 5,386.180 units	-	5,386	
Schwab Value Advantage Money Fund	Money Market, 24,500.000 units	-	24,500	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 23.540 units	-	24	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 16,557.720 units	-	16,558	
Schwab Value Advantage Money Fund	Money Market, 3,980.000 units	-	3,980	
Schwab International	Exchange Traded Fund, 38,448.000 units	-	711,288	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 31.540 units	-	32	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,512.800 units	-	3,513	
Schwab Value Advantage Money Fund	Money Market, 8,500.000 units	-	8,500	
Allstate Corp	Equity, 40.000 units	-	7,712	
Alphabet Inc Class A	Equity, 100.000 units	-	18,930	
Alphabet Inc Class C	Equity, 100.000 units	-	19,044	
Amgen Inc	Equity, 79.000 units	-	20,591	
Apache Corp	Equity, 65.000 units	-	1,501	
Applied Materials Inc	Equity, 30.000 units	-	4,879	
Arch Capital Group Ltd F	Equity, 88.000 units	-	8,127	
AT&T Inc	Equity, 155.000 units	-	3,529	
Bank Of America Corp	Equity, 191.000 units	-	8,394	
Boeing Co	Equity, 43.000 units	-	7,611	
Bristol-Myers Squibb	Equity, 125.000 units	-	7,070	
Cencora Inc	Equity, 101.000 units	-	22,693	
Chemours Co	Equity, 180.000 units	-	3,042	
Chevron Corp	Equity, 20.000 units	-	2,897	
Constellation Brand CI A	Equity, 160.000 units	-	35,360	
Corning Inc	Equity, 35.000 units	-	1,663	
CVS Health Corporation	Equity, 158.000 units	-	7,093	
EOG Resources Inc	Equity, 105.000 units	-	12,871	
Exxon Mobil Corporation	Equity, 48.000 units	-	5,163	
Flextronics Intl Ltd	Equity, 110.000 units	-	4,223	
FMC Corp	Equity, 200.000 units	-	9,722	
Gen Digital Inc	Equity, 200.000 units	-	5,476	
Gilead Sciences Inc	Equity, 165.000 units	-	15,241	
Intel Corp	Equity, 56.000 units	-	1,123	
Lear Corporation	Equity, 85.000 units	-	8,050	
Lockheed Martin Corp	Equity, 24.000 units	-	11,663	
Nexttracker Inc	Equity, 19.000 units	-	694	
Northrop Grumman Corp	Equity, 36.000 units	-	16,894	
Nucor Corp	Equity, 100.000 units	-	11,671	
Occidental Petrol Co	Equity, 80.000 units	-	3,953	
Qualcomm Inc	Equity, 135.000 units	-	20,739	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Seagate Technology F	Equity, 140.000 units	\$ -	12,083	
TJX Companies Inc	Equity, 240.000 units	-	28,994	
Truist Finl Corp	Equity, 45.000 units	-	1,952	
Warner Brothers Discover	Equity, 37.000 units	-	391	
Schwab US Broad Market	Exchange Traded Fund, 753.000 units	-	17,093	
Equity Residential REIT	Other Assets, 45.000 units	-	3,229	
Occidental Petrol 27 Wts	Other Assets, 10.000 units	-	276	
Vornado Realty Trust	Other Assets, 75.000 units	-	3,153	
Welltower Inc	Other Assets, 110.000 units	-	13,863	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 1,160.200 units	-	1,160	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 18,620.880 units	-	18,620	
Schwab Value Advantage Money Fund	Money Market, 304,486.530 units	-	304,487	
Blackstone Private 2.7%25	Corporate Bond, 100,000.000 par	-	98,607	
Fifth Third Banco 2.375%25	Corporate Bond, 50,000.000 par	-	49,329	
Discover Financial Svcs 3.75%25	Corporate Bond, 200,000.000 par	-	197,208	
General Motors Co 4%25	Corporate Bond, 100,000.000 par	-	98,705	
Banc Of Californ 5.25%25	Corporate Bond, 25,000.000 par	-	24,420	
Reynolds America 4.45%25	Corporate Bond, 100,000.000 par	-	99,575	
Synchrony Financial 4.875%25	Corporate Bond, 150,000.000 par	-	149,468	
Synchrony Financial 4.5%25	Corporate Bond, 120,000.000 par	-	117,058	
Amsouth Bancorp 6.75%25	Corporate Bond, 100,000.000 par	-	100,187	
Ford Motor Credit 5.8%26	Corporate Bond, 170,000.000 par	-	167,000	
Simmons First Ntn Var	Corporate Bond, 100,000.000 par	-	97,210	
Jefferies Group L Var	Corporate Bond, 20,000.000 par	-	17,961	
Prairelands Pub Due 12/01/30 6.65	Municipal Bond, 40,000.000 par	-	28,625	
Allstate Corporation	Equity, 545.000 units	-	105,071	
Altria Group Inc	Equity, 450.000 units	-	23,531	
Bank America Corp	Equity, 1,450.000 units	-	63,728	
Boeing Co	Equity, 70.000 units	-	12,390	
Canadian Pac Railway F	Equity, 1,145.000 units	-	82,864	
Cencora Inc	Equity, 1,555.000 units	-	349,377	
Chemours Co	Equity, 4,240.000 units	-	71,656	
Chevron Corp	Equity, 480.000 units	-	69,523	
Deere & Co	Equity, 393.000 units	-	166,514	
Delta Air Lines Inc Del	Equity, 880.000 units	-	53,240	
Goldman Sachs Group	Equity, 425.000 units	-	243,364	
Halliburton Co Holdings	Equity, 6,207.000 units	-	168,768	
Hartford Finl Svcs Grp	Equity, 600.000 units	-	65,640	
Lockheed Martin Corp	Equity, 331.000 units	-	160,846	
Mckesson Corp	Equity, 828.000 units	-	471,885	
Northrop Grumman Corp	Equity, 344.000 units	-	161,436	
Nucor Corp	Equity, 1,540.000 units	-	179,733	
Occidental Petrol Corp	Equity, 1,660.000 units	-	82,021	
Paccar Inc	Equity, 2,118.000 units	-	220,314	
Philip Morris Intl	Equity, 450.000 units	-	54,158	
PPG Industries Inc	Equity, 600.000 units	-	71,670	
Siemens A G	Equity, 2,210.000 units	-	213,663	
Totalenergies Se Sponsored Adr	Equity, 1,525.000 units	-	83,113	
Tyson Foods Inc CI A	Equity, 1,710.000 units	-	98,222	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 170.000 units	-	8,877	
ProShares UltraShort 20 Year Treasury	Exchange Traded Fund, 443.000 units	-	35,427	
Schwab Emerging Markets Equity ETF	Exchange Traded Fund, 615.000 units	-	16,377	
Atlanticus Hol 6.125%PFD	Other Assets, 2,000.000 units	-	46,580	
B. Riley Finl, I 6.5%PFD	Other Assets, 400.000 units	-	4,872	
B. Riley Finl, Inc 5%PFD	Other Assets, 4,000.000 units	-	49,200	
B. Riley Finl, 6.375%PFD	Other Assets, 1,000.000 units	-	23,060	
Eagle Point Income 5%PFD	Other Assets, 750.000 units	-	17,805	
Ellington Finl Inc 6%PFD	Other Assets, 1,000.000 units	-	25,569	
Gladstone Land Cor 5%PFD	Other Assets, 800.000 units	-	19,710	
Occidental Petrol 27 Wts	Other Assets, 207.000 units	-	5,703	
Ofs Cr Co Co Inc 5.25%PFD	Other Assets, 4,000.000 units	-	95,688	
Oxford Lane Man 6.25%PFD	Other Assets, 1,000.000 units	-	24,060	
