

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/2014
2a Plan sponsor's name (employer, if for a single-employer plan): RETRIEVER MEDICAL DENTAL PAYMENT
2b Employer Identification Number (EIN): 81-5161611
2c Plan Sponsor's telephone number: 609-846-4938
2d Business code (see instructions): 541990

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	332
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)	286
	6a(2)	282
	6b	0
	6c	63
	6d	345
	6e	0
	6f	345
	6g(1)	234
	6g(2)	245
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

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

JOHN HANCOCK FUNDS, LLC

601 CONGRESS STREET, 9145
BOSTON, MA 02210

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

NUVEEN INVESTMENTS

333 W. WACKER DR
CHICAGO, IL 60606

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

VANGUARD

455 DEVON PARK DRIVE
WAYNE, PA 19087

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

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

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

THE DAVID J YVARS GROUP

20-0753496

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 21 49 50 64 99	INVESTMENT/FINANCIAL ADVI	40879	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

ADP, INC.

13-3036745

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 50 15 64	RECORD KEEPER	6918	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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 RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 RETRIEVER MEDICAL DENTAL PAYMENT	D Employer Identification Number (EIN) 81-5161611

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)	
(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)	221900
(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)	8972285
(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	9178074	12019039
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	9178074	12019039

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)	611015	
(B) Participants.....	2a(1)(B)	1980378	
(C) Others (including rollovers).....	2a(1)(C)	767368	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3358761
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	15504	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		15504
(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)	387495	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(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)		1046250
c Other income	2c		24228
d Total income. Add all income amounts in column (b) and enter total	2d		4832238

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1918228	
(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)		1918228
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		25247
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	6918	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	40880	
(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)		47798
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1991273

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2840965
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) 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: PRICEWATERHOUSECOOPERS LLP

(2) EIN: 13-4008324

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 _____.

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

A Name of plan <u>RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>RETRIEVER MEDICAL DENTAL PAYMENT</u>	D Employer Identification Number (EIN) <u>81-5161611</u>	

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

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

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 57-1198022

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

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

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

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

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

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

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

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

Part III	Amendments
-----------------	-------------------

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 10 / 06 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704162A.



The PwC audit

For when trust matters

Retriever Medical Dental Payments 401(K)

Profit Sharing Plan

Audit Results

Report to the Board of Directors and
Plan Management/Administrator

October 15, 2025

CONFIDENTIAL

This report and the information that it contains is intended solely for the information and use of those charged with governance and, if appropriate, management, and is not intended to be, and should not be used by anyone other than these specified parties.

The PwC Audit

For when trust matters

October 15, 2025

Dear Members of the Board of Directors & Management of Retriever Medical Dental Payments 401(K) Profit Sharing Plan:

We are pleased to submit our Report to the Board of Directors & Management related to the results of our 2024 audit of Retriever Medical Dental Payments 401(K) Profit Sharing Plan (the "Plan"). Our report includes a summary of the results of our audit work and other required communications. We've also taken the opportunity to highlight how our technology and people-driven approach is delivering enhanced quality and other key benefits like greater customization, time-savings and insights from the audit.

If you have any questions or wish to discuss any other matters prior to our meeting, please do not hesitate to contact me at +1 717-578-1762 or cristina.m.martinez@pwc.com.

Very truly yours,



Cristina Martinez
Engagement Leader

What's inside

- 1 Highlights
- 2 Our approach
- 3 Audit results
- 4 Other required communications
- 5 Appendices



Highlights

Highlights

Significant changes to audit plan

There were no significant changes to our planned audit strategy or to the significant risks identified during planning procedures.

Audit findings

- The form and content of the information included in the financial statements and supplemental schedules appear to be in compliance with Department of Labor's ("DOL") Rules and Regulations.
- We expect to issue our unqualified opinion on the Plan's financial statements.
- There were no significant findings impacting our audit. Refer to one control recommendation related to service organizations as described on slide 11.
- There were no misstatements identified by us as a result of our audit.



Our approach

Audit objectives

Our primary objectives are to:

- Perform an audit of the plan which is subject ERISA pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DoL) Rules and Regulations for Reporting and Disclosure under ERISA to obtain reasonable assurance that the Plan's financial statements are prepared in accordance with accounting principles generally accepted in the United States of America and are free from material misstatement whether caused by error or fraud, except as permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided 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 DoL's Rules and Regulations for Reporting and Disclosure under ERISA, and
- Render an opinion on the ERISA plan financial statements as of December 31, 2024 and for the year then ended.
- Perform procedures to evaluate whether the form and content, other than the information agreed to or derived from the certified investment information, of the ERISA-required supplemental schedules, if applicable, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- Our audit does not relieve management of its responsibilities with regard to the financial statements and ERISA-required supplemental schedules as described in AU-C 703, Forming an Opinion and Reporting on Financial Statements of Employee Benefit Plans subject to ERISA.
- Prior to dating our report, management is responsible for providing to us a draft of the Plan's Form 5500 that is substantially complete. GAAS requires us to obtain and read the draft Form 5500 to identify material inconsistencies, if any, with the audited financial statements before we date our report.



Our audit deliverables

ERISA Section 103(a)(3)(C) audit report

Our shared responsibility for independence

Compliance with the auditor independence rules continues to be a shared responsibility between a plan’s management and its independent auditor.

