

<p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: small;">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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold;">2024</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

<p>1a Name of plan <u>CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>CORNERSTONE FAMILY HEALTHCARE</u></p> <p><u>2570 US ROUTE 9W</u> <u>SUITE 10</u> <u>CORNWALL, NY 12518</u></p>	<p>1c Effective date of plan <u>01/01/2009</u></p> <p>2b Employer Identification Number (EIN) <u>06-1036715</u></p> <p>2c Plan Sponsor's telephone number <u>845-220-3100</u></p> <p>2d Business code (see instructions) <u>621498</u></p>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	DAVID JOLLY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	993
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)	550
	6a(2)	657
	6b	0
	6c	380
	6d	1037
	6e	1
	6f	1038
	6g(1)	993
6g(2)	946	
6h	5	
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:
2F 2G 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

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE 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 CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 CORNERSTONE FAMILY HEALTHCARE	D Employer Identification Number (EIN) 06-1036715

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	421923	114188
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	157449	187717
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	17426714	20193120
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	18006086	20495025
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	18006086	20495025

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)	1551550	
(B) Participants.....	2a(1)(B)	491709	
(C) Others (including rollovers).....	2a(1)(C)	31044	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		2074303
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	10901	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)	10928	
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		21829
(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)	349116	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		349116
(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)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1940855
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		4386103

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1842944	
(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)		1842944
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	54220	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		54220
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1897164

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k		2488939
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: **RBT CPAS, LLP**

(2) EIN: **14-1604297**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

FINANCIAL REPORT
Audited
CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN
December 31, 2024

Audited for:

Plan Administrator and Participants
Cornerstone Family Healthcare 403(b) Plan

Audited by:
RBT CPAs, LLP
11 Racquet Road
Newburgh, NY 12550
(845) 567-9000

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

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LIMITED LIABILITY PARTNERSHIP
CERTIFIED PUBLIC ACCOUNTANTS BUSINESS DEVELOPMENT CONSULTANTS

INDEPENDENT AUDITOR'S REPORT

Plan Administrator and Participants
Cornerstone Family Healthcare 403(b) Plan
2570 Route 9W
Cornwall, NY 12518

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

We have performed audits of the financial statements of Cornerstone Family Healthcare 403(b) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 qualified institutions as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's 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 qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 — Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

RBT CPAS, LLP

Newburgh, NY
October 7, 2025

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

As of December 31	2024	2023
ASSETS		
Investments at Fair Value (Note 3):		
Mutual Funds	\$ 17,556,894	\$ 14,598,711
Money Market	84,073	215,181
Pooled Separate Accounts	200,881	212,916
Annuity Contract	567,035	574,084
Fully Benefit-Responsive Investment Contract at Contract Value (Note 5)	1,784,236	1,825,822
Total Investments	20,193,119	17,426,714
Receivables:		
Company Contributions Receivable	129,174	421,923
Participant Contributions Receivable	61,563	-
Notes Receivable from Participants	187,718	157,449
Net Assets Available for Benefits	\$ 20,571,574	\$ 18,006,086

See Notes to Financial Statements.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the Years Ended December 31	2024	2023
Additions to Net Assets Attributed to:		
Investment Income:		
Net Appreciation on Investments	\$ 1,915,623	\$ 2,033,084
Interest and Dividends	349,116	331,316
Total Investment Income	2,264,739	2,364,400
Contributions:		
Participants	1,613,113	1,481,340
Employer	506,695	421,923
Rollover Contributions	31,044	50,213
Total Contributions	2,150,852	1,953,476
Other Income:		
Interest on Notes Receivable from Participants	10,928	9,217
Other Income	41,133	-
Total Additions	4,467,652	4,327,093
Deductions from Net Assets Attributed to:		
Distributions	1,847,944	1,322,805
Administrative Expenses	54,220	21,973
Total Deductions	1,902,164	1,344,778
Net Increase In Net Assets	2,565,488	2,982,315
Net Assets Available for Benefits:		
Beginning	18,006,086	15,023,771
Ending	\$ 20,571,574	\$ 18,006,086

See Notes to Financial Statements.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

NOTES TO FINANCIAL STATEMENTS

1. Plan Description:

The following description of the Cornerstone Family Healthcare 403(b) Plan (the "Plan") is provided for general information only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Cornerstone Family Healthcare (the "Company"). The Plan, which was formed on January 1, 2009, is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). Only employees who are normally scheduled to work less than 20 hours a week are ineligible.

The Plan has implemented certain requirements of the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions.

Effective September 2024, the assets held by Security Benefits Corporation were transferred to Benefit Plans Administrators, Inc. ("BPAS").

Contributions

Each year, participants may contribute up to 100% of pre-tax annual compensation, not to exceed the Internal Revenue Service ("IRS") limit, as defined in the Plan agreement. The Plan includes an automatic contribution arrangement of 1% of pre-tax annual compensation that applies to new participants. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts in the form of a rollover from other plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Participants must reach age 18 and complete one year of service to be eligible to receive an employer contribution.

The Employer may make discretionary matching contributions which are allocated to participants in accordance with the Plan document. In the years ended December 31, 2024 and 2023, the Company made matching contributions of \$506,695 and \$421,923, respectively.

The Employer may also make discretionary qualified non-elective contributions. During the years ended December 31, 2024 and 2023, the Employer did not make any discretionary qualified non-elective contributions.

Participant Accounts

Participant accounts are maintained for each Plan participant to reflect the participants' contributions and related employer contributions, an allocation of Plan earnings/(losses), and an allocation of administrative expenses. Allocations are based on each participant's account balance, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested accounts.

Notes Receivable from Participants

Participants may borrow from their fund account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or fifty percent of their vested account balance. Loan terms range from one to five years, with the exception of loans for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The interest rate will be based on the rates available for similar loans from commercial lending institutions. The loan administrator periodically examines the rates such lenders are using. Once a loan is granted, the interest rate on that loan will not change. Principal and interest are paid ratably through payroll deductions.

Loans that are available to participants through TIAA and CREF are issued directly from the funds owned by TIAA and CREF and loan proceeds are not removed from the participant's account balance. However, a portion of the participant's TIAA Traditional Annuity account balance is reserved, or held in collateral, to cover the outstanding loan amount for the period of time the loan is outstanding. At December 31, 2024 and 2023, participants had outstanding Plan loan balances due to TIAA and CREF of \$24,085 and \$55,015, respectively.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

1. Plan Description (continued):

Vesting

A participant is 100% vested in their contributions including allocated earnings thereon at all times. Vesting in employer matching contributions is based on years of continuous service. The Plan's vesting terms for employer contributions are as follows:

Years of Vesting Service	Vested Percentage
One	25%
Two	50%
Three	75%
Four	100%

Distributions

Upon termination of service due to retirement or death, a participant receives a lump-sum amount equal to the value of the participant's vested interest in his or her account. Active participants may withdraw any part of their vested account that resulted from rollover contributions. Participants who have attained age 59 1/2 may withdraw any part of their vested account. Hardship withdrawals are also permitted.

Forfeitures

Forfeitures in the amount of \$1,392 and \$0 were used to reduce Company matching contributions during 2024 and 2023, respectively. Forfeiture balances amounted to \$24,025 and \$21,539 as of December 31, 2024 and 2023.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Administration

The Plan is administered by the Company, which is the "Plan Sponsor". Security Benefits Corporation is the former recordkeeper of the Plan and BPAS is the new recordkeeper of the Plan. UMB Bank is the former trustee of the Plan and Hand Benefit & Trust Company is the current trustee of the Plan. TIAA and CREF ("TIAA") is the custodian of the Plan.

2. Summary of Significant Accounting Policies:

Basis of Accounting

The Plan uses the accrual method of accounting which recognizes income when it is earned and expenses as they are incurred.

Pervasiveness of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation/(depreciation) includes the Plan's gains and losses on investments sold during the year and held at year-end.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance. Any accrued but unpaid interest is included in the balance. Delinquent loans are treated as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

All expenses of maintaining the Plan, to the extent that the Company does not pay such expenses, are paid by the Plan. Participant loan setup fees and distribution fees are deducted from the proceeds paid to the initiating participants.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

2. Summary of Significant Accounting Policies (continued):

Risks and Uncertainties

The Plan utilizes various investment instruments which are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is 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 financial statements.

The Plan's investments are not insured or protected by the Plan's trustee. Accordingly, the Plan is subject to the normal investment risks associated with money market funds, mutual funds, stocks, bonds and other similar types of investments.

Income Taxes

The Plan adopted a pre-approved plan sponsored by BPAS. The plan has received an opinion letter from the IRS as to the plan's qualified status. The plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is operating in compliance with the applicable provisions of the Internal Revenue Code ("IRC")

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and concluded that, as of December 31, 2024, there were no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2021.

Subsequent Events

The date to which events occurring after December 31, 2024, the date of the most recent statement of net assets available for benefits, have been evaluated for possible adjustment to the financial statements or disclosure is October 7, 2025, which is the date on which the financial statements were available to be issued.

3. Information Certified by Trustee and Custodian:

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and the supplemental schedule, that was prepared by or derived from information provided by the trustee and custodian and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from UMB, the former trustee, Hand Benefit & Trust Company the current trustee and TIAA, the custodian, that information provided to the Plan Administrator by the trustees and custodian related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and the supplemental schedule.

The following table presents the value of the assets in the Plan certified by the trustees and custodian.

As of December 31	2024	2023
Mutual Funds	\$ 17,556,894	\$ 14,598,711
Money Market	84,073	215,181
Pooled Separate Accounts	200,881	212,916
Annuity Contract	567,035	574,084
Fully Benefit-Responsive Investment Contract at Contract Value	1,784,236	1,825,822
Total Certified Plan Investments	20,193,119	17,426,714
Notes Receivable from Participants	187,718	157,449
Total Certified Plan Assets	\$ 20,380,837	\$ 17,584,163

The trustees and custodian also certified to the completeness and accuracy of \$1,915,623 and \$2,033,084 of net appreciation/(depreciation) in fair value of investments and \$360,044 and \$340,533 of interest and dividends related to the aforementioned Plan Assets for the years ended December 31, 2024 and 2023, respectively.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements:

Accounting principles generally accepted in the United States of America establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to the valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in inactive markets;
- c. Inputs other than quoted prices that are observable for the asset or liability;
- d. Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Money Market: Value is based on deposits plus interest

Non-Benefit Responsive Annuity Contract: Valued at the amounts Plan sponsors would receive if they were to withdraw or transfer their funds within the Plan prior to their maturity (Level 3 inputs).

Investments Measured at Net Asset Value:

- The fair values of accumulation units held by the Plan in certain CREF accounts are based on each account's daily net asset value ("NAV"). These accounts are not exchange traded. Data for NAVs are available daily to Plan administrators and client investors on TIAA's website, and provides sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings. Underlying holdings are primarily valued using market quotations or prices obtained from independent pricing sources. There are no unfunded commitments from participants in the Plan who invest in these accounts.
- The fair value of the Plan's interest in the TIAA Real Estate Account (a pooled separate account) is based on the fund's daily NAV. The unit value of the fund is calculated daily and available to the Plan Administrator and client investors on TIAA's website. Underlying holdings are primarily valued using independent appraisals or independent pricing sources. There are no unfunded commitments from participants in the Plan who invest in this account.

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

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements (continued):

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

December 31, 2024					
	Total	Level 1	Level 2	Level 3	
Mutual Funds	\$ 15,077,653	\$ 15,077,653	\$ -		\$ -
Money Market	84,073	84,073	-		-
Annuity Contract	567,035	-	-		567,035
Total	15,728,761	\$ -	\$ -		\$ 567,035
Investments Measured at Net Asset Value	2,680,122				
	\$ 18,408,883				

December 31, 2023					
	Total	Level 1	Level 2	Level 3	
Mutual Funds	\$ 12,392,881	\$ 12,392,881	\$ -		\$ -
Money Market	215,181	215,181	-		-
Annuity Contract	574,084	-	-		574,084
Total	13,182,146	\$ 12,608,062	\$ -		\$ 574,084
Investments Measured at Net Asset Value	2,418,746				
	\$ 15,600,892				

In accordance with the fair value measurement and disclosures guidance, the following table presents the category, fair value, redemption frequency, and redemption notice period for the Plan investments, the fair values of which are estimated using the NAV per share as of December 31:

	2024 Fair Value	2023 Fair Value	Redemption Frequency	Redemption Notice Period
CREF Variable Annuity Accounts:				
Equity Funds (a)	\$ 1,612,613	\$ 1,404,241	Daily	Daily
Fixed Income Funds (b)	187,987	193,040	Daily	Daily
Multi-Asset Fund (c)	596,696	504,505	Daily	Daily
Money Market Fund (d)	81,945	104,044	Daily	Daily
Total CREF Variable Annuity Accounts	2,479,241	2,205,830		
TIAA Real Estate Account (e)	200,881	212,916	Daily	Daily
Total	\$ 2,680,122	\$ 2,418,746		

- (a) Funds in this category invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return.
- (b) Funds in this category invest in various types of debt securities to achieve a long-term rate of return while preserving capital. These funds invest heavily in U.S. Government Bonds.
- (c) These funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return while giving special consideration to certain social criteria.
- (d) This fund invests in high quality, short-term instruments to achieve high current income and capital preservation. This account primarily invests in commercial paper, bank obligations, and U.S. Government issued securities that are classified as first-tier securities.
- (e) This fund invests in real estate properties, other real estate related investments, and securities. Underlying real estate holdings are valued principally using external appraisals. Underlying securities are generally priced using values obtained from independent pricing sources.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements (continued):

Level 3

Management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to the total net assets available for benefits. During 2024 and 2023, net purchases and issuances amounted to \$(2,418) and \$(17,385), respectively, and net transfers (out) amounted to \$(4,631) and \$(2,494), respectively.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs at December 31, 2024 and 2023.

December 31, 2024				
Instrument	Fair Value	Valuation Technique	Unobservable Inputs	Range of Significant Values
Annuity Contract	\$ 567,035	Accumulated cash contributions, interest credited, and transfers less any withdrawals and transfers	Risk-adjusted market rate	1% - 3%
December 31, 2023				
Instrument	Fair Value	Valuation Technique	Unobservable Inputs	Range of Significant Values
Annuity Contract	\$ 574,084	Accumulated cash contributions, interest credited, and transfers less any withdrawals and transfers	Risk-adjusted market rate	1% - 3%

5. TIAA Traditional Annuity:

The TIAA Traditional Annuity is a guaranteed fixed annuity contract available as an investment option to Plan participants. Each contract is fully and unconditionally guaranteed by TIAA. The Traditional Annuity is offered through a variety of contract types, including Retirement Annuities ("RA"), Group Retirement Annuities ("GRA"), Supplemental Retirement Annuities ("SRA"), and Group Supplemental Retirement Annuities ("GSRA"). The type of contract through which a participant invests in the TIAA Traditional Annuity determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for income upon retirement. The TIAA Traditional Annuity within SRA and GSRA contracts, as well as holdings reported in the Plan Loan Default Fund on the Statement of Net Assets, have no liquidity restrictions and are benefit responsive as contemplated by FASB ASC 962-325-35-5. The TIAA Traditional Annuity holdings within RA and GRA contracts have liquidity restrictions and are nonbenefit responsive.

Upon a distributable event, the participant surrenders the future accumulation benefits in exchange for a cash payout based on the contract value, demonstrating the contract value can be monetized when a distributable event occurs.

When participants choose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA's claims-paying ability. The TIAA Traditional Annuity also provides the potential for additional interest if declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1 for accumulating annuities, and January 1 for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

5. TIAA Traditional Annuity (continued):

The RA contract does not allow lump-sum cash withdrawals and transfers must be spread over 10 annual installments. With the GRA contracts, lump sum withdrawals are available within 120 days of termination of employment and are subject to a 2.50% surrender charge. All other withdrawals and transfers from RA and GRA contracts must be spread over 10 annual installments (five annual installments for withdrawals after termination of employment). The SRA and GSRA contracts provide for full participant-directed liquidity. When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the statement of changes in net assets available for benefits.

6. Related Party Transactions:

Certain Plan investments are managed by UMB, BPA and TIAA. Therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services and recordkeeping services amounted to \$54,220 and \$21,973 for the years ended December 31, 2024 and 2023, respectively.

7. Reconciliation to the Form 5500:

A reconciliation of net assets available for Plan benefits per the financial statements to the Form 5500 is as follows:

As of December 31	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 20,571,574	\$ 18,006,086
Adjustments:		
Company Contribution Receivable Additional	(14,986)	(421,923)
Participant Contribution Receivable	(61,563)	-
Net Assets Available for Benefits as Presented on Form 5500	\$ 20,495,025	\$ 17,584,163

The following is a reconciliation of total additions per the financial statements to the Form 5500:

For the Years Ended December 31	2024	2023
Total Additions per the Financial Statements	\$ 4,467,652	\$ 4,327,093
Adjustments:		
Participant Contribution Receivable - Ending	(61,563)	-
Company Contribution Receivable - Additional	(14,986)	(421,923)
Investment Income Adjustment per Form 5500	(5,000)	-
Total Additions as Presented on Form 5500	\$ 4,386,103	\$ 3,905,170

The following is a reconciliation of total deductions per the financial statements to the Form 5500:

For the Years Ended December 31	2024	2023
Total Deductions per the Financial Statements	\$ 1,902,164	\$ 1,344,778
Adjustments:		
Investment Income Adjustment per Form 5500	(5,000)	-
Total Deductions as Presented on Form 5500	\$ 1,897,164	\$ 1,344,778

**SUPPLEMENTARY
INFORMATION**

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

**SCHEDULE 1 - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, LINE 4I
PLAN NUMBER 001, PLAN EIN 06-1036715**

As of December 31, 2024	Shares/Units	Cost	Value
Mutual Funds:			
American Funds High Income Trust	20,061	** \$	195,794
* CREF Core Bond R1	650	**	85,332
* CREF Equity Index R1	942	**	475,113
* CREF Global Equities R1	952	**	323,566
* CREF Growth R1	941	**	484,432
* CREF Inflation-Linked Bond R1	1,241	**	102,655
* CREF Money Market R1	2,812	**	81,945
* CREF Social Choice R1	312	**	112,264
* CREF Stock R1	910	**	813,934
DFA Real Estate Securities I	1,180	**	47,451
Fidelity 500 Index Inst'L Prem	10,616	**	2,167,766
Fidelity Emg Mkts Idx Instl Pr	19,753	**	206,621
Fidelity Infl Protect Bd Index	6,495	**	57,744
Fidelity Int'L Index Instl Pre	2,321	**	110,339
* TIAA Access Core Bond Plus T4	13	**	516
* TIAA Access Equity Index T4	231	**	28,127
* TIAA Access Intl Equity T4	655	**	24,384
* TIAA Access Lfycle Rmt Inc T4	32	**	1,626
* TIAA Access Lg-Cap Gr T4	3	**	549
* TIAA Access Lg-Cap Val T4	418	**	31,248
* TIAA Access Lifecycle 2020 T4	5	**	271
* TIAA Access Lifecycle 2025 T4	256	**	15,341
* TIAA Access Lifecycle 2030 T4	83	**	5,189
* TIAA Access Lifecycle 2035 T4	134	**	9,029
* TIAA Access Lifecycle 2040 T4	756	**	55,107
* TIAA Access Lifecycle 2045 T4	387	**	28,496
* TIAA Access Lifecycle 2050 T4	294	**	21,763
* TIAA Access Lifecycle 2055 T4	50	**	3,757
* TIAA Access Lifecycle 2060 T4	208	**	10,984
* TIAA Access Mid-Cap Gr T4	1	**	121
* TIAA Access Mid-Cap Val T4	100	**	7,463
* TIAA Access Real Est Secs T4	235	**	12,017
* TIAA Access Sm-Cap Bl Idx T4	61	**	4,855
* TIAA Access Sm-Cap Eq	156	**	13,877
* TIAA Access Social Ch Eq T4	5	**	581
Vanguard Balanced Index Adm	15,218	**	737,768
Vanguard Commodity Strategy	177	**	4,491
Vanguard Dev Mkts Idx Adm	975	**	14,979
Vanguard Growth Index Admiral	7,929	**	1,674,745
Vanguard Mid-Cap Index Admiral	1,686	**	551,030
Vanguard Sh Term Invest Grade	883	**	9,107
Vanguard Small-Cap Index Adm	7,144	**	822,654
Vanguard Target Retirement 2020	8,830	**	233,806
Vanguard Target Retirement 2025	31,224	**	583,581
Vanguard Target Retirement 2030	9,335	**	353,602
Vanguard Target Retirement 2035	46,462	**	1,114,168
Vanguard Target Retirement 2040	25,577	**	1,105,437
Vanguard Target Retirement 2045	26,531	**	787,180
Vanguard Target Retirement 2050	23,538	**	1,173,153
Vanguard Target Retirement 2055	15,401	**	856,448

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

As of December 31, 2024	Shares/Units	Cost	Value
Mutual Funds (continued):			
Vanguard Target Retirement 2060	7,108	** \$	364,278
Vanguard Target Retirement 2065	4,510	**	151,628
Vanguard Target Retirement 2070	117	**	3,134
Vanguard Tgt Retirement Income	448	**	5,874
Vanguard Ttl Bd Mkt Indx Adm	55,383	**	525,034
Vanguard Ttl World Stock Index	7,321	**	304,480
Vanguard Value Index Admiral	9,692	**	640,060
			17,556,894
Money Market:			
Vanguard Federal Money Market	84,073	**	84,073
Pooled Separate Accounts:			
* TIAA Real Estate	436	**	200,881
Annuity Contract:			
* TIAA Traditional Non Benefit Responsive	N/A	**	567,035
Fully Benefit-Responsive Investment Contract:			
* TIAA Traditional Benefit Responsive	N/A	**	1,784,236
Notes Receivable from Participants:			
* Participant Loans, Varying Maturity Dates, Interest rates ranging from 4.25% to 10.50%	33 loans outstanding		187,718
			\$ 20,380,837

N/A Share data is not available

* Represents a party-in-interest as defined by ERISA

** Cost omitted for participant directed investments.

FINANCIAL REPORT
Audited
CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN
December 31, 2024

Audited for:

Plan Administrator and Participants
Cornerstone Family Healthcare 403(b) Plan

Audited by:
RBT CPAs, LLP
11 Racquet Road
Newburgh, NY 12550
(845) 567-9000

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

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LIMITED LIABILITY PARTNERSHIP
CERTIFIED PUBLIC ACCOUNTANTS BUSINESS DEVELOPMENT CONSULTANTS

INDEPENDENT AUDITOR'S REPORT

Plan Administrator and Participants
Cornerstone Family Healthcare 403(b) Plan
2570 Route 9W
Cornwall, NY 12518

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

We have performed audits of the financial statements of Cornerstone Family Healthcare 403(b) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 qualified institutions as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's 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 qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined meet the requirements of ERISA Section 103(a)(3)(C).

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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 — Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

RBT CPAS, LLP

Newburgh, NY
October 7, 2025

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

As of December 31	2024	2023
ASSETS		
Investments at Fair Value (Note 3):		
Mutual Funds	\$ 17,556,894	\$ 14,598,711
Money Market	84,073	215,181
Pooled Separate Accounts	200,881	212,916
Annuity Contract	567,035	574,084
Fully Benefit-Responsive Investment Contract at Contract Value (Note 5)	1,784,236	1,825,822
Total Investments	20,193,119	17,426,714
Receivables:		
Company Contributions Receivable	129,174	421,923
Participant Contributions Receivable	61,563	-
Notes Receivable from Participants	187,718	157,449
Net Assets Available for Benefits	\$ 20,571,574	\$ 18,006,086

See Notes to Financial Statements.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the Years Ended December 31	2024	2023
Additions to Net Assets Attributed to:		
Investment Income:		
Net Appreciation on Investments	\$ 1,915,623	\$ 2,033,084
Interest and Dividends	349,116	331,316
Total Investment Income	2,264,739	2,364,400
Contributions:		
Participants	1,613,113	1,481,340
Employer	506,695	421,923
Rollover Contributions	31,044	50,213
Total Contributions	2,150,852	1,953,476
Other Income:		
Interest on Notes Receivable from Participants	10,928	9,217
Other Income	41,133	-
Total Additions	4,467,652	4,327,093
Deductions from Net Assets Attributed to:		
Distributions	1,847,944	1,322,805
Administrative Expenses	54,220	21,973
Total Deductions	1,902,164	1,344,778
Net Increase In Net Assets	2,565,488	2,982,315
Net Assets Available for Benefits:		
Beginning	18,006,086	15,023,771
Ending	\$ 20,571,574	\$ 18,006,086

See Notes to Financial Statements.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

NOTES TO FINANCIAL STATEMENTS

1. Plan Description:

The following description of the Cornerstone Family Healthcare 403(b) Plan (the "Plan") is provided for general information only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Cornerstone Family Healthcare (the "Company"). The Plan, which was formed on January 1, 2009, is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). Only employees who are normally scheduled to work less than 20 hours a week are ineligible.

The Plan has implemented certain requirements of the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions.

Effective September 2024, the assets held by Security Benefits Corporation were transferred to Benefit Plans Administrators, Inc. ("BPAS").

Contributions

Each year, participants may contribute up to 100% of pre-tax annual compensation, not to exceed the Internal Revenue Service ("IRS") limit, as defined in the Plan agreement. The Plan includes an automatic contribution arrangement of 1% of pre-tax annual compensation that applies to new participants. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts in the form of a rollover from other plans. Participants direct the investment of their contributions into various investment options offered by the Plan. Participants must reach age 18 and complete one year of service to be eligible to receive an employer contribution.

The Employer may make discretionary matching contributions which are allocated to participants in accordance with the Plan document. In the years ended December 31, 2024 and 2023, the Company made matching contributions of \$506,695 and \$421,923, respectively.

The Employer may also make discretionary qualified non-elective contributions. During the years ended December 31, 2024 and 2023, the Employer did not make any discretionary qualified non-elective contributions.

Participant Accounts

Participant accounts are maintained for each Plan participant to reflect the participants' contributions and related employer contributions, an allocation of Plan earnings/(losses), and an allocation of administrative expenses. Allocations are based on each participant's account balance, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested accounts.

Notes Receivable from Participants

Participants may borrow from their fund account a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or fifty percent of their vested account balance. Loan terms range from one to five years, with the exception of loans for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The interest rate will be based on the rates available for similar loans from commercial lending institutions. The loan administrator periodically examines the rates such lenders are using. Once a loan is granted, the interest rate on that loan will not change. Principal and interest are paid ratably through payroll deductions.

Loans that are available to participants through TIAA and CREF are issued directly from the funds owned by TIAA and CREF and loan proceeds are not removed from the participant's account balance. However, a portion of the participant's TIAA Traditional Annuity account balance is reserved, or held in collateral, to cover the outstanding loan amount for the period of time the loan is outstanding. At December 31, 2024 and 2023, participants had outstanding Plan loan balances due to TIAA and CREF of \$24,085 and \$55,015, respectively.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

1. Plan Description (continued):

Vesting

A participant is 100% vested in their contributions including allocated earnings thereon at all times. Vesting in employer matching contributions is based on years of continuous service. The Plan's vesting terms for employer contributions are as follows:

<u>Years of Vesting Service</u>	<u>Vested Percentage</u>
One	25%
Two	50%
Three	75%
Four	100%

Distributions

Upon termination of service due to retirement or death, a participant receives a lump-sum amount equal to the value of the participant's vested interest in his or her account. Active participants may withdraw any part of their vested account that resulted from rollover contributions. Participants who have attained age 59 1/2 may withdraw any part of their vested account. Hardship withdrawals are also permitted.

Forfeitures

Forfeitures in the amount of \$1,392 and \$0 were used to reduce Company matching contributions during 2024 and 2023, respectively. Forfeiture balances amounted to \$24,025 and \$21,539 as of December 31, 2024 and 2023.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Administration

The Plan is administered by the Company, which is the "Plan Sponsor". Security Benefits Corporation is the former recordkeeper of the Plan and BPAS is the new recordkeeper of the Plan. UMB Bank is the former trustee of the Plan and Hand Benefit & Trust Company is the current trustee of the Plan. TIAA and CREF ("TIAA") is the custodian of the Plan.

2. Summary of Significant Accounting Policies:

Basis of Accounting

The Plan uses the accrual method of accounting which recognizes income when it is earned and expenses as they are incurred.

Pervasiveness of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation/(depreciation) includes the Plan's gains and losses on investments sold during the year and held at year-end.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance. Any accrued but unpaid interest is included in the balance. Delinquent loans are treated as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

All expenses of maintaining the Plan, to the extent that the Company does not pay such expenses, are paid by the Plan. Participant loan setup fees and distribution fees are deducted from the proceeds paid to the initiating participants.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

2. Summary of Significant Accounting Policies (continued):

Risks and Uncertainties

The Plan utilizes various investment instruments which are exposed to various risks, such as interest rate, credit and overall market volatility. Due to the level of risk associated with certain investment securities, it is 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 financial statements.

The Plan's investments are not insured or protected by the Plan's trustee. Accordingly, the Plan is subject to the normal investment risks associated with money market funds, mutual funds, stocks, bonds and other similar types of investments.

Income Taxes

The Plan adopted a pre-approved plan sponsored by BPAS. The plan has received an opinion letter from the IRS as to the plan's qualified status. The plan opinion letter has been relied upon by this Plan. The Plan Administrator believes the Plan is designed and is operating in compliance with the applicable provisions of the Internal Revenue Code ("IRC")

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination. The Plan Administrator has analyzed the tax positions taken by the Plan and concluded that, as of December 31, 2024, there were no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2021.

Subsequent Events

The date to which events occurring after December 31, 2024, the date of the most recent statement of net assets available for benefits, have been evaluated for possible adjustment to the financial statements or disclosure is October 7, 2025, which is the date on which the financial statements were available to be issued.

3. Information Certified by Trustee and Custodian:

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and the supplemental schedule, that was prepared by or derived from information provided by the trustee and custodian and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from UMB, the former trustee, Hand Benefit & Trust Company the current trustee and TIAA, the custodian, that information provided to the Plan Administrator by the trustees and custodian related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and the supplemental schedule.

The following table presents the value of the assets in the Plan certified by the trustees and custodian.

As of December 31	2024	2023
Mutual Funds	\$ 17,556,894	\$ 14,598,711
Money Market	84,073	215,181
Pooled Separate Accounts	200,881	212,916
Annuity Contract	567,035	574,084
Fully Benefit-Responsive Investment Contract at Contract Value	1,784,236	1,825,822
Total Certified Plan Investments	20,193,119	17,426,714
Notes Receivable from Participants	187,718	157,449
Total Certified Plan Assets	\$ 20,380,837	\$ 17,584,163

The trustees and custodian also certified to the completeness and accuracy of \$1,915,623 and \$2,033,084 of net appreciation/(depreciation) in fair value of investments and \$360,044 and \$340,533 of interest and dividends related to the aforementioned Plan Assets for the years ended December 31, 2024 and 2023, respectively.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements:

Accounting principles generally accepted in the United States of America establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to the valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in inactive markets;
- c. Inputs other than quoted prices that are observable for the asset or liability;
- d. Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

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

Money Market: Value is based on deposits plus interest

Non-Benefit Responsive Annuity Contract: Valued at the amounts Plan sponsors would receive if they were to withdraw or transfer their funds within the Plan prior to their maturity (Level 3 inputs).

Investments Measured at Net Asset Value:

- The fair values of accumulation units held by the Plan in certain CREF accounts are based on each account's daily net asset value ("NAV"). These accounts are not exchange traded. Data for NAVs are available daily to Plan administrators and client investors on TIAA's website, and provides sufficient corroborative evidence to ascertain the relationship between each fund's NAV and the values of individual underlying holdings. Underlying holdings are primarily valued using market quotations or prices obtained from independent pricing sources. There are no unfunded commitments from participants in the Plan who invest in these accounts.
- The fair value of the Plan's interest in the TIAA Real Estate Account (a pooled separate account) is based on the fund's daily NAV. The unit value of the fund is calculated daily and available to the Plan Administrator and client investors on TIAA's website. Underlying holdings are primarily valued using independent appraisals or independent pricing sources. There are no unfunded commitments from participants in the Plan who invest in this account.

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

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements (continued):

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

December 31, 2024					
	Total	Level 1	Level 2	Level 3	
Mutual Funds	\$ 15,077,653	\$ 15,077,653	\$ -		\$ -
Money Market	84,073	84,073	-		-
Annuity Contract	567,035	-	-		567,035
Total	15,728,761	\$ -	\$ -		\$ 567,035
Investments Measured at Net Asset Value	2,680,122				
	\$ 18,408,883				

December 31, 2023					
	Total	Level 1	Level 2	Level 3	
Mutual Funds	\$ 12,392,881	\$ 12,392,881	\$ -		\$ -
Money Market	215,181	215,181	-		-
Annuity Contract	574,084	-	-		574,084
Total	13,182,146	\$ 12,608,062	\$ -		\$ 574,084
Investments Measured at Net Asset Value	2,418,746				
	\$ 15,600,892				

In accordance with the fair value measurement and disclosures guidance, the following table presents the category, fair value, redemption frequency, and redemption notice period for the Plan investments, the fair values of which are estimated using the NAV per share as of December 31:

	2024 Fair Value	2023 Fair Value	Redemption Frequency	Redemption Notice Period
CREF Variable Annuity Accounts:				
Equity Funds (a)	\$ 1,612,613	\$ 1,404,241	Daily	Daily
Fixed Income Funds (b)	187,987	193,040	Daily	Daily
Multi-Asset Fund (c)	596,696	504,505	Daily	Daily
Money Market Fund (d)	81,945	104,044	Daily	Daily
Total CREF Variable Annuity Accounts	2,479,241	2,205,830		
TIAA Real Estate Account (e)	200,881	212,916	Daily	Daily
Total	\$ 2,680,122	\$ 2,418,746		

- (a) Funds in this category invest in a diversified portfolio of domestic and/or foreign stocks to achieve a long-term rate of return.
- (b) Funds in this category invest in various types of debt securities to achieve a long-term rate of return while preserving capital. These funds invest heavily in U.S. Government Bonds.
- (c) These funds invest in domestic and foreign equities and in fixed income securities to achieve a long-term rate of return while giving special consideration to certain social criteria.
- (d) This fund invests in high quality, short-term instruments to achieve high current income and capital preservation. This account primarily invests in commercial paper, bank obligations, and U.S. Government issued securities that are classified as first-tier securities.
- (e) This fund invests in real estate properties, other real estate related investments, and securities. Underlying real estate holdings are valued principally using external appraisals. Underlying securities are generally priced using values obtained from independent pricing sources.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

4. Fair Value Measurements (continued):

Level 3

Management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to the total net assets available for benefits. During 2024 and 2023, net purchases and issuances amounted to \$(2,418) and \$(17,385), respectively, and net transfers (out) amounted to \$(4,631) and \$(2,494), respectively.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments, and the significant unobservable inputs and the ranges of values for those inputs at December 31, 2024 and 2023.

December 31, 2024				
Instrument	Fair Value	Valuation Technique	Unobservable Inputs	Range of Significant Values
Annuity Contract	\$ 567,035	Accumulated cash contributions, interest credited, and transfers less any withdrawals and transfers	Risk-adjusted market rate	1% - 3%
December 31, 2023				
Instrument	Fair Value	Valuation Technique	Unobservable Inputs	Range of Significant Values
Annuity Contract	\$ 574,084	Accumulated cash contributions, interest credited, and transfers less any withdrawals and transfers	Risk-adjusted market rate	1% - 3%

5. TIAA Traditional Annuity:

The TIAA Traditional Annuity is a guaranteed fixed annuity contract available as an investment option to Plan participants. Each contract is fully and unconditionally guaranteed by TIAA. The Traditional Annuity is offered through a variety of contract types, including Retirement Annuities ("RA"), Group Retirement Annuities ("GRA"), Supplemental Retirement Annuities ("SRA"), and Group Supplemental Retirement Annuities ("GSRA"). The type of contract through which a participant invests in the TIAA Traditional Annuity determines the applicability of certain account features, such as the guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for income upon retirement. The TIAA Traditional Annuity within SRA and GSRA contracts, as well as holdings reported in the Plan Loan Default Fund on the Statement of Net Assets, have no liquidity restrictions and are benefit responsive as contemplated by FASB ASC 962-325-35-5. The TIAA Traditional Annuity holdings within RA and GRA contracts have liquidity restrictions and are nonbenefit responsive.

Upon a distributable event, the participant surrenders the future accumulation benefits in exchange for a cash payout based on the contract value, demonstrating the contract value can be monetized when a distributable event occurs.

When participants choose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchase a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal, plus a specified minimum rate of interest, is guaranteed by TIAA's claims-paying ability. The TIAA Traditional Annuity also provides the potential for additional interest if declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1 for accumulating annuities, and January 1 for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate.

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

5. TIAA Traditional Annuity (continued):

The RA contract does not allow lump-sum cash withdrawals and transfers must be spread over 10 annual installments. With the GRA contracts, lump sum withdrawals are available within 120 days of termination of employment and are subject to a 2.50% surrender charge. All other withdrawals and transfers from RA and GRA contracts must be spread over 10 annual installments (five annual installments for withdrawals after termination of employment). The SRA and GSRA contracts provide for full participant-directed liquidity. When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the statement of changes in net assets available for benefits.

6. Related Party Transactions:

Certain Plan investments are managed by UMB, BPA and TIAA. Therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services and recordkeeping services amounted to \$54,220 and \$21,973 for the years ended December 31, 2024 and 2023, respectively.

7. Reconciliation to the Form 5500:

A reconciliation of net assets available for Plan benefits per the financial statements to the Form 5500 is as follows:

As of December 31	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 20,571,574	\$ 18,006,086
Adjustments:		
Company Contribution Receivable Additional	(14,986)	(421,923)
Participant Contribution Receivable	(61,563)	-
Net Assets Available for Benefits as Presented on Form 5500	\$ 20,495,025	\$ 17,584,163

The following is a reconciliation of total additions per the financial statements to the Form 5500:

For the Years Ended December 31	2024	2023
Total Additions per the Financial Statements	\$ 4,467,652	\$ 4,327,093
Adjustments:		
Participant Contribution Receivable - Ending	(61,563)	-
Company Contribution Receivable - Additional	(14,986)	(421,923)
Investment Income Adjustment per Form 5500	(5,000)	-
Total Additions as Presented on Form 5500	\$ 4,386,103	\$ 3,905,170

The following is a reconciliation of total deductions per the financial statements to the Form 5500:

For the Years Ended December 31	2024	2023
Total Deductions per the Financial Statements	\$ 1,902,164	\$ 1,344,778
Adjustments:		
Investment Income Adjustment per Form 5500	(5,000)	-
Total Deductions as Presented on Form 5500	\$ 1,897,164	\$ 1,344,778

**SUPPLEMENTARY
INFORMATION**

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

**SCHEDULE 1 - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, LINE 4I
PLAN NUMBER 001, PLAN EIN 06-1036715**

As of December 31, 2024	Shares/Units	Cost	Value
Mutual Funds:			
American Funds High Income Trust	20,061	** \$	195,794
* CREF Core Bond R1	650	**	85,332
* CREF Equity Index R1	942	**	475,113
* CREF Global Equities R1	952	**	323,566
* CREF Growth R1	941	**	484,432
* CREF Inflation-Linked Bond R1	1,241	**	102,655
* CREF Money Market R1	2,812	**	81,945
* CREF Social Choice R1	312	**	112,264
* CREF Stock R1	910	**	813,934
DFA Real Estate Securities I	1,180	**	47,451
Fidelity 500 Index Inst'L Prem	10,616	**	2,167,766
Fidelity Emg Mkts Idx Instl Pr	19,753	**	206,621
Fidelity Infl Protect Bd Index	6,495	**	57,744
Fidelity Int'L Index Instl Pre	2,321	**	110,339
* TIAA Access Core Bond Plus T4	13	**	516
* TIAA Access Equity Index T4	231	**	28,127
* TIAA Access Intl Equity T4	655	**	24,384
* TIAA Access Lfycle Rmt Inc T4	32	**	1,626
* TIAA Access Lg-Cap Gr T4	3	**	549
* TIAA Access Lg-Cap Val T4	418	**	31,248
* TIAA Access Lifecycle 2020 T4	5	**	271
* TIAA Access Lifecycle 2025 T4	256	**	15,341
* TIAA Access Lifecycle 2030 T4	83	**	5,189
* TIAA Access Lifecycle 2035 T4	134	**	9,029
* TIAA Access Lifecycle 2040 T4	756	**	55,107
* TIAA Access Lifecycle 2045 T4	387	**	28,496
* TIAA Access Lifecycle 2050 T4	294	**	21,763
* TIAA Access Lifecycle 2055 T4	50	**	3,757
* TIAA Access Lifecycle 2060 T4	208	**	10,984
* TIAA Access Mid-Cap Gr T4	1	**	121
* TIAA Access Mid-Cap Val T4	100	**	7,463
* TIAA Access Real Est Secs T4	235	**	12,017
* TIAA Access Sm-Cap Bl Idx T4	61	**	4,855
* TIAA Access Sm-Cap Eq	156	**	13,877
* TIAA Access Social Ch Eq T4	5	**	581
Vanguard Balanced Index Adm	15,218	**	737,768
Vanguard Commodity Strategy	177	**	4,491
Vanguard Dev Mkts Idx Adm	975	**	14,979
Vanguard Growth Index Admiral	7,929	**	1,674,745
Vanguard Mid-Cap Index Admiral	1,686	**	551,030
Vanguard Sh Term Invest Grade	883	**	9,107
Vanguard Small-Cap Index Adm	7,144	**	822,654
Vanguard Target Retirement 2020	8,830	**	233,806
Vanguard Target Retirement 2025	31,224	**	583,581
Vanguard Target Retirement 2030	9,335	**	353,602
Vanguard Target Retirement 2035	46,462	**	1,114,168
Vanguard Target Retirement 2040	25,577	**	1,105,437
Vanguard Target Retirement 2045	26,531	**	787,180
Vanguard Target Retirement 2050	23,538	**	1,173,153
Vanguard Target Retirement 2055	15,401	**	856,448

CORNERSTONE FAMILY HEALTHCARE 403(B) PLAN

As of December 31, 2024	Shares/Units	Cost	Value
Mutual Funds (continued):			
Vanguard Target Retirement 2060	7,108	** \$	364,278
Vanguard Target Retirement 2065	4,510	**	151,628
Vanguard Target Retirement 2070	117	**	3,134
Vanguard Tgt Retirement Income	448	**	5,874
Vanguard Ttl Bd Mkt Indx Adm	55,383	**	525,034
Vanguard Ttl World Stock Index	7,321	**	304,480
Vanguard Value Index Admiral	9,692	**	640,060
			17,556,894
Money Market:			
Vanguard Federal Money Market	84,073	**	84,073
Pooled Separate Accounts:			
* TIAA Real Estate	436	**	200,881
Annuity Contract:			
* TIAA Traditional Non Benefit Responsive	N/A	**	567,035
Fully Benefit-Responsive Investment Contract:			
* TIAA Traditional Benefit Responsive	N/A	**	1,784,236
Notes Receivable from Participants:			
* Participant Loans, Varying Maturity Dates, Interest rates ranging from 4.25% to 10.50%	33 loans outstanding		187,718
			\$ 20,380,837

N/A Share data is not available

* Represents a party-in-interest as defined by ERISA

** Cost omitted for participant directed investments.