Sachem Capital 7.75%PFD	Other Assets, 400.000 units	-	9,829	
Sachem Capital Cor 6%PFD	Other Assets, 1,000.000 units	-	20,915	
Saratoga Investment 6%PFD	Other Assets, 800.000 units	-	20,128	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 47,680 units	-	48	
Vanguard Inter Term Bond Index Fd Admiral Shr	Mutual Fund, 4,577.839 units	-	46,374	
Vanguard Short Term Bond Index Fd Admiral Shr	Mutual Fund, 5,123.270 units	-	51,899	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 36.190 units	-	36	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 1,041.360 units	-	1,041	
Schwab Value Advantage Money Fund	Money Market, 9,750.000 units	-	9,750	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 70.270 units	70	70	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 9,680.210 units	9,680	9,680	
Schwab Value Advantage Money Fund	Money Market, 18,935.250 units	18,935	18,935	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Discover Financial Svcs	Corporate Bond, 50,000.000 par	\$ 49,916	49,302	
Reynolds America	Corporate Bond, 25,000.000 par	25,141	24,894	
Synchrony Financial	Corporate Bond, 50,000.000 par	50,023	49,823	
Cobiz Finl Inc Var	Corporate Bond, 10,000.000 par	10,539	9,741	
Abbvie Inc	Equity, 117.000 units	12,537	20,791	
Arch Capital Group Ltd F	Equity, 88.000 units	10,003	8,127	
Bank Of America Corp	Equity, 513.000 units	23,567	22,546	
Boeing Co	Equity, 32.000 units	6,850	5,664	
Chemours Co	Equity, 420.000 units	12,340	7,098	
Chevron Corp	Equity, 105.000 units	8,867	15,208	
Citigroup Inc	Equity, 372.000 units	22,938	26,185	
Constellation Brand Cl A	Equity, 64.000 units	14,019	14,144	
CVS Health Corporation	Equity, 249.000 units	17,007	11,178	
Deere & Co	Equity, 21.000 units	5,650	8,898	
Devon Energy Corp	Equity, 200.000 units	3,162	6,546	
Discover Financial Svcs	Equity, 176.000 units	15,933	30,488	
Duke Energy Corp New	Equity, 135.000 units	12,361	14,545	
Flextronics Intl Ltd	Equity, 490.000 units	6,416	18,811	
Gilead Sciences Inc	Equity, 201.000 units	11,710	18,566	
Lockheed Martin Corp	Equity, 19.000 units	6,745	9,233	
Nextracker Inc	Equity, 85.000 units	2,395	3,105	
Northrop Grumman Corp	Equity, 18.000 units	5,485	8,447	
Occidental Petrol Corp	Equity, 142.000 units	2,458	7,016	
On Semiconductor Corp	Equity, 208.000 units	6,808	13,114	
Paccar Inc	Equity, 85.000 units	4,908	8,842	
Qualcomm Inc	Equity, 118.000 units	17,976	18,127	
TJX Companies Inc	Equity, 168.000 units	11,473	20,296	
Tyson Foods Inc Cl A	Equity, 316.000 units	20,363	18,151	
Union Pacific Corp	Equity, 69.000 units	14,367	15,735	
Charles Schwab US REIT	Exchange Traded Fund, 570.000 units	14,102	12,004	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 468.000 units	28,684	24,439	
Technology Select Sector	Exchange Traded Fund, 82.742 units	10,832	19,239	
Vanguard Energy ETF	Exchange Traded Fund, 132.218 units	10,786	16,039	
Vanguard Information	Exchange Traded Fund, 33.825 units	12,011	21,032	
Vanguard Materials ETF	Exchange Traded Fund, 70.000 units	13,781	13,149	
Vanguard Real Estate	Exchange Traded Fund, 130.000 units	14,249	11,580	
Vanguard Utilities ETF	Exchange Traded Fund, 90.000 units	14,075	14,708	
FMI International Instit	Mutual Fund, 393.909 units	13,949	14,370	
T. Rowe Price Inst Intl	Mutual Fund, 1,514.622 units	14,937	14,404	
Vanguard Intl Growth Fd Admiral Share	Mutual Fund, 135.552 units	19,785	13,768	
Atlantisc Hol 6.125%PFD	Other Assets, 1,000.000 units	25,025	23,290	
B. Riley Finl, 6.375%PFD	Other Assets, 1,000.000 units	25,500	23,060	
Eagle Point Income 5%PFD	Other Assets, 750.000 units	18,775	17,805	
Gladstone Land Cor 5%PFD	Other Assets, 400.000 units	10,025	9,855	
Occidental Petrol 27 Wts	Other Assets, 35.000 units	238	964	
Oxford Lane Man 6.25%PFD	Other Assets, 1,000.000 units	23,000	24,060	
Sachem Capital Cor 6%PFD	Other Assets, 1,000.000 units	25,025	19,550	
Saratoga Investment 6%PFD	Other Assets, 800.000 units	20,025	20,128	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 245.410 units	-	245	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 21,156.520 units	-	21,157	
Schwab Value Advantage Money Fund	Money Market, 66,128.000 units	-	66,128	
Stable Value Fund Collective Trust Fund	Common/Collective Trust, 26,468.597 units	-	780,813	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 94,117.520 units	-	94,118	
Columbia Dividend Income	Mutual Fund, 40,170.073 units	-	1,352,125	
Dodge & Cox Stock Fund	Mutual Fund, 5,505.879 units	-	1,416,002	
Vanguard Value Index Admiral Fund	Mutual Fund, 22,073.536 units	-	1,457,736	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 26,000.220 units	-	26,000	
Harbor Cap Appreciation Fund Inst Cl	Mutual Fund, 18,533.556 units	-	2,106,709	
Schwab Select Large Cap Fund	Mutual Fund, 83,108.163 units	-	2,158,319	
Vanguard Growth Index Fd Signal	Mutual Fund, 10,318.275 units	-	2,179,426	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 73,033.260 units	-	73,033	
Fidelity Intl Index Fd Premium	Mutual Fund, 8,890.812 units	-	422,669	
FMI International Instit	Mutual Fund, 11,357.012 units	-	414,304	
T. Rowe Price Inst Intl	Mutual Fund, 44,426.183 units	-	422,493	
Vanguard Intl Growth Fd	Mutual Fund, 4,125.016 units	-	418,978	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 23,892.810 units	-	28,393	
Vanguard Total Stock Mkt	Exchange Traded Fund, 7,076.000 units	-	2,050,696	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 8,484.470 units	-	8,484	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 14,658.020 units	-	14,658	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 3,366.000 units	-	175,773	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 5,076.810 units	-	5,077	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 811.000 units	-	42,350	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 192.990 units	-	193	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 12,572.720 units	-	12,573	

MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
	Schwab Value Advantage Money Fund	Money Market, 52,000.000 units	\$	52,000
	Stable Value Fund Collective Trust Fund	Common/Collective Trust, 1,618.229 units		47,737
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 25,831.240 units		25,831
	Columbia Dividend Income	Mutual Fund, 6,243.358 units		210,151
	Dodge & Cox Stock Fund	Mutual Fund, 952.701 units		245,016
	Vanguard Value Index Admiral Fund	Mutual Fund, 3,652.444 units		241,207
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 13,381.810 units		13,382
	Harbor Cap Appreciation Fund Inst Cl	Mutual Fund, 3,021.362 units		343,438
	Schwab Select Large Cap Growth Fund	Mutual Fund, 13,172.740 units		342,096
	Vanguard Growth Index Fd Admiral Share	Mutual Fund, 1,636.646 units		345,692
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 18,612.980 units		18,613
	Fidelity Intl Index Fd Premium	Mutual Fund, 2,149.666 units		102,195
	FMI International Instit	Mutual Fund, 2,775.788 units		101,261
	T. Rowe Price Inst Intl	Mutual Fund, 11,637.191 units		110,664
	Vanguard Intl Growth Fd Admiral Share	Mutual Fund, 960.901 units		97,600
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 16,724.260 units		16,724
	Vanguard Total Stock Mkt	Exchange Traded Fund, 986.000 units		285,753
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,774.360 units		3,774
	Wells Fargo Bank	Cash, Non-interest Bearing, 12,920.430 units		12,920
	<b>Total</b>		\$	<b>755,446</b>
				<b>28,675,715</b>

Notes:

An asterisk (\*) in column (a) denotes a party-in-interest.

Column (d) is blank for all investments that are participant-directed and as such, is not required to be reported. Cost is disclosed for all non-participant directed investments.

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 4.860 units	\$ -	5	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 1,753.140 units	-	1,753	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 2.020 units	-	2	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 692.640 units	-	693	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 148.640 units	-	149	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 0.570 units	-	1	
Sprott Physical Gold Etv	Equity, 5,665.000 units	-	114,093	
DFA Selectively Hedged Global Fixed Incm Port	Mutual Fund, 2,235.423 units	-	20,544	
Vanguard Inter Term Bd	Mutual Fund, 124.952 units	-	1,266	
Vanguard Short Term Bond	Mutual Fund, 344.598 units	-	3,491	
Vanguard Short Term Investment Grade Fund	Mutual Fund, 2,513.371 units	-	25,913	
DFA Intl Small Cap Value	Mutual Fund, 947.830 units	-	20,786	
DFA Intl Small Co Port	Mutual Fund, 817.492 units	-	15,859	
DFA Intl Value Portfolio	Mutual Fund, 464.572 units	-	9,566	
DFA Large Cap Intl Port	Mutual Fund, 532.325 units	-	14,229	
DFA US Large Co	Mutual Fund, 484.821 units	-	18,903	
DFA US Micro Cap Port	Mutual Fund, 1,968.582 units	-	57,069	
DFA US Small Cap Value	Mutual Fund, 381.449 units	-	18,504	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,283.810 units	-	3,284	
Sprott Physical Gold Etv	Equity, 2,320.000 units	-	46,725	
DFA Intermediate-Term Ex	Mutual Fund, 5,761.083 units	-	54,730	
DFA Selectively Hedged Global Fixed Incm Port	Mutual Fund, 4,713.384 units	-	43,316	
DFA Two Year Global Fixed Income Portfolio	Mutual Fund, 3,386.904 units	-	32,921	
Vanguard Inter Term Bond Index Fd Admiral Shr	Mutual Fund, 17,177.618 units	-	174,009	
Vanguard Short Term Bond Index Fd Investment Grd Fd Admiral	Mutual Fund, 8,856.328 units	-	89,715	
Vanguard Short Term Investment Grade Fund	Mutual Fund, 7,369.456 units	-	75,979	
DFA Emerging Markets Small Cap Instl	Mutual Fund, 3,592.562 units	-	83,383	
DFA Emerging Markets Value Portfolio Instl	Mutual Fund, 2,745.309 units	-	82,112	
DFA Intl Real Estate Securities Portfolio	Mutual Fund, 23,600.195 units	-	76,701	
DFA Intl Small Company Port Instl	Mutual Fund, 415.569 units	-	8,062	
DFA Large Cap Intl Port Instl	Mutual Fund, 4,569.687 units	-	122,148	
DFA Intl Real Estate Securities Portfolio	Mutual Fund, 3,337.658 units	-	134,241	
DFA US Large Cap Value Portfolio	Mutual Fund, 695.654 units	-	34,289	
DFA US Large Co Portfolio	Mutual Fund, 1,751.475 units	-	68,290	
DFA US Micro Cap Port	Mutual Fund, 3,204.425 units	-	92,896	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 121.910 units	-	122	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 10,333.140 units	-	10,333	
Schwab Government Money Fund	Money Market, 4,000.000 units	-	4,000	
Schwab Treasury Obligations Money Fund	Money Market, 28,000.000 units	-	28,000	
Abbvie Inc	Equity, 170.000 units	-	30,209	
Amgen Inc	Equity, 75.000 units	-	19,548	
Apache Corp	Equity, 178.000 units	-	4,110	
Arch Capital Group Ltd F	Equity, 263.000 units	-	24,288	
AT&T Inc	Equity, 205.000 units	-	4,668	
Bank America Corp	Equity, 450.000 units	-	19,778	
Baxter International Inc	Equity, 70.000 units	-	2,041	
BP PLC ADR	Equity, 70.000 units	-	2,069	
Bristol-Myers Squibb	Equity, 75.000 units	-	4,242	
Canadian Pac Railway F	Equity, 230.000 units	-	16,645	
Chemours Co	Equity, 600.000 units	-	10,140	
Chevron Corporation	Equity, 75.000 units	-	10,863	
Cisco Systems Inc	Equity, 265.000 units	-	15,688	
Citigroup Inc	Equity, 110.000 units	-	7,743	
ConocoPhillips	Equity, 110.000 units	-	10,909	
Cummins Inc	Equity, 75.000 units	-	26,145	
Delta Air Lines Inc Del	Equity, 175.000 units	-	10,588	
Discover Financial Svcs	Equity, 140.000 units	-	24,252	
EOG Resources Inc	Equity, 157.000 units	-	19,245	
Gilead Sciences Inc	Equity, 175.000 units	-	16,165	
KLA Corp	Equity, 58.000 units	-	36,547	
Lockheed Martin Corp	Equity, 33.000 units	-	16,036	
Northrop Grumman Corp	Equity, 37.000 units	-	17,364	
Nov Inc	Equity, 85.000 units	-	1,241	
Phillips 66	Equity, 55.000 units	-	6,266	
Shell PLC	Equity, 100.000 units	-	6,265	
TotalEnergies Se Sponsored Adr	Equity, 185.000 units	-	10,083	
Warner Brothers Discover	Equity, 49.000 units	-	518	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 160.000 units	-	8,355	
iShares MCSI Pacific Ex Japan	Exchange Traded Fund, 320.000 units	-	14,019	
ProShares UltraShort 20 Year Treasury	Exchange Traded Fund, 251.000 units	-	20,072	
Schwab Emerging Markets	Exchange Traded Fund, 145.000 units	-	3,861	
Fidelity Intl Index Fd	Mutual Fund, 115.310 units	-	5,482	
Equity Residential REIT	Other Assets, 40.000 units	-	2,870	
Vornado Realty Trust	Other Assets, 70.000 units	-	2,943	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Welltower Inc	Other Assets, 100.000 units	\$ -	12,603	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 26,051.360 units	-	26,051	
Apple Inc	Equity, 560.000 units	-	140,235	
Boeing Co	Equity, 60.000 units	-	10,620	
Cencora Inc	Equity, 124.000 units	-	27,860	
Constellation Brand	Equity, 250.000 units	-	55,250	
Eli Lilly And Co	Equity, 33.000 units	-	25,476	
Flextronics Intl Ltd	Equity, 1,510.000 units	-	57,969	
Halliburton Co Holdings	Equity, 1,019.000 units	-	27,707	
Lear Corporation	Equity, 85.000 units	-	8,050	
Mckesson Corp	Equity, 71.000 units	-	40,464	
Microsoft Corp	Equity, 72.000 units	-	30,348	
Nexttracker Inc	Equity, 263.000 units	-	9,607	
Siemens A G	Equity, 225.000 units	-	21,753	
TJX Companies Inc	Equity, 440.000 units	-	53,156	
Schwab Emerging Markets	Exchange Traded Fund, 233.000 units	-	6,205	
Schwab International	Exchange Traded Fund, 516.000 units	-	9,546	
Schwab US Broad Market	Exchange Traded Fund, 10,038.868 units	-	227,882	
Ameriprise Insured Money Market	Money Market, 4,035.340 units	-	4,035	
Invesco Core Plus Bond CI Y	Mutual Fund, 1,047.889 units	-	9,567	
Invesco Comstock CI Y	Mutual Fund, 342.877 units	-	9,799	
Invesco Discovery Mid Cap Growth CI Y	Mutual Fund, 153.015 units	-	5,123	
First Eagle Global Income Builder CI I	Mutual Fund, 662.529 units	-	8,620	
JPMorgan Global Bond Opptys CI I	Mutual Fund, 496.621 units	-	4,787	
Janus Henderson Overseas CI I	Mutual Fund, 201.291 units	-	9,092	
JPMorgan Large Cap Growth CI I	Mutual Fund, 137.613 units	-	10,971	
iShares Core Dividend Growth ETF	Exchange Traded Fund, 209.000 units	-	12,820	
SPDR S&P 500 ETF	Exchange Traded Fund, 27.000 units	-	15,824	
SPDR Series Trust S&P 400 Mid Cap Value ETF	Exchange Traded Fund, 62.000 units	-	4,972	
SPDR Portfolio S&P 600 Small Cap ETF	Exchange Traded Fund, 110.000 units	-	4,941	
Ameriprise Insured Money Market	Money Market, 8,293.060 units	-	8,293	
Liberty All-Star Equity Fund Shares of Beneficial Interest	Exchange Traded Fund, 2,024.000 units	-	14,067	
SPDR Series Trust S&P Dividend ETF	Exchange Traded Fund, 103.000 units	-	13,606	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 90.930 units	-	91	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 5,386.180 units	-	5,386	
Schwab Value Advantage Money Fund	Money Market, 24,500.000 units	-	24,500	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 23.540 units	-	24	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 16,557.720 units	-	16,558	
Schwab Value Advantage Money Fund	Money Market, 3,980.000 units	-	3,980	
Schwab International	Exchange Traded Fund, 38,448.000 units	-	711,288	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 31.540 units	-	32	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,512.800 units	-	3,513	
Schwab Value Advantage Money Fund	Money Market, 8,500.000 units	-	8,500	
Allstate Corp	Equity, 40.000 units	-	7,712	
Alphabet Inc Class A	Equity, 100.000 units	-	18,930	
Alphabet Inc Class C	Equity, 100.000 units	-	19,044	
Amgen Inc	Equity, 79.000 units	-	20,591	
Apache Corp	Equity, 65.000 units	-	1,501	
Applied Materials Inc	Equity, 30.000 units	-	4,879	
Arch Capital Group Ltd F	Equity, 88.000 units	-	8,127	
AT&T Inc	Equity, 155.000 units	-	3,529	
Bank Of America Corp	Equity, 191.000 units	-	8,394	
Boeing Co	Equity, 43.000 units	-	7,611	
Bristol-Myers Squibb	Equity, 125.000 units	-	7,070	
Cencora Inc	Equity, 101.000 units	-	22,693	
Chemours Co	Equity, 180.000 units	-	3,042	
Chevron Corp	Equity, 20.000 units	-	2,897	
Constellation Brand CI A	Equity, 160.000 units	-	35,360	
Corning Inc	Equity, 35.000 units	-	1,663	
CVS Health Corporation	Equity, 158.000 units	-	7,093	
EOG Resources Inc	Equity, 105.000 units	-	12,871	
Exxon Mobil Corporation	Equity, 48.000 units	-	5,163	
Flextronics Intl Ltd	Equity, 110.000 units	-	4,223	
FMC Corp	Equity, 200.000 units	-	9,722	
Gen Digital Inc	Equity, 200.000 units	-	5,476	
Gilead Sciences Inc	Equity, 165.000 units	-	15,241	
Intel Corp	Equity, 56.000 units	-	1,123	
Lear Corporation	Equity, 85.000 units	-	8,050	
Lockheed Martin Corp	Equity, 24.000 units	-	11,663	
Nexttracker Inc	Equity, 19.000 units	-	694	
Northrop Grumman Corp	Equity, 36.000 units	-	16,894	
Nucor Corp	Equity, 100.000 units	-	11,671	
Occidental Petrol Co	Equity, 80.000 units	-	3,953	
Qualcomm Inc	Equity, 135.000 units	-	20,739	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Seagate Technology F	Equity, 140.000 units	\$ -	12,083	