This shared responsibility includes monitoring certain areas to satisfy, as applicable, the independence requirements of the AICPA. For example:

- It is important for management to notify PwC in advance of the effective date, of changes in circumstances that may affect the population of potential entities with respect to which independence requirements apply (e.g. acquisitions/divestitures/equity investments or other transactions), as well as changes leading to new officers, directors, or beneficial owners not previously identified.
- If PwC is providing impermissible non-audit services to, or has other prohibited relationships with, an entity with respect to which independence requirements will apply (e.g., a prospective new affiliate pursuant to a merger or acquisition or the appointment of a new director), such services and/or relationships will need to be identified and evaluated prior to the effective date when independence requirements will apply (e.g. the effective date of the transaction) and actions will most likely be needed to cease or restructure the impermissible services and/or relationships.

- If a PwC partner or staff member is seeking or discussing potential employment or association with an audit client, this can have independence implications such that the individual would have to be removed from the engagement if providing any services to the client.

We need to proactively work together with management to avoid relationships that might jeopardize our independence - that is our view and the expectation of our stakeholders.

The following PwC and management working practices have been discussed with management to support this communication on a timely basis such that PwC has sufficient time to complete the necessary independence assessment.

Inside our independence processes:

Independence is the cornerstone of our profession. We’re investing in our people and technology to ensure compliance with these rules through the following:

- **Continuous monitoring and training**
 - Required independence training for all partners and staff
 - Global tracking of Authorizations for Services (AFS) through Salesforce
 - Global use of an independence monitoring system for personal affiliations used by all partners and staff
- **Tech-enabled compliance:** Independence confirmation system that automatically generates and sends confirmations to US partners and staff at the commencement of their work on an engagement

In signing the engagement letter, the Company agrees to inform PwC periodically about the identity of each affiliate/beneficial owner and to **notify PwC in advance regarding any expected addition or removal of an affiliate/beneficial owner.**

Actions	PwC	Management
Inquire of the Audit Committee, CFO, CEO, Controller, and/or internal legal counsel as to any new or expected new affiliates, beneficial owners with significant influence, or new or expected new officers, directors, or significant shareholders.	X	
Hold meetings with those charged with governance or equivalent to discuss any upcoming deals and review ongoing independence assessments	X	
Include a procedure on the acquisition pre-closing checklist to inform PwC of any new acquisitions.		X

Scoping and materiality overview

Our audit strategy is based on a top-down, risk-based audit approach. Fundamental to our audit approach is an understanding of

The size and complexity of the plan and its environment

The design and implementation of entity-level controls (ELCs) and information technology general controls (ITGCs)

Management's process for evaluating internal control over financial reporting.

We identify significant accounts and disclosures and relevant assertions considering quantitative and qualitative factors, based on whether there is a reasonable possibility the account could contain a misstatement that, individually or when aggregated with others, could have a material effect on the financial statements.

We determine the materiality level for the Plan's financial statements as a whole for purposes of (1) identifying and assessing risks of material misstatement and (2) for determining the nature, timing and extent of audit procedures.

We consider quantitative and qualitative factors, as well as metrics used by the users of the financial statements. Materiality was determined based on net assets.

Considerations for scoping accounts or disclosures include:

- Size and composition of the account;
- Susceptibility to misstatement due to errors or fraud;
- Volume of activity, complexity and homogeneity;
- Nature of the account or disclosure;
- Changes from prior period in account or disclosure characteristics;
- Accounting and reporting complexities;
- Exposure to losses in the account;
- Possibility of significant contingent liabilities;
- Existence of related-party transactions;
- Complexity, subjectivity and/or uncertainty related to accounting estimates

3

Audit results

Audit risks and results

Significant risk

Risk of management override of controls

Related accounts

Pervasive – all accounts and assertions

Planned audit response

- The significant risk identified for the audit of the Plan is the risk of fraud related to management override of controls, which is a presumed significant risk on all audit engagements. Our audit is designed to focus on significant accounts, within the scope of the audit, and activities in order to reduce to an acceptably low level the risk that material misstatements in the Plan's financial statements have occurred and have not been detected. To address the significant risk of management override of controls, the engagement team performed testing over manual journal entries, as well as performed an element of unpredictable audit procedures during the course of the audit. In addition, the engagement team also performed required fraud inquiries with selected members of management and at the primary service provider Ascensus.
- We did not identify any potential or known material fraud or errors as a result of these procedures.

Fraud and related-party items for discussion:

We are required to make certain inquiries of the test related to fraud risks. In addition, as part of our overall response to fraud risk, we incorporate unpredictability into our audit by modifying the nature, timing, and extent of our procedures.

Fraud items for discussion:

- Programs and controls in place to mitigate the risk of fraud and error
- Specific concerns about the risk of error or fraud
- Any actual, alleged or suspected fraud
- Oversight of the Company's assessment of fraud risks and mitigating controls
- Significant unusual transactions
- Understanding of the Company's relationships and transactions with related parties
- Concerns regarding related-party relationships and transactions
- Violations or possible violations of law



Control Deficiencies

Final conclusion on severity of deficiency	Specific account(s) or disclosure(s) impacted	Description of the control deficiency	Remediated as of, or prior to year-end (Yes/No)
Service Organization Control Deficiencies	Various	The service organizations listed below have reported control deficiencies within their organizations that impact the overall operation of their organizations which could impact their ability to service the Plan	ADP GETS: Yes – the service organization auditor issued an unmodified opinion for the period under audit and noted certain compensating controls that limit the impact of such deficiencies. ADP Autopay: Yes – the service organization auditor issued an unmodified opinion for the period under audit and noted certain compensating controls that limit the impact of such deficiencies

Service organizations:

- **ADP GETS**
- **ADP Autopay**

Recommendation:

Management should continue to assess the control reports provided by the service organizations for any deficiencies in controls to ensure they are sufficiently remediated and addressed. Management should also continue to assess the impact of such deficiencies on the Plan's operations.

Use of GenAI in the Audit

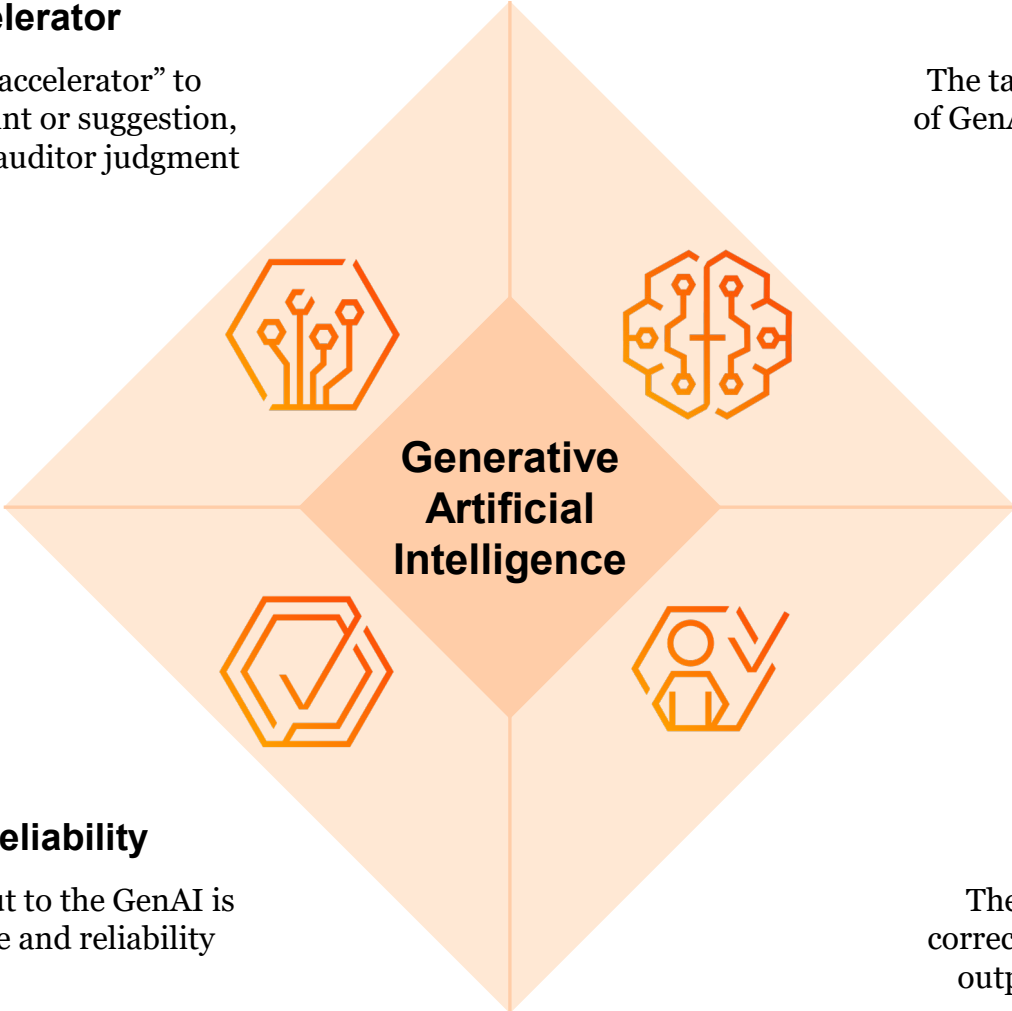
Harness the power of generative artificial intelligence (GenAI)

Technology Accelerator

GenAI is used as an “accelerator” to provide a starting point or suggestion, but does not replace auditor judgment

Appropriate Alignment

The tasks performed with the assistance of GenAI are appropriately aligned to the capabilities of the technology



Relevance and Reliability

The information input to the GenAI is assessed for relevance and reliability

Human Quality Review

The user is responsible for reviewing, correcting and building upon the GenAI output for completeness and accuracy

Types of GenAI technologies and solutions available for engagement teams to use during the audit:

- ChatPwC
- M365 Copilot
- ChatNational

Other required communications



Other required communications

Matter to report	No	Yes	Comments
Independence	✓		In accordance with the AICPA's Code of Professional Conduct, we are required to communicate a breach of external independence requirements to you as soon as possible or in line with a communication protocol that is confirmed in writing. There were no independence matters that occurred or were identified subsequent to our most recent communication.
Fraud	✓		We did not identify any potential or known fraud.
Non-compliance with laws and regulations and illegal acts	✓		We are not aware of any instances of non-compliance with laws and regulations.
Related Parties	✓		After evaluating the plan's identification of, accounting for, and disclosure of its relationships and transactions with related parties, we have identified no significant findings or issues arising during the audit in connection with the plan's related parties.
Quality of the plan's financial reporting	✓		<p>We have considered the qualitative aspects of the plan's significant accounting policies and practices and we identified no reportable matters.</p> <p>We have evaluated whether the difference between (1) estimates best supported by the audit evidence and (2) estimates included in the financial statements, which are individually reasonable, indicate a possible bias on the part of the plan's management. We did not identify any areas of possible bias.</p> <p>We have performed an evaluation of whether the presentation of the financial statements and the related disclosures are in conformity with the applicable financial reporting framework, including our consideration of the form, arrangement, and content of the financial statements (including the accompanying notes). We did not identify any instances of non conformity.</p>
Alternative accounting treatments	✓		We did not identify any alternative treatments permissible under US GAAP for accounting policies and practices related to material items, including recognition, measurement, and presentation and disclosure.

Other required communications

Matter to report	No	Yes	Comments
Material uncertainties related to events and conditions (specifically going concern)	✓		There were no conditions and events that we identified that indicate that there is substantial doubt about the Plan's ability to continue as a going concern.
Other information in documents containing audited financial statements	✓		<p>Effective for AICPA-standards audits for entities with fiscal years ending on or after December 15, 2021, AICPA Auditing Standards Board Statement on Auditing Standards No. 137 (SAS 137) requires that we communicate to you our responsibility with respect to other information, the procedures performed related to the other information, and the results. These standards require that we read other information, whether financial or nonfinancial, included in the Company's annual report and consider whether a material inconsistency exists between the other information and the financial statements and to remain alert for indications that</p> <ul style="list-style-type: none"><li data-bbox="690 768 2397 801">• A material inconsistency exists between the other information and the auditor's knowledge obtained in the audit, and/or<li data-bbox="690 815 1931 848">• A material misstatement of fact exists or the other information is otherwise misleading. <p>We assume no obligation to perform procedures to corroborate such other information as part of our audit. We are not aware of other information subject to those requirements.</p>

Other required communications

Matter to report	No	Yes	Comments
Disagreements with management	✓		There were no disagreements with management.
Consultation with other accountants	✓		We are not aware of any consultations management has had with other accountants about significant accounting or auditing matters.
Difficulties encountered during the audit	✓		There were no significant difficulties encountered during the audit.
Difficult or contentious matters	✓		There were no difficult or contentious matters for which we consulted outside the engagement team and we reasonably determined are significant and relevant to those charged with governance regarding the responsibility to oversee the financial reporting process.
Other material written communications	✓		Appendix III includes a copy of management's representation letter.
Considerations relating to the Form 5500 filing		✓	AU-C 703 requires that we read the draft Form 5500 in order to identify material inconsistencies, if any, with the audited ERISA plan financial statements. If, on reading the draft Form 5500, we identify a material inconsistency, we will need to determine whether the audited financial statements or the draft Form 5500 needs to be revised.
Other matters	✓		There were no other matters arising from the audit that are significant and relevant to the oversight of the company's financial reporting process.
PwC Audit Quality Report		✓	Our Audit Quality Report shares how our culture, values, people and processes come together to help us achieve our audit quality objectives. Our Audit Quality Report is included as Appendix IV.

5

Appendices

Engagement letter (executed) I

Audit report II

Management representation letter draft III

Audit quality report IV

Glossary V

Appendices

Engagement letter (executed)



August 26, 2025

Susan Andrise
Chief Financial Officer
&
Jamie Heinze
Chief Human Resources Officer

Retriever Medical Dental Payments, LLC
115 East Stevens Avenue
Valhalla, New York 10595

Dear Ms. Andrise and Ms. Heinze:

The purpose of this letter is to confirm our understanding of the terms of PricewaterhouseCoopers LLP's ("PwC," "our," "us," or "we") engagement as independent accountants of Retriever Medical Dental Payments 401(k) Profit Sharing Plan (the "Plan," "you," or "your").

Services and related report

We will perform an ERISA Section 103(a)(3)(C) audit of the financial statements of the Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as listed in Appendix A.

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

Upon completion of our audit, we will provide you with our written ERISA Section 103(a)(3)(C) audit report on the financial statements referred to above. We will report on whether the amounts and disclosures in the financial statements, other than those agreed to or derived from the certified investment information, are presented fairly in accordance with accounting principles generally accepted in the United States of America and whether the certified investment information in the financial statements agrees to or is derived from the information certified by a qualified institution(s).

Our audit and related report also will address whether the form and content of the supplemental schedules required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("ERISA-required supplemental schedules"), as applicable, other than the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and whether the certified investment information in the supplemental schedules agrees to, or is derived from, the information prepared and certified by a qualified institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). The ERISA-required supplemental schedules are presented for the purpose of additional analysis and are not a required part of the financial statements, but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.



Circumstances may arise in which our ERISA Section 103(a)(3)(C) report may differ from its expected form and content based on the results of our ERISA Section 103(a)(3)(C) audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion or add additional paragraphs to our audit report. If, for any reason relating to the affairs or management of the Plan, we are unable to complete the audit, we may decline to issue a report as a result of this engagement.

As part of this engagement and as is customary in our role as auditor, we may provide various types of insights—whether oral, written, or visual.

Our responsibilities and limitations

We will conduct our audit in accordance with auditing standards generally accepted in the United States of America ("US GAAS"). For an ERISA Section 103(a)(3)(C) audit, the audit will not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America. Accordingly, the objective of the 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 have been informed by you that Reliance Trust Company holds the investment assets for the Plan and that they are a qualified institution(s) from whom you will obtain a certification of investment information.

The information included in the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, will be subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures in accordance with US GAAS.

We will design our audit to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error. Reasonable assurance is a high level of assurance but is not absolute assurance and is therefore not a guarantee that an audit conducted in accordance with US 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.

Absolute assurance is not attainable because there are inherent limitations of an audit that result in most of the audit evidence, on which we draw conclusions and base our opinion, being persuasive rather than conclusive and due to the characteristics of fraud. Our audit will not include a detailed audit of transactions, such as would be necessary to identify errors or fraud that did not cause a material misstatement of the financial statements or other illegal acts having an indirect or immaterial financial statement impact. It is important to recognize that there are inherent limitations in the auditing process. An audit is based on the concept of selective testing of the data underlying the financial statements, which involves judgment regarding the areas to be tested and the nature, timing, extent and results of the tests to be performed. Because of the inherent limitations of an audit together with the inherent limitations of internal control, an unavoidable risk exists that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with US GAAS. Because of the characteristics of fraud, particularly those involving concealment through collusion, falsified



documentation and management's ability to override controls, an audit designed and executed in accordance with US GAAS may not detect a material fraud. Further, while effective internal control reduces the likelihood that errors, fraud or other illegal acts will occur and remain undetected, it does not eliminate that possibility. For these reasons we cannot ensure that errors, fraud or other illegal acts, including prohibited transactions with parties-in-interest and other violations of ERISA, if present, will be detected. However, we will communicate to you, as appropriate, any such matters identified during our ERISA Section 103(a)(3)(C) audit.

As part of an audit in accordance with US 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. The procedures selected depend on judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.
- 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. However, any significant deficiencies and material weaknesses, relating to internal control over financial reporting identified during our audit will be communicated, in writing, to you.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Based on the audit evidence obtained, 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.

We will perform certain procedures, as required by US GAAS, directed at considering the Plan's compliance with Internal Revenue Code ("IRC") requirements for tax-exempt status, including whether management has performed relevant IRC compliance tests and has corrected or intends to correct failures, as applicable. As we perform our audit, we will be aware of the possibility that events affecting the Plan's tax status may have occurred. Similarly, we will be aware of the possibility that events affecting the Plan's compliance with the requirements of ERISA may have occurred. These procedures do not constitute an examination or review for the purpose of determining compliance with the IRC or ERISA. However, any instances of IRC or ERISA non-compliance identified during our audit will be communicated to you. You should recognize, however, that our audit is not designed to, nor is it intended to determine the Plan's overall compliance with applicable provisions of the IRC or ERISA.

We also are responsible for determining that those charged with governance of the Plan are informed about certain other matters related to the conduct of the audit, including, among other matters (i) the planned scope and timing of the audit; (ii) significant findings or issues from the audit, including but not limited to, any disagreements with management about matters that could be significant to the Plan's financial statements or our report thereon and any significant difficulties encountered in performing the audit; (iii) information relating to our independence with respect to the Plan; (iv) other matters related to the Plan's financial statements including its accounting policies and practices; (v) reportable findings identified during the audit, including those identified as a result of testing relevant plan provisions; and (vi) all significant deficiencies



and material weaknesses identified during the audit. Lastly, we are responsible for ensuring that those charged with governance of the Plan receive copies of certain written communications between us and management, including management representation letters and written communications on accounting, auditing, internal control or operational matters.

The audit will not be planned or conducted in contemplation of reliance by any specific third party or with respect to any specific transaction. Therefore, items of possible interest to a third party will not be specifically addressed and matters may exist that would be assessed differently by a third party, possibly in connection with a specific transaction.

Management's responsibilities

Our audit will be conducted on the basis that the Plan's management acknowledges and understands:

- They have responsibility for the preparation and fair presentation of the financial statements referred to above in accordance with accounting principles generally accepted in the United States of America which includes the determination of the fair value of investments.
- Their election for the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.
- They have responsibility for determining whether: (i) an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances; (ii) the investment information is prepared and certified by a qualified institution as described in 29 CFR 2520.103-8; (iii) the certification meets the requirements in 29 CFR 2520.103-5; and (iv) the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America.
- In preparing the financial statements, they have responsibility to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or available to be issued. Management's evaluation of whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the entity's ability to continue as a going concern for a reasonable period of time will be considered in our assessment of management's use of the going concern basis of accounting and whether substantial doubt exists.
- Their responsibility 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 is responsible for informing us of certain matters, including (i) about all known or suspected fraud affecting the Plan involving (a) management, (b) employees who have significant roles in internal control over financial reporting, and (c) others where the fraud could have a material effect on the financial statements; and (ii) of its knowledge of any allegations of fraud or suspected fraud affecting the Plan received in communications from employees, former employees, analysts, regulators, short sellers, or others.
- They have a responsibility to inform us about whether any service organization has reported to them, or whether they are otherwise aware of, any fraud, noncompliance with laws and regulations, or uncorrected misstatements affecting the financial statements.
- They are responsible for informing us about related party transactions, including transactions with parties in interest, as defined in Section 3(14) of ERISA and the regulations thereunder.
- They are responsible for (i) adjusting the financial statements to correct material misstatements and for affirming to us that the effects of any uncorrected misstatements



aggregated by us are immaterial, both individually and in the aggregate, to the financial statements taken as a whole; and (ii) notifying us of all deficiencies in the design or operation of the Plan's internal control over financial reporting, and which of these are believed to be significant deficiencies or material weaknesses.

- They are also responsible for identifying and ensuring that the Plan complies with the laws and regulations applicable to its activities.
- They have responsibility for maintaining a current plan instrument, including all plan amendments and for administering the Plan and determining that the Plan's transactions that are presented and disclosed in the ERISA plan 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.
- They will obtain a certification from all qualified institutions as of the date of the financial statements and for the year then ended that the information provided by them is complete and accurate. Management agrees to furnish such certification to us.
- Internal auditors providing direct assistance to support our audit will be allowed to follow our instructions and management will not intervene in the work the internal auditors perform for us in a direct assistance capacity.
- Their responsibility for presentation of the ERISA-required supplemental schedules and that they were derived from, and relate directly to, the underlying accounting and other records used to prepare the financial statements including for the fair presentation of the ERISA-required supplemental schedules and the form and content of the ERISA-required supplemental schedules in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- Management also acknowledges and understands its responsibility to include our report on the ERISA-required supplemental schedules in any document that contains the ERISA-required supplemental schedules and indicates we have reported on it.
- Management also acknowledges and understands their responsibility for providing us, on a timely basis, with:
 - access to all information, including information in the possession of outside service providers engaged by the Plan, of which management is aware that is relevant to the preparation and fair presentation of the financial statements such as records, documentation and other matters;
 - a draft of Form 5500 that is substantially complete prior to the date of our auditor's report;
 - additional information that we may request from management for the purpose of the audit; and
 - unrestricted access to persons within the Plan from whom we determine it necessary to obtain audit evidence.

As required by US GAAS, we will make specific inquiries of management and others about the representations embodied in the financial statements and ERISA-required supplemental schedules and the effectiveness of internal control over financial reporting. As part of our audit process, we will request from management written confirmation concerning representations made to us in connection with the audit. The results of our audit tests, the responses to our inquiries and the written representations comprise the evidential matter we intend to rely upon in forming our opinion on the financial statements and reporting on the ERISA-required supplemental schedules.

Other documents

We will obtain and read the Form 5500 prior to filing and consider whether the information in the Form 5500, including the manner of its presentation, is materially inconsistent with



information appearing in the financial statements. These procedures are not sufficient, nor are they intended, to ensure that the Plan's Form 5500 is completely and accurately prepared.

We assume no obligation to perform procedures to corroborate such information as part of our audit.

US GAAS requires that we read any annual report (or similar document) that contains our audit report. The purpose of this procedure is to consider whether the other information in the annual report, including the manner of its presentation, is materially inconsistent with information appearing in the financial statements. We assume no obligation to perform procedures to corroborate such other information as part of our audit. As of the date of this letter, you have informed us that you do not intend to issue any other information.

Release and indemnification

Because of the importance of oral and written management representations to an effective engagement, the Plan releases and indemnifies PwC and its personnel from any and all claims, liabilities, costs and expenses attributable to any knowing misrepresentation by management.

In no event shall PwC be liable to the Plan, whether a claim be in tort, contract or otherwise, for any consequential, indirect, lost profit or similar damages relating to PwC's services provided under this engagement letter, except to the extent finally determined to have resulted from the willful misconduct or fraudulent behavior of PwC relating to such services.

Dispute resolution procedures

Any controversy or claim between the parties arising out of or relating to this engagement letter, the services provided hereunder, or any prior audit engagement letters or services (a "Dispute") shall be submitted first to non-binding, confidential mediation, and if not resolved by mediation, then to binding arbitration as described herein. The mediation shall be conducted in accordance with these procedures and, except to the extent inconsistent with these procedures, the Mediation Procedure of International Institute for Conflict Prevention and Resolution ("CPR") then in effect.

A party shall submit a Dispute to mediation by written notice to the other party or parties. The mediator shall be selected by mutual agreement of the parties. If the parties cannot agree on a mediator, the CPR shall designate a mediator in accordance with its Mediation Procedure. Any mediator must be acceptable to all parties and must confirm in writing that he or she is not, and will not become during the term of the mediation, an employee, partner, executive officer, director, or substantial equity owner of PwC or any PwC audit client.

The mediator shall conduct the mediation as he/she determines, with the agreement of the parties. The mediation shall be treated as compromise and settlement negotiations under the standards set forth in the Federal Rules of Evidence and all applicable state counterparts, together with any applicable statutes protecting the confidentiality of mediations or settlement discussions. The mediator may not testify for either party in any later proceeding relating to the Dispute. The mediation proceeding shall not be recorded or transcribed. Each party shall bear its own costs (including attorneys' fees) of the mediation. The parties shall share equally the fees and expenses of the mediator.

If the parties have not resolved a Dispute within 90 days after the written notice beginning the mediation process is served (or a longer period, if the parties agree to extend the mediation), the mediation shall terminate and the Dispute shall be settled by binding arbitration. The arbitration shall be conducted in accordance with these procedures and, except to the extent inconsistent with these procedures, the Rules for Non-Administered Arbitration of the International Institute



for Conflict Prevention and Resolution ("Rules") then in effect. The arbitration shall be conducted before a panel of three arbitrators selected using the screened process provided in the Rules. The arbitration panel, and not any federal, state or local court or agency, shall have exclusive authority to resolve any dispute regarding the extent to which a Dispute is subject to arbitration, or relating to the interpretation, applicability, enforceability or formation of the engagement letter.

Any Dispute between the parties, including any claims or defenses asserted, and the interpretation of the engagement letter shall be governed by the law of New York State, without giving effect to its choice-of-law rules. The arbitrators may render early or summary disposition of some or all issues, after the parties have had a reasonable opportunity to make submissions on those issues. Discovery shall be conducted in accordance with the Rules. Upon a showing that the evidence sought is material to the Dispute, hearing sessions attended by one or more panel members may be convened to secure (i) documents from third-party witnesses, if the production cannot reasonably be obtained by other means; and/or (ii) testimony from third-party witnesses who could not be compelled to attend the arbitration hearing at its scheduled location.

Judgment on an arbitration award may be entered in any court having jurisdiction. All aspects of the arbitration shall be treated as confidential, except to the limited extent necessary to obtain entry of the award by a court. The arbitration panel shall have no power to award non-monetary or equitable relief of any sort.

The arbitration panel shall have no power to award damages that are punitive in nature, that do not measure a party's actual damages, or that are inconsistent with the release and indemnification provisions or any other terms of the engagement letter. The parties further agree that if the arbitration panel determines to award pre- or post-judgment interest, any such interest shall be computed on a simple basis at a rate of three percent. The parties accept and acknowledge that any demand for arbitration must be issued within one year from the date the demanding party becomes aware or should reasonably have become aware of the facts that give rise to the alleged liability and, in any event, no later than two years after the cause of action accrued.

Other PricewaterhouseCoopers firms and subcontractors

PwC is a U.S. firm of the global network of separate and independent PricewaterhouseCoopers firms (exclusive of PwC, the "Other PwC Firms"). PwC may, in its discretion, draw on the resources of and/or subcontract to its subsidiaries and affiliates, the Other PwC Firms and/or third party contractors and subcontractors (each, a "PwC Subcontractor"), in each case within or outside the United States of America in connection with the provision of the services and/or for internal, administrative and/or regulatory compliance purposes. The Plan agrees that PwC may provide information PwC receives in connection with this agreement to the PwC Subcontractors for such purposes. PwC will be solely responsible for the provision of the services (including those performed by the PwC Subcontractors) and for the protection of the information provided to the PwC Subcontractors.

You agree that neither you nor any group entity will bring any claim, whether in contract, tort (including negligence) or otherwise against any PwC Subcontractor in respect of this engagement letter or in connection with the services herein.

Timing and fees

Completion of our work is subject to, among other things, 1) appropriate cooperation from the Plan's personnel including timely preparation of necessary schedules, 2) timely responses to our inquiries, and 3) timely communication of all significant accounting and financial reporting matters. When and if for any reason the Plan is unable to provide such schedules, information



and assistance, PwC and you will mutually revise the fee to reflect additional services, if any, required of us to complete the engagement.

Our fees for this engagement will be \$48,000, subject to the terms and conditions above. We will advise if any circumstances arise which may require a change in scope and/or fee.

We also will bill the Plan for our reasonable out-of-pocket expenses, any applicable sales, use or value added tax, and our internal per ticket charges for booking travel. Amounts billed for services performed by PwC or PwC Subcontractors shall be considered fees and not expenses.

Invoices rendered are due and payable upon receipt.

Any additional services that may be requested and we agree to provide will be the subject of separate arrangements.

Other matters

PwC is owned by professionals who hold CPA licenses as well as by professionals who are not licensed CPAs. Depending on the nature of the services we provide, non-CPA owners may be involved in providing services to you now or in the future.

Compliance with the auditor independence rules is a shared responsibility between a company and its independent auditor. The independence rules encompass not only the Plan but also its affiliates, as defined in AICPA Code of Professional Conduct, and individuals with a beneficial ownership interest (known through reasonable inquiry) that gives the individual significant influence over the Plan, as provided in the AICPA Code of Professional Conduct. Therefore, the Plan agrees to inform us periodically about the identity of each such affiliate or beneficial owner and will notify us in advance regarding any expected addition or removal of such an affiliate or beneficial owner, including, for example, due to (i) acquisition of a new affiliate, (ii) disposition or change in control of, or additional investment in, an existing affiliate, or (iii) the identification of a new beneficial ownership interest that gives the individual significant influence over the Plan. The Plan acknowledges that we will use this information confidentially to assess and/or reassess independence.

We may be requested to make certain working papers available to the DOL pursuant to authority given to it by law or regulation. If requested, access to such working papers will be provided under the supervision of PwC personnel. Furthermore, upon request, we may provide photocopies of selected working papers to the DOL. We will mark all information as confidential and maintain control over the duplication of all such information. However, the DOL may intend, or decide, to distribute the photocopies or information contained therein to others, including other governmental agencies. You will be billed for additional fees as a result of the aforementioned work.

In the event we are requested or authorized by you or required by government regulation, subpoena, or other legal process to produce our working papers or our personnel as witnesses with respect to our engagement for you, you will, so long as we are not a party to the proceeding in which the information is sought, reimburse us for our professional time and expenses, as well as the fees and expenses of our counsel, incurred in responding to such a request.

The Plan agrees that it will not, directly or indirectly, agree to assign or transfer this engagement letter or any rights, obligations, claims or proceeds from claims against PwC arising out of or in any way relating to this engagement letter, any services provided hereunder, or any fees for this engagement or such services, to anyone, except to an entity with which the Plan merges or an entity which acquires all or substantially all of the assets of the Plan and where, in either case, the



assignee entity agrees to be bound by this provision. Any assignment or transfer by the Plan in violation of this paragraph shall be void and invalid.

This engagement letter reflects the entire agreement between us relating to the services covered by this letter. It replaces and supersedes any previous proposals, correspondence and understandings, whether written or oral. The agreements contained in this engagement letter shall survive the completion or termination of this engagement. Because our services are often recurring, and due to the timing of when an engagement letter may be signed for the 2025 services ("2025 Engagement Letter"), we may perform procedures and gather information for the 2025 services before the 2025 Engagement Letter is executed. To the extent that such work occurs before the 2025 Engagement Letter is executed, the terms of this engagement letter shall continue to apply to that work until such time as either (1) the Plan or PwC informs the other party that the engagement is terminated or (2) the 2025 Engagement Letter is executed, whichever is earlier. For the avoidance of doubt, fees for any work performed in support of the 2025 services will be billed according to what is ultimately agreed in the 2025 Engagement Letter.

The Plan agrees that PricewaterhouseCoopers may use the Plan's name and logo in experience citations.

The provisions of the Data Protection Addendum hereto shall apply to the extent that PwC processes Personal Information (as that term is defined in the Data Protection Addendum) in connection with its performance of services hereunder.



* * * * *

We are pleased to have the opportunity to provide services to Retriever Medical Dental Payments 401(k) Profit Sharing Plan. If you have any questions about this letter, please discuss them with Cristina Martinez at +1 717-578-1762. If the services and terms outlined in this letter are acceptable, please sign one copy of this letter in the space provided and return it to me, preferably by electronic signature. You may also return the signed copy attached to an email as a pdf, jpeg or similar file type sent to me at cristina.m.martinez@pwc.com, by hand, by mail or by air courier.

Very truly yours:

PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP

Date:

August 26, 2025



The services and terms as set forth in this letter are agreed to.

By signing below, I acknowledge and agree to my obligation to ensure that the responsibilities of the Plan and its management as set forth herein are properly discharged:

By:

Signed by:
Susan Andrise
A4AB6C6C2F9F48C...

Susan Andrise
Chief Financial Officer
Retriever Medical Dental Payments, LLC
Retriever Medical Dental Payments 401(k) Profit Sharing Plan

Date:

September 10, 2025 | 10:00 EDT

By:

DocuSigned by:
Jamie Heinze
05037CBC8F284C6...

Jamie Heinze
Chief Human Resources Officer
Retriever Medical Dental Payments, LLC

Date:

August 27, 2025 | 10:43 EDT



Appendix A

Retriever Medical Dental Payments 401(k) Profit Sharing Plan	Statement of Net Assets Available for Benefits as of December 31, 2024 Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024
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Data Protection Addendum

This Data Protection Addendum (this "DPA"), effective as of August 26, 2025, is made a part of the engagement letter ("Engagement Letter") or the Statement of Work ("SOW"), as applicable, to which it is attached or in which it is expressly incorporated by reference, by and between such US member firm of the PricewaterhouseCoopers network that is party to the Engagement Letter or SOW ("PwC") and the counterparty(ies) defined as "Client," "Company," or similar in, and that are receiving Services under and bound by the terms of, such Engagement Letter or SOW ("Client") (the Engagement Letter together with the applicable SOW (if any), the "Agreement"). As used in this DPA, capitalized terms have the meanings set forth herein or in the Agreement, provided that, if the Agreement does not define "Services", "Services" means the professional services to be performed by PwC as set forth in and pursuant to the Agreement; "including" or "include(s)" means "including but not limited to"; and "or" is not exclusive.

- 1. Personal Information.** "Personal Information" means information provided by or on behalf of Client to PwC in connection with PwC's performance of the Services that relates to an identified or identifiable household or living individual and is defined as "personal data", "personal information", or similar term(s) by applicable data protection laws, rules, and regulations ("Data Protection Laws").
- 2. Description of Processing.** The categories of data subjects and types of Personal Information to be provided to PwC in connection with its performance of the Services are set forth in the attached Schedule A (Description of Processing), provided that, in the event the parties execute a SOW pursuant to the Engagement Letter, such SOW may describe the Personal Information to be provided thereunder. Client shall not provide PwC with Personal Information except as agreed by the parties and set forth in Schedule A or the applicable SOW. Without limiting the foregoing, the parties acknowledge and agree that: (i) PwC is not subject to and does not maintain compliance with the Payment Card Industry Data Security Standard, and Client will not provide PwC with access to any payment card information except to the extent such access is expressly agreed upon in the Agreement and occurs solely at a Client facility using Client computing devices; and (ii) Client will not provide PwC with access to Protected Health Information (as defined in the Health Insurance Portability and Accountability Act of 1996) unless and until a Business Associate Agreement, in a form acceptable to both parties, has been mutually executed.
- 3. Processing Obligations.** Both parties will process Personal Information in compliance with the Agreement and Data Protection Laws, and PwC will process Personal Information in accordance with Client's documented instructions as established in or provided in accordance with the Agreement. In addition, PwC will comply with the following jurisdiction-specific terms, as applicable: (i) to the extent PwC processes Personal Information that is subject to certain Data Protection Laws of jurisdictions outside the United States, including European Data Protection Laws, the International Data Processing Terms set forth at <https://www.pwc.com/us/en/about-us/international-data-processing-terms.html> are incorporated herein; and (ii) to the extent PwC processes Personal Information that is subject to certain United States Data Protection Laws, the United States Data Processing Terms set forth at <https://www.pwc.com/us/en/about-us/us-data-processing-terms.html> are incorporated herein.
- 4. Access Restriction.** Except as otherwise permitted under the Agreement, PwC shall limit access to Personal Information to persons who require it to perform the Services or to comply with applicable law, regulation, or professional standards. PwC shall require that such persons have committed themselves to confidentiality or are under an appropriate statutory obligation of confidentiