

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: CHRISTIAN HOME HEALTHCARE CORP 401(K) PROFIT SHARING PLAN & TRUST
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/2017
2a Plan sponsor's name: CHRISTIAN HOME HEALTHCARE CORP
2b Employer Identification Number (EIN): 34-2054383
2c Plan Sponsor's telephone number: 412-323-0203
2d Business code: 621610

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	799
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	588
	6a(2)	554
	6b	0
	6c	233
	6d	787
	6e	0
	6f	787
	6g(1)	419
6g(2)	417	
6h	12	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan <u>CHRISTIAN HOME HEALTHCARE CORP 401(K) PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CHRISTIAN HOME HEALTHCARE CORP</u>	D Employer Identification Number (EIN) <u>34-2054383</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>METLIFE GAC SERIES 25053 0</u>	
b Name of sponsor of entity listed in (a):	<u>RELIANCE TRUST</u>	
c EIN-PN <u>46-6625485-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1123</u>
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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan CHRISTIAN HOME HEALTHCARE CORP 401(K) PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CHRISTIAN HOME HEALTHCARE CORP	D Employer Identification Number (EIN) 34-2054383

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a 0	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1) 0	0
(2) Participant contributions	1b(2) 0	0
(3) Other	1b(3) 0	0
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1) 0	0
(2) U.S. Government securities	1c(2) 0	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A) 0	
(B) All other	1c(3)(B) 0	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A) 0	
(B) Common	1c(4)(B) 0	
(5) Partnership/joint venture interests	1c(5) 0	
(6) Real estate (other than employer real property)	1c(6) 0	
(7) Loans (other than to participants)	1c(7) 0	
(8) Participant loans	1c(8) 23461	37651
(9) Value of interest in common/collective trusts	1c(9) 789	1123
(10) Value of interest in pooled separate accounts	1c(10) 0	0
(11) Value of interest in master trust investment accounts	1c(11) 0	0
(12) Value of interest in 103-12 investment entities	1c(12) 0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13) 1026059	1243042
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15) 0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	
(2) Employer real property.....	1d(2)	0	
e Buildings and other property used in plan operation.....	1e	0	
f Total assets (add all amounts in lines 1a through 1e).....	1f	1050309	1281816
Liabilities			
g Benefit claims payable.....	1g	0	
h Operating payables.....	1h	0	
i Acquisition indebtedness.....	1i	0	
j Other liabilities.....	1j	0	
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	1050309	1281816

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	22076	
(B) Participants.....	2a(1)(B)	145786	
(C) Others (including rollovers).....	2a(1)(C)	0	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		167862
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	151	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	2577	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2728
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	63059	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		63059
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		25
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		52688
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		286362

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	41879	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		41879
f Corrective distributions (see instructions)	2f		5648
g Certain deemed distributions of participant loans (see instructions)	2g		4744
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	1162	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	562	
(6) Bank or trust company trustee/custodial fees	2i(6)	860	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2584
j Total expenses. Add all expense amounts in column (b) and enter total	2j		54855

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		231507
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

A Name of plan <u>CHRISTIAN HOME HEALTHCARE CORP 401(K) PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CHRISTIAN HOME HEALTHCARE CORP</u>	D Employer Identification Number (EIN) <u>34-2054383</u>	

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

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

1	
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2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 27-3169253

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

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

3	
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 31 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704150A.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

**Financial Statements for the Years Ended
December 31, 2024 and 2023, Supplemental Schedules and
Independent Auditors' Report**

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

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INDEPENDENT AUDITORS' REPORT

Trustees
Christian Home Healthcare 401(K) Profit Sharing Plan
Pittsburgh, Pennsylvania

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

We have performed audits of the financial statements of Christian Home Healthcare 401(K) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Christian Home Healthcare 401(K) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Notes 3 and 4 to the financial statements, is complete and accurate.

Opinion

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

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



Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (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 Christian Home Healthcare 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 ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Christian Home Healthcare 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 Christian Home Healthcare 401(K) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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


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

Other Matters and Supplemental Schedules Required by ERISA

The supplemental schedules of assets held for investment purposes at the end of the year for the years ended December 31, 2024 and 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

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


Connolly, Steele + Company, PC
Pittsburgh, Pennsylvania
October 2, 2025

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
INVESTMENTS		
Investments at fair value	<u>\$ 1,244,165</u>	<u>\$ 1,026,848</u>
RECEIVABLES		
Participant contributions	-	6,875
Employer contributions	-	1,013
Notes receivable from participants	<u>37,651</u>	<u>23,461</u>
Total receivables	<u>37,651</u>	<u>31,349</u>
TOTAL ASSETS	<u>1,281,816</u>	<u>1,058,197</u>
LIABILITIES		
Contributions payable	<u>-</u>	<u>4,801</u>
TOTAL LIABILITIES	<u>-</u>	<u>4,801</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 1,281,816</u></u>	<u><u>\$ 1,053,396</u></u>

See independent auditors' report and notes to the financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
INCREASES IN NET ASSETS		
Investment income:		
Net appreciation in fair value of investments	\$ 52,713	\$ 105,995
Dividend income	63,210	38,302
Interest income on notes receivable from participants	2,577	1,514
Net investment income	<u>118,500</u>	<u>145,811</u>
Contributions:		
Participants' voluntary deferral contributions	138,911	133,829
Employer matching contributions	21,063	22,810
Total contributions	<u>159,974</u>	<u>156,639</u>
Total increases in net assets	<u>278,474</u>	<u>302,450</u>
DECREASES IN NET ASSETS		
Benefits paid to participants	47,470	67,877
Administrative expenses	2,584	2,569
Total decreases in net assets	<u>50,054</u>	<u>70,446</u>
INCREASE IN NET ASSETS	228,420	232,004
NET ASSETS - BEGINNING OF YEAR	<u>1,053,396</u>	<u>821,392</u>
NET ASSETS - END OF YEAR	<u><u>\$ 1,281,816</u></u>	<u><u>\$ 1,053,396</u></u>

See independent auditors' report and notes to the financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS YEARS ENDED DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF PLAN

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

General: The Plan is a defined contribution plan, covering eligible employees of Christian Home Healthcare Corp. (the Company) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility: Employees are deemed eligible in the Plan providing they are at least 21 years of age and have completed one year of eligibility service (1,000 hours in a consecutive 12-month period starting on the first day of employment). Participants will then enter the Plan on January 1 or July 1 that coincides or next follows the date on which the participants satisfy the eligibility requirements.

Contributions:

Employee Elective Deferral Contributions

Each year, participants may contribute up to 92% of their compensation as a pre-tax contribution or post-tax Roth contribution up to the limits established by the Internal Revenue Service (the IRS) of \$23,000 and \$22,500 in 2024 and 2023, respectively, (thereafter as adjusted by the Secretary of the Treasury), as defined by the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may start, stop, or modify their elective deferral contributions to the Plan quarterly.

Rollover Contributions

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Employer Matching Contributions

The Company contributes 25% of the participant's elective deferral contributions to a maximum of 3% of the eligible compensation of a participant. For purposes of this computation, employee catch-up contributions are covered.

Employer Profit-Sharing Contributions

Additional qualified non-elective contribution amounts may be contributed at the option of the Company. No employer profit-sharing contributions were authorized for the year 2024 or 2023.

All participant and Company contributions are subject to regulatory and Plan limitations and total contributions credited to a participant's account are further subject to additional limitations under the Code.

See independent auditors' report.

Participant accounts: Each participant's account is credited with the participant's contribution and allocable share of any employer contributions and earnings of the participant's self-directed investments and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their plan account balance among various investment options offered by the Plan. All investments are participant directed.

Vesting: Participants are immediately vested in their rollover contributions, voluntary elective deferral contributions, and any earnings thereon. Vesting in the company's matching and discretionary contributions portion of their account plus the actual earnings thereon is based on covered years of service as defined. A participant is 20% vested after two years of credited service, increasing 20% each year of credited service until fully vesting after six years of credited service.

Notes receivable from participants: Participants may borrow from their vested account balances. The loans are secured by the balance of the participant's account and bear interest at a fixed rate as determined by the plan administrator based on local prevailing interest rates. Principal and interest are paid ratably over the course of no more than five years. As of December 31, 2024 and 2023, outstanding participant loans totaled \$37,651 and \$23,461, respectively.

Payment of benefits: Benefits may be distributed to participants, spouses, or designated beneficiaries, as appropriate, upon normal retirement (age 65), death, disability, or termination of employment. Prior to termination of service, participants who have attained the age of 59 ½ may make in-service withdrawals from all vested accounts. The Plan provides for certain required minimum distributions commencing at age 72 for certain participants. The Plan allows participants to make emergency withdrawals from the Plan to meet certain hardships. On the termination of service due to any reason other than death, disability or normal retirement, a participant will only be entitled to receive their vested percentage of their account balance under various distribution options offered by the Plan. Upon termination due to death, the participant's vested account balance will be used to provide the participant's beneficiary with a death benefit. Payment options for death benefits will vary based on the circumstances. Benefits are recorded when paid.

Forfeited accounts: There were no forfeited non-vested account balances as of December 31, 2024 and 2023. Funds from these accounts may first be used to pay Plan expenses and then to offset future employer contributions or be reallocated to participant accounts in accordance with the Plan document. During 2024 and 2023, the Plan used \$402 and \$664, respectively, from forfeited accounts to offset Plan expenses or were reallocated to the participants.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The financial statements are prepared using the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (US GAAP).

Estimates – The preparation of financial statements in conformity with US GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and notes to financial statements. Actual results may differ from the amounts reported based upon those certain estimates and assumptions.

Receivables – Participant and employer contributions receivable consist of participant deferrals withheld and employer matching contributions accrued as of December 31, 2023 and remitted in subsequent years. There were no contributions receivable as of December 31, 2024. The Plan does not record an allowance for uncollectible employer contributions receivable.

Investment valuation and revenue 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. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions payable – Amounts payable to participants for contributions in excess of amounts allowed by the IRS or the Plan are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2023 excess contributions to the applicable participants in the following plan year. There were no contributions payable as of December 31, 2024.

Income taxes – The Plan received a determination letter from the Internal Revenue Service and is exempt from liability for federal income taxes under Section 401 of the Internal Revenue Code (Note 6).

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements and are not considered an employer contribution. Plan administration fees and fees related to participant transactions are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

3. FAIR VALUE MEASURES

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of fair value hierarchy under ASC Topic 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 access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability or other inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

The asset or liability's fair market measurement level with 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 as of December 31, 2024 and 2023:

Mutual funds – valued at the published daily net asset value (NAV). The NAV is widely available from a variety of public pricing services.

Guaranteed investment contracts – consists of assets owned directly by the Plan and a wrap contract providing value protection for withdrawals prior to contract maturity. Fair value is computed daily for reporting purposes by the provider; however, liquidation value of the asset is subject to terms of the contract.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

December 31, 2024:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,243,042	\$ -	\$ -	\$ 1,243,042
Guaranteed Inv. Contracts	-	1,123	-	1,123
Investments at Fair Value	<u>\$ 1,243,042</u>	<u>\$ 1,123</u>	<u>\$ -</u>	<u>\$ 1,244,165</u>

December 31, 2023:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,026,058	\$ -	\$ -	\$ 1,026,058
Guaranteed Inv. Contracts	-	790	-	790
Investments at Fair Value	<u>\$ 1,026,058</u>	<u>\$ 790</u>	<u>\$ -</u>	<u>\$ 1,026,848</u>

4. CERTIFIED INVESTMENTS

The Plan's investments were held in trust and administered by Mid-Atlantic Trust Company for the years ended December 31, 2024 and 2023. All investment information and related investment income disclosed in the accompanying financial statements and supplemental schedules were unaudited and obtained or derived from information supplied to the plan administrator. The investment values of \$1,244,165 and \$1,026,848 as of December 31, 2024 and 2023 and the net investment income of \$115,923 and \$144,297 for the years then ended, respectively, were certified as complete and accurate by the custodians.

5. PLAN TERMINATION

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

6. TAX STATUS

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated March 31, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code and, therefore, the related trust is exempt from taxation. The Plan is required to operate in conformity with the Code to maintain its qualified status. Although the Plan has been amended several times since receiving their determination letter, the Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related trust is tax-exempt.

See independent auditors' report.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects from a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any periods in progress.

7. RECONCILIATION TO FORM 5500

The following is a reconciliation of participant elective deferral contributions between the financial statements and Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Participant contributions per the financial statements	\$ 138,911	\$ 133,829
Participant contributions receivable in excess of amount reported on Form 5500	-	(6,875)
Participant contributions receivable, beginning of year	6,875	3,118
Corrective distributions reclassified to reduce contributions	-	4,801
Participant contributions per Form 5500	<u>\$ 145,786</u>	<u>\$ 134,873</u>

The following is a reconciliation of employer contributions between the financial statements and Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Employer contributions per the financial statements	\$ 21,063	\$ 22,810
Participant contributions receivable in excess of amount reported on Form 5500	-	(1,013)
Employer contributions receivable, beginning of year	1,013	587
Employer contributions per Form 5500	<u>\$ 22,076</u>	<u>\$ 22,384</u>

The following is a reconciliation of net assets available for benefits between the financial statements and Form 5500 as of December 31, 2023:

	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 1,053,396
Participant contributions receivable in excess of amount reported on Form 5500	(6,875)
Employer contributions receivable in excess of amount reported on Form 5500	(1,013)
Corrective distributions reclassified to reduce contributions	<u>4,801</u>
Net assets available for benefits per Form 5500	<u><u>\$ 1,050,309</u></u>

8. RISK AND UNCERTAINTIES

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

9. SUBSEQUENT EVENTS

The Plan evaluated all other subsequent events through October 2, 2025, the date these financial statements were available to be issued. There are no other material subsequent events that require recognition or additional disclosure in these financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (SCHEDULE H, PART IV, LINE 4I) EIN 34-2054383, PLAN NUMBER 001 DECEMBER 31, 2024

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	(d) Cost	(e) Market Value
Investments:				
	Fidelity Mid Cap Index Fund	Mutual Fund	**	\$ 460
	Fidelity Small Cap Index Fund	Mutual Fund	**	506
	Ishare MSC Equity Fund	Mutual Fund	**	1,142
	MetLife Stable Value Fund Series 25053	Guaranteed Inv. Contract	**	1,123
	State Street 2020 Target Date Class K	Mutual Fund	**	130,269
	State Street 2025 Target Date Class K	Mutual Fund	**	56,542
	State Street 2030 Target Date Class K	Mutual Fund	**	106,589
	State Street 2035 Target Date Class K	Mutual Fund	**	231,482
	State Street 2040 Target Date Class K	Mutual Fund	**	93,693
	State Street 2045 Target Date Class K	Mutual Fund	**	114,717
	State Street 2050 Target Date Class K	Mutual Fund	**	154,585
	State Street 2055 Target Date Class K	Mutual Fund	**	174,992
	State Street 2060 Target Date Class K	Mutual Fund	**	107,358
	State Street Aggregate Bond Index Fund	Mutual Fund	**	1,153
	State Street Target Fund Class K	Mutual Fund	**	62,016
	State Street Global All Cap Equity	Mutual Fund	**	649
	TC Equity Index Institutional Fund	Mutual Fund	**	816
	Vanguard Balanced Index Fund Admiral Shares	Mutual Fund	**	1,271
	Vanguard Growth Index Fund Admiral Shares	Mutual Fund	**	1,870
	Vanguard Small Cap Value Index Fund Admiral	Mutual Fund	**	703
	Vanguard Value Index Fund Admiral	Mutual Fund	**	712
	Vanguard Small Cap Growth Index Fd Admiral	Mutual Fund	**	805
	Vanguard Small Cap Index Fd Admiral	Mutual Fund	**	712
	Total Investments			<u>\$ 1,244,165</u>
*	Participant Loans	4.25-9.50% interest rate, Maturing through 2028		<u>\$ 37,651</u>

* Party-in-interest as defined by ERISA

** Related cost information has been omitted as all investments are participant-directed.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (SCHEDULE H, PART IV, LINE 4I) EIN 34-2054383, PLAN NUMBER 001 DECEMBER 31, 2023

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	(d) Cost	(e) Market Value
	Investments:			
	Fidelity Mid Cap Index Fund	Mutual Fund	**	\$ 350
	Ishare MSC Equity Fund	Mutual Fund	**	887
	MetLife Stable Value Fund Series 25053	Guaranteed Inv. Contract	**	790
	State Street 2020 Target Date Class K	Mutual Fund	**	85,178
	State Street 2025 Target Date Class K	Mutual Fund	**	45,201
	State Street 2030 Target Date Class K	Mutual Fund	**	88,095
	State Street 2035 Target Date Class K	Mutual Fund	**	199,430
	State Street 2040 Target Date Class K	Mutual Fund	**	85,956
	State Street 2045 Target Date Class K	Mutual Fund	**	90,319
	State Street 2050 Target Date Class K	Mutual Fund	**	137,435
	State Street 2055 Target Date Class K	Mutual Fund	**	147,090
	State Street 2060 Target Date Class K	Mutual Fund	**	77,561
	State Street Aggregate Bond Index Fund	Mutual Fund	**	1,270
	State Street Target Fund Class K	Mutual Fund	**	59,412
	State Street Global All Cap Equity	Mutual Fund	**	849
	TC Equity Index Institutional Fund	Mutual Fund	**	906
	Vanguard Balanced Index Fund Admiral Shares	Mutual Fund	**	1,281
	Vanguard Growth Index Fund Admiral Shares	Mutual Fund	**	1,430
	Vanguard Small Cap Value Index Fund Admiral	Mutual Fund	**	858
	Vanguard Value Index Fund Admiral	Mutual Fund	**	843
	Vanguard Small Cap Growth Index Fd Admiral	Mutual Fund	**	851
	Vanguard Small Cap Index Fd Admiral	Mutual Fund	**	856
	Total Investments			<u>\$ 1,026,848</u>
*	Participant Loans	4.25-9.50% interest rate, Maturing through 2028		<u>\$ 23,461</u>

* Party-in-interest as defined by ERISA

** Related cost information has been omitted as all investments are participant-directed.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

**Financial Statements for the Years Ended
December 31, 2024 and 2023, Supplemental Schedules and
Independent Auditors' Report**

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

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INDEPENDENT AUDITORS' REPORT

Trustees
Christian Home Healthcare 401(K) Profit Sharing Plan
Pittsburgh, Pennsylvania

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

We have performed audits of the financial statements of Christian Home Healthcare 401(K) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Christian Home Healthcare 401(K) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Notes 3 and 4 to the financial statements, is complete and accurate.

Opinion

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

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



Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (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 Christian Home Healthcare 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 ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 Christian Home Healthcare 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 Christian Home Healthcare 401(K) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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


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

Other Matters and Supplemental Schedules Required by ERISA

The supplemental schedules of assets held for investment purposes at the end of the year for the years ended December 31, 2024 and 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

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


Connolly, Steele + Company, PC
Pittsburgh, Pennsylvania
October 2, 2025

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
INVESTMENTS		
Investments at fair value	<u>\$ 1,244,165</u>	<u>\$ 1,026,848</u>
RECEIVABLES		
Participant contributions	-	6,875
Employer contributions	-	1,013
Notes receivable from participants	<u>37,651</u>	<u>23,461</u>
Total receivables	<u>37,651</u>	<u>31,349</u>
TOTAL ASSETS	<u>1,281,816</u>	<u>1,058,197</u>
LIABILITIES		
Contributions payable	<u>-</u>	<u>4,801</u>
TOTAL LIABILITIES	<u>-</u>	<u>4,801</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 1,281,816</u></u>	<u><u>\$ 1,053,396</u></u>

See independent auditors' report and notes to the financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
INCREASES IN NET ASSETS		
Investment income:		
Net appreciation in fair value of investments	\$ 52,713	\$ 105,995
Dividend income	63,210	38,302
Interest income on notes receivable from participants	2,577	1,514
Net investment income	<u>118,500</u>	<u>145,811</u>
Contributions:		
Participants' voluntary deferral contributions	138,911	133,829
Employer matching contributions	21,063	22,810
Total contributions	<u>159,974</u>	<u>156,639</u>
Total increases in net assets	<u>278,474</u>	<u>302,450</u>
DECREASES IN NET ASSETS		
Benefits paid to participants	47,470	67,877
Administrative expenses	2,584	2,569
Total decreases in net assets	<u>50,054</u>	<u>70,446</u>
INCREASE IN NET ASSETS	228,420	232,004
NET ASSETS - BEGINNING OF YEAR	<u>1,053,396</u>	<u>821,392</u>
NET ASSETS - END OF YEAR	<u><u>\$ 1,281,816</u></u>	<u><u>\$ 1,053,396</u></u>

See independent auditors' report and notes to the financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS YEARS ENDED DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF PLAN

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

General: The Plan is a defined contribution plan, covering eligible employees of Christian Home Healthcare Corp. (the Company) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility: Employees are deemed eligible in the Plan providing they are at least 21 years of age and have completed one year of eligibility service (1,000 hours in a consecutive 12-month period starting on the first day of employment). Participants will then enter the Plan on January 1 or July 1 that coincides or next follows the date on which the participants satisfy the eligibility requirements.

Contributions:

Employee Elective Deferral Contributions

Each year, participants may contribute up to 92% of their compensation as a pre-tax contribution or post-tax Roth contribution up to the limits established by the Internal Revenue Service (the IRS) of \$23,000 and \$22,500 in 2024 and 2023, respectively, (thereafter as adjusted by the Secretary of the Treasury), as defined by the Plan. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may start, stop, or modify their elective deferral contributions to the Plan quarterly.

Rollover Contributions

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Employer Matching Contributions

The Company contributes 25% of the participant's elective deferral contributions to a maximum of 3% of the eligible compensation of a participant. For purposes of this computation, employee catch-up contributions are covered.

Employer Profit-Sharing Contributions

Additional qualified non-elective contribution amounts may be contributed at the option of the Company. No employer profit-sharing contributions were authorized for the year 2024 or 2023.

All participant and Company contributions are subject to regulatory and Plan limitations and total contributions credited to a participant's account are further subject to additional limitations under the Code.

See independent auditors' report.

Participant accounts: Each participant's account is credited with the participant's contribution and allocable share of any employer contributions and earnings of the participant's self-directed investments and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their plan account balance among various investment options offered by the Plan. All investments are participant directed.

Vesting: Participants are immediately vested in their rollover contributions, voluntary elective deferral contributions, and any earnings thereon. Vesting in the company's matching and discretionary contributions portion of their account plus the actual earnings thereon is based on covered years of service as defined. A participant is 20% vested after two years of credited service, increasing 20% each year of credited service until fully vesting after six years of credited service.

Notes receivable from participants: Participants may borrow from their vested account balances. The loans are secured by the balance of the participant's account and bear interest at a fixed rate as determined by the plan administrator based on local prevailing interest rates. Principal and interest are paid ratably over the course of no more than five years. As of December 31, 2024 and 2023, outstanding participant loans totaled \$37,651 and \$23,461, respectively.

Payment of benefits: Benefits may be distributed to participants, spouses, or designated beneficiaries, as appropriate, upon normal retirement (age 65), death, disability, or termination of employment. Prior to termination of service, participants who have attained the age of 59 ½ may make in-service withdrawals from all vested accounts. The Plan provides for certain required minimum distributions commencing at age 72 for certain participants. The Plan allows participants to make emergency withdrawals from the Plan to meet certain hardships. On the termination of service due to any reason other than death, disability or normal retirement, a participant will only be entitled to receive their vested percentage of their account balance under various distribution options offered by the Plan. Upon termination due to death, the participant's vested account balance will be used to provide the participant's beneficiary with a death benefit. Payment options for death benefits will vary based on the circumstances. Benefits are recorded when paid.

Forfeited accounts: There were no forfeited non-vested account balances as of December 31, 2024 and 2023. Funds from these accounts may first be used to pay Plan expenses and then to offset future employer contributions or be reallocated to participant accounts in accordance with the Plan document. During 2024 and 2023, the Plan used \$402 and \$664, respectively, from forfeited accounts to offset Plan expenses or were reallocated to the participants.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The financial statements are prepared using the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (US GAAP).

Estimates – The preparation of financial statements in conformity with US GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and notes to financial statements. Actual results may differ from the amounts reported based upon those certain estimates and assumptions.

Receivables – Participant and employer contributions receivable consist of participant deferrals withheld and employer matching contributions accrued as of December 31, 2023 and remitted in subsequent years. There were no contributions receivable as of December 31, 2024. The Plan does not record an allowance for uncollectible employer contributions receivable.

Investment valuation and revenue 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. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions payable – Amounts payable to participants for contributions in excess of amounts allowed by the IRS or the Plan are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2023 excess contributions to the applicable participants in the following plan year. There were no contributions payable as of December 31, 2024.

Income taxes – The Plan received a determination letter from the Internal Revenue Service and is exempt from liability for federal income taxes under Section 401 of the Internal Revenue Code (Note 6).

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements and are not considered an employer contribution. Plan administration fees and fees related to participant transactions are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments.

3. FAIR VALUE MEASURES

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of fair value hierarchy under ASC Topic 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 access.

Level 2 – Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets, inputs other than quoted prices that are observable for the asset or liability or other inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

The asset or liability's fair market measurement level with 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 as of December 31, 2024 and 2023:

Mutual funds – valued at the published daily net asset value (NAV). The NAV is widely available from a variety of public pricing services.

Guaranteed investment contracts – consists of assets owned directly by the Plan and a wrap contract providing value protection for withdrawals prior to contract maturity. Fair value is computed daily for reporting purposes by the provider; however, liquidation value of the asset is subject to terms of the contract.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

December 31, 2024:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,243,042	\$ -	\$ -	\$ 1,243,042
Guaranteed Inv. Contracts	-	1,123	-	1,123
Investments at Fair Value	<u>\$ 1,243,042</u>	<u>\$ 1,123</u>	<u>\$ -</u>	<u>\$ 1,244,165</u>

December 31, 2023:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual Funds	\$ 1,026,058	\$ -	\$ -	\$ 1,026,058
Guaranteed Inv. Contracts	-	790	-	790
Investments at Fair Value	<u>\$ 1,026,058</u>	<u>\$ 790</u>	<u>\$ -</u>	<u>\$ 1,026,848</u>

4. CERTIFIED INVESTMENTS

The Plan's investments were held in trust and administered by Mid-Atlantic Trust Company for the years ended December 31, 2024 and 2023. All investment information and related investment income disclosed in the accompanying financial statements and supplemental schedules were unaudited and obtained or derived from information supplied to the plan administrator. The investment values of \$1,244,165 and \$1,026,848 as of December 31, 2024 and 2023 and the net investment income of \$115,923 and \$144,297 for the years then ended, respectively, were certified as complete and accurate by the custodians.

5. PLAN TERMINATION

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

6. TAX STATUS

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated March 31, 2014, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code and, therefore, the related trust is exempt from taxation. The Plan is required to operate in conformity with the Code to maintain its qualified status. Although the Plan has been amended several times since receiving their determination letter, the Plan administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the Plan is qualified and the related trust is tax-exempt.

See independent auditors' report.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plan. The financial statement effects from a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any periods in progress.

7. RECONCILIATION TO FORM 5500

The following is a reconciliation of participant elective deferral contributions between the financial statements and Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Participant contributions per the financial statements	\$ 138,911	\$ 133,829
Participant contributions receivable in excess of amount reported on Form 5500	-	(6,875)
Participant contributions receivable, beginning of year	6,875	3,118
Corrective distributions reclassified to reduce contributions	-	4,801
Participant contributions per Form 5500	<u>\$ 145,786</u>	<u>\$ 134,873</u>

The following is a reconciliation of employer contributions between the financial statements and Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Employer contributions per the financial statements	\$ 21,063	\$ 22,810
Participant contributions receivable in excess of amount reported on Form 5500	-	(1,013)
Employer contributions receivable, beginning of year	1,013	587
Employer contributions per Form 5500	<u>\$ 22,076</u>	<u>\$ 22,384</u>

The following is a reconciliation of net assets available for benefits between the financial statements and Form 5500 as of December 31, 2023:

	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 1,053,396
Participant contributions receivable in excess of amount reported on Form 5500	(6,875)
Employer contributions receivable in excess of amount reported on Form 5500	(1,013)
Corrective distributions reclassified to reduce contributions	<u>4,801</u>
Net assets available for benefits per Form 5500	<u><u>\$ 1,050,309</u></u>

8. RISK AND UNCERTAINTIES

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

9. SUBSEQUENT EVENTS

The Plan evaluated all other subsequent events through October 2, 2025, the date these financial statements were available to be issued. There are no other material subsequent events that require recognition or additional disclosure in these financial statements.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (SCHEDULE H, PART IV, LINE 4I) EIN 34-2054383, PLAN NUMBER 001 DECEMBER 31, 2024

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	(d) Cost	(e) Market Value
Investments:				
	Fidelity Mid Cap Index Fund	Mutual Fund	**	\$ 460
	Fidelity Small Cap Index Fund	Mutual Fund	**	506
	Ishare MSC Equity Fund	Mutual Fund	**	1,142
	MetLife Stable Value Fund Series 25053	Guaranteed Inv. Contract	**	1,123
	State Street 2020 Target Date Class K	Mutual Fund	**	130,269
	State Street 2025 Target Date Class K	Mutual Fund	**	56,542
	State Street 2030 Target Date Class K	Mutual Fund	**	106,589
	State Street 2035 Target Date Class K	Mutual Fund	**	231,482
	State Street 2040 Target Date Class K	Mutual Fund	**	93,693
	State Street 2045 Target Date Class K	Mutual Fund	**	114,717
	State Street 2050 Target Date Class K	Mutual Fund	**	154,585
	State Street 2055 Target Date Class K	Mutual Fund	**	174,992
	State Street 2060 Target Date Class K	Mutual Fund	**	107,358
	State Street Aggregate Bond Index Fund	Mutual Fund	**	1,153
	State Street Target Fund Class K	Mutual Fund	**	62,016
	State Street Global All Cap Equity	Mutual Fund	**	649
	TC Equity Index Institutional Fund	Mutual Fund	**	816
	Vanguard Balanced Index Fund Admiral Shares	Mutual Fund	**	1,271
	Vanguard Growth Index Fund Admiral Shares	Mutual Fund	**	1,870
	Vanguard Small Cap Value Index Fund Admiral	Mutual Fund	**	703
	Vanguard Value Index Fund Admiral	Mutual Fund	**	712
	Vanguard Small Cap Growth Index Fd Admiral	Mutual Fund	**	805
	Vanguard Small Cap Index Fd Admiral	Mutual Fund	**	712
	Total Investments			<u>\$ 1,244,165</u>
*	Participant Loans	4.25-9.50% interest rate, Maturing through 2028		<u>\$ 37,651</u>

* Party-in-interest as defined by ERISA

** Related cost information has been omitted as all investments are participant-directed.

CHRISTIAN HOME HEALTHCARE 401(K) PROFIT SHARING PLAN

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR (SCHEDULE H, PART IV, LINE 4I) EIN 34-2054383, PLAN NUMBER 001 DECEMBER 31, 2023

(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	(d) Cost	(e) Market Value
	Investments:			
	Fidelity Mid Cap Index Fund	Mutual Fund	**	\$ 350
	Ishare MSC Equity Fund	Mutual Fund	**	887
	MetLife Stable Value Fund Series 25053	Guaranteed Inv. Contract	**	790
	State Street 2020 Target Date Class K	Mutual Fund	**	85,178
	State Street 2025 Target Date Class K	Mutual Fund	**	45,201
	State Street 2030 Target Date Class K	Mutual Fund	**	88,095
	State Street 2035 Target Date Class K	Mutual Fund	**	199,430
	State Street 2040 Target Date Class K	Mutual Fund	**	85,956
	State Street 2045 Target Date Class K	Mutual Fund	**	90,319
	State Street 2050 Target Date Class K	Mutual Fund	**	137,435
	State Street 2055 Target Date Class K	Mutual Fund	**	147,090
	State Street 2060 Target Date Class K	Mutual Fund	**	77,561
	State Street Aggregate Bond Index Fund	Mutual Fund	**	1,270
	State Street Target Fund Class K	Mutual Fund	**	59,412
	State Street Global All Cap Equity	Mutual Fund	**	849
	TC Equity Index Institutional Fund	Mutual Fund	**	906
	Vanguard Balanced Index Fund Admiral Shares	Mutual Fund	**	1,281
	Vanguard Growth Index Fund Admiral Shares	Mutual Fund	**	1,430
	Vanguard Small Cap Value Index Fund Admiral	Mutual Fund	**	858
	Vanguard Value Index Fund Admiral	Mutual Fund	**	843
	Vanguard Small Cap Growth Index Fd Admiral	Mutual Fund	**	851
	Vanguard Small Cap Index Fd Admiral	Mutual Fund	**	856
	Total Investments			<u>\$ 1,026,848</u>
*	Participant Loans	4.25-9.50% interest rate, Maturing through 2028		<u>\$ 23,461</u>

* Party-in-interest as defined by ERISA

** Related cost information has been omitted as all investments are participant-directed.