TJX Companies Inc	Equity, 240.000 units	-	28,994	
Truist Finl Corp	Equity, 45.000 units	-	1,952	
Warner Brothers Discover	Equity, 37.000 units	-	391	
Schwab US Broad Market	Exchange Traded Fund, 753.000 units	-	17,093	
Equity Residential REIT	Other Assets, 45.000 units	-	3,229	
Occidental Petrol 27 Wts	Other Assets, 10.000 units	-	276	
Vornado Realty Trust	Other Assets, 75.000 units	-	3,153	
Welltower Inc	Other Assets, 110.000 units	-	13,863	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 1,160.200 units	-	1,160	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 18,620.880 units	-	18,620	
Schwab Value Advantage Money Fund	Money Market, 304,486.530 units	-	304,487	
Blackstone Private 2.7%25	Corporate Bond, 100,000.000 par	-	98,607	
Fifth Third Banco 2.375%25	Corporate Bond, 50,000.000 par	-	49,329	
Discover Financial Svcs 3.75%25	Corporate Bond, 200,000.000 par	-	197,208	
General Motors Co 4%25	Corporate Bond, 100,000.000 par	-	98,705	
Banc Of Californ 5.25%25	Corporate Bond, 25,000.000 par	-	24,420	
Reynolds America 4.45%25	Corporate Bond, 100,000.000 par	-	99,575	
Synchrony Financial 4.875%25	Corporate Bond, 150,000.000 par	-	149,468	
Synchrony Financial 4.5%25	Corporate Bond, 120,000.000 par	-	117,058	
Amsouth Bancorp 6.75%25	Corporate Bond, 100,000.000 par	-	100,187	
Ford Motor Credit 5.8%26	Corporate Bond, 170,000.000 par	-	167,000	
Simmons First Ntn Var	Corporate Bond, 100,000.000 par	-	97,210	
Jefferies Group L Var	Corporate Bond, 20,000.000 par	-	17,961	
Prairelands Pub Due 12/01/30 6.65	Municipal Bond, 40,000.000 par	-	28,625	
Allstate Corporation	Equity, 545.000 units	-	105,071	
Altria Group Inc	Equity, 450.000 units	-	23,531	
Bank America Corp	Equity, 1,450.000 units	-	63,728	
Boeing Co	Equity, 70.000 units	-	12,390	
Canadian Pac Railway F	Equity, 1,145.000 units	-	82,864	
Cencora Inc	Equity, 1,555.000 units	-	349,377	
Chemours Co	Equity, 4,240.000 units	-	71,656	
Chevron Corp	Equity, 480.000 units	-	69,523	
Deere & Co	Equity, 393.000 units	-	166,514	
Delta Air Lines Inc Del	Equity, 880.000 units	-	53,240	
Goldman Sachs Group	Equity, 425.000 units	-	243,364	
Halliburton Co Holdings	Equity, 6,207.000 units	-	168,768	
Hartford Finl Svcs Grp	Equity, 600.000 units	-	65,640	
Lockheed Martin Corp	Equity, 331.000 units	-	160,846	
Mckesson Corp	Equity, 828.000 units	-	471,885	
Northrop Grumman Corp	Equity, 344.000 units	-	161,436	
Nucor Corp	Equity, 1,540.000 units	-	179,733	
Occidental Petrol Corp	Equity, 1,660.000 units	-	82,021	
Paccar Inc	Equity, 2,118.000 units	-	220,314	
Philip Morris Intl	Equity, 450.000 units	-	54,158	
PPG Industries Inc	Equity, 600.000 units	-	71,670	
Siemens A G	Equity, 2,210.000 units	-	213,663	
Totalenergies Se Sponsored Adr	Equity, 1,525.000 units	-	83,113	
Tyson Foods Inc CI A	Equity, 1,710.000 units	-	98,222	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 170.000 units	-	8,877	
ProShares UltraShort 20 Year Treasury	Exchange Traded Fund, 443.000 units	-	35,427	
Schwab Emerging Markets Equity ETF	Exchange Traded Fund, 615.000 units	-	16,377	
Atlanticus Hol 6.125%PFD	Other Assets, 2,000.000 units	-	46,580	
B. Riley Finl, I 6.5%PFD	Other Assets, 400.000 units	-	4,872	
B. Riley Finl, Inc 5%PFD	Other Assets, 4,000.000 units	-	49,200	
B. Riley Finl, 6.375%PFD	Other Assets, 1,000.000 units	-	23,060	
Eagle Point Income 5%PFD	Other Assets, 750.000 units	-	17,805	
Ellington Finl Inc 6%PFD	Other Assets, 1,000.000 units	-	25,569	
Gladstone Land Cor 5%PFD	Other Assets, 800.000 units	-	19,710	
Occidental Petrol 27 Wts	Other Assets, 207.000 units	-	5,703	
Ofs Cr Co Co Inc 5.25%PFD	Other Assets, 4,000.000 units	-	95,688	
Oxford Lane Man 6.25%PFD	Other Assets, 1,000.000 units	-	24,060	
Sachem Capital 7.75%PFD	Other Assets, 400.000 units	-	9,829	
Sachem Capital Cor 6%PFD	Other Assets, 1,000.000 units	-	20,915	
Saratoga Investment 6%PFD	Other Assets, 800.000 units	-	20,128	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 47,680 units	-	48	
Vanguard Inter Term Bond Index Fd Admiral Shr	Mutual Fund, 4,577.839 units	-	46,374	
Vanguard Short Term Bond Index Fd Admiral Shr	Mutual Fund, 5,123.270 units	-	51,899	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 36.190 units	-	36	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 1,041.360 units	-	1,041	
Schwab Value Advantage Money Fund	Money Market, 9,750.000 units	-	9,750	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 70.270 units	70	70	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 9,680.210 units	9,680	9,680	
Schwab Value Advantage Money Fund	Money Market, 18,935.250 units	18,935	18,935	

## MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
Discover Financial Svcs	Corporate Bond, 50,000.000 par	\$ 49,916	49,302	
Reynolds America	Corporate Bond, 25,000.000 par	25,141	24,894	
Synchrony Financial	Corporate Bond, 50,000.000 par	50,023	49,823	
Cobiz Finl Inc Var	Corporate Bond, 10,000.000 par	10,539	9,741	
Abbvie Inc	Equity, 117.000 units	12,537	20,791	
Arch Capital Group Ltd F	Equity, 88.000 units	10,003	8,127	
Bank Of America Corp	Equity, 513.000 units	23,567	22,546	
Boeing Co	Equity, 32.000 units	6,850	5,664	
Chemours Co	Equity, 420.000 units	12,340	7,098	
Chevron Corp	Equity, 105.000 units	8,867	15,208	
Citigroup Inc	Equity, 372.000 units	22,938	26,185	
Constellation Brand Cl A	Equity, 64.000 units	14,019	14,144	
CVS Health Corporation	Equity, 249.000 units	17,007	11,178	
Deere & Co	Equity, 21.000 units	5,650	8,898	
Devon Energy Corp	Equity, 200.000 units	3,162	6,546	
Discover Financial Svcs	Equity, 176.000 units	15,933	30,488	
Duke Energy Corp New	Equity, 135.000 units	12,361	14,545	
Flextronics Intl Ltd	Equity, 490.000 units	6,416	18,811	
Gilead Sciences Inc	Equity, 201.000 units	11,710	18,566	
Lockheed Martin Corp	Equity, 19.000 units	6,745	9,233	
Nextracker Inc	Equity, 85.000 units	2,395	3,105	
Northrop Grumman Corp	Equity, 18.000 units	5,485	8,447	
Occidental Petrol Corp	Equity, 142.000 units	2,458	7,016	
On Semiconductor Corp	Equity, 208.000 units	6,808	13,114	
Paccar Inc	Equity, 85.000 units	4,908	8,842	
Qualcomm Inc	Equity, 118.000 units	17,976	18,127	
TJX Companies Inc	Equity, 168.000 units	11,473	20,296	
Tyson Foods Inc Cl A	Equity, 316.000 units	20,363	18,151	
Union Pacific Corp	Equity, 69.000 units	14,367	15,735	
Charles Schwab US REIT	Exchange Traded Fund, 570.000 units	14,102	12,004	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 468.000 units	28,684	24,439	
Technology Select Sector	Exchange Traded Fund, 82.742 units	10,832	19,239	
Vanguard Energy ETF	Exchange Traded Fund, 132.218 units	10,786	16,039	
Vanguard Information	Exchange Traded Fund, 33.825 units	12,011	21,032	
Vanguard Materials ETF	Exchange Traded Fund, 70.000 units	13,781	13,149	
Vanguard Real Estate	Exchange Traded Fund, 130.000 units	14,249	11,580	
Vanguard Utilities ETF	Exchange Traded Fund, 90.000 units	14,075	14,708	
FMI International Instit	Mutual Fund, 393.909 units	13,949	14,370	
T. Rowe Price Inst Intl	Mutual Fund, 1,514.622 units	14,937	14,404	
Vanguard Intl Growth Fd Admiral Share	Mutual Fund, 135.552 units	19,785	13,768	
Atlanticus Hol 6.125%PFD	Other Assets, 1,000.000 units	25,025	23,290	
B. Riley Finl, 6.375%PFD	Other Assets, 1,000.000 units	25,500	23,060	
Eagle Point Income 5%PFD	Other Assets, 750.000 units	18,775	17,805	
Gladstone Land Cor 5%PFD	Other Assets, 400.000 units	10,025	9,855	
Occidental Petrol 27 Wts	Other Assets, 35.000 units	238	964	
Oxford Lane Man 6.25%PFD	Other Assets, 1,000.000 units	23,000	24,060	
Sachem Capital Cor 6%PFD	Other Assets, 1,000.000 units	25,025	19,550	
Saratoga Investment 6%PFD	Other Assets, 800.000 units	20,025	20,128	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 245.410 units	-	245	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 21,156.520 units	-	21,157	
Schwab Value Advantage Money Fund	Money Market, 66,128.000 units	-	66,128	
Stable Value Fund Collective Trust Fund	Common/Collective Trust, 26,468.597 units	-	780,813	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 94,117.520 units	-	94,118	
Columbia Dividend Income	Mutual Fund, 40,170.073 units	-	1,352,125	
Dodge & Cox Stock Fund	Mutual Fund, 5,505.879 units	-	1,416,002	
Vanguard Value Index Admiral Fund	Mutual Fund, 22,073.536 units	-	1,457,736	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 26,000.220 units	-	26,000	
Harbor Cap Appreciation Fund Inst Cl	Mutual Fund, 18,533.556 units	-	2,106,709	
Schwab Select Large Cap Fund	Mutual Fund, 83,108.163 units	-	2,158,319	
Vanguard Growth Index Fd Signal	Mutual Fund, 10,318.275 units	-	2,179,426	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 73,033.260 units	-	73,033	
Fidelity Intl Index Fd Premium	Mutual Fund, 8,890.812 units	-	422,669	
FMI International Instit	Mutual Fund, 11,357.012 units	-	414,304	
T. Rowe Price Inst Intl	Mutual Fund, 44,426.183 units	-	422,493	
Vanguard Intl Growth Fd	Mutual Fund, 4,125.016 units	-	418,978	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 23,892.810 units	-	28,393	
Vanguard Total Stock Mkt	Exchange Traded Fund, 7,076.000 units	-	2,050,696	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 8,484.470 units	-	8,484	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 14,658.020 units	-	14,658	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 3,366.000 units	-	175,773	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 5,076.810 units	-	5,077	
iShares Core MSCI Emerging ETF	Exchange Traded Fund, 811.000 units	-	42,350	
Charles Schwab - Cash Account	Cash, Non-interest Bearing, 192.990 units	-	193	
Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 12,572.720 units	-	12,573	

MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLAN

EIN: 56-1109834

Plan Number: 001

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

December 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of issuer, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, or maturity value	Cost	Current Value	
	Schwab Value Advantage Money Fund	Money Market, 52,000.000 units	\$	52,000
	Stable Value Fund Collective Trust Fund	Common/Collective Trust, 1,618.229 units		47,737
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 25,831.240 units		25,831
	Columbia Dividend Income	Mutual Fund, 6,243.358 units		210,151
	Dodge & Cox Stock Fund	Mutual Fund, 952.701 units		245,016
	Vanguard Value Index Admiral Fund	Mutual Fund, 3,652.444 units		241,207
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 13,381.810 units		13,382
	Harbor Cap Appreciation Fund Inst Cl	Mutual Fund, 3,021.362 units		343,438
	Schwab Select Large Cap Growth Fund	Mutual Fund, 13,172.740 units		342,096
	Vanguard Growth Index Fd Admiral Share	Mutual Fund, 1,636.646 units		345,692
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 18,612.980 units		18,613
	Fidelity Intl Index Fd Premium	Mutual Fund, 2,149.666 units		102,195
	FMI International Instit	Mutual Fund, 2,775.788 units		101,261
	T. Rowe Price Inst Intl	Mutual Fund, 11,637.191 units		110,664
	Vanguard Intl Growth Fd Admiral Share	Mutual Fund, 960.901 units		97,600
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 16,724.260 units		16,724
	Vanguard Total Stock Mkt	Exchange Traded Fund, 986.000 units		285,753
	Charles Schwab - Bank Sweep Account	Cash, Interest Bearing, 3,774.360 units		3,774
	Wells Fargo Bank	Cash, Non-interest Bearing, 12,920.430 units		12,920
	<b>Total</b>		<b>\$</b>	<b>755,446</b>
				<b>28,675,715</b>

Notes:

An asterisk (\*) in column (a) denotes a party-in-interest.

Column (d) is blank for all investments that are participant-directed and as such, is not required to be reported. Cost is disclosed for all non-participant directed investments.

**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.)
- B** This return/report is:  a single-employer plan  a DFE (specify) \_\_\_\_\_  
 the first return/report  the final return/report  
 an amended return/report  a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here
- D** Check box if filing under:  Form 5558  automatic extension  the DFVC program  
 special extension (enter description)
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here

**Part II Basic Plan Information** - enter all requested information

<b>1a</b> Name of plan MORGANTON EYE PHYSICIANS 401(K) PROFIT SHARING PLA	<b>1b</b> Three-digit plan number (PN) ▶ 001
	<b>1c</b> Effective date of plan 11/01/1978
<b>2a</b> 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) MORGANTON EYE PHYSICIANS PA  335 EAST PARKER ROAD  MORGANTON NC 28655-5112	<b>2b</b> Employer Identification Number (EIN) 56-1109834
	<b>2c</b> Plan Sponsor's telephone number 828-433-1000
	<b>2d</b> Business code (see instructions) 621111

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

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

<b>SIGN HERE</b>	<i>Kenneth R Bonfield</i> Signature of plan administrator	10/13/2025	KENNETH BONFIELD
		Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	<i>Kenneth R Bonfield</i> Signature of employer/plan sponsor	10/13/2025	KENNETH BONFIELD
		Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)  
v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN
	<b>3c</b> Administrator's telephone number

<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	<b>4b</b> EIN
<b>a</b> Sponsor's name	<b>4d</b> PN
<b>c</b> Plan Name	

<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	157
<b>6</b> 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).		
<b>a (1)</b> Total number of active participants at the beginning of the plan year	<b>6a(1)</b>	140
<b>a (2)</b> Total number of active participants at the end of the plan year	<b>6a(2)</b>	140
<b>b</b> Retired or separated participants receiving benefits	<b>6b</b>	7
<b>c</b> Other retired or separated participants entitled to future benefits	<b>6c</b>	12
<b>d</b> Subtotal. Add lines 6a(2), 6b, and 6c	<b>6d</b>	159
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	<b>6e</b>	
<b>f</b> Total. Add lines 6d and 6e	<b>6f</b>	159
<b>g (1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	<b>6g(1)</b>	133
<b>(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	<b>6g(2)</b>	129
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	<b>6h</b>	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<b>7</b>	

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

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

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

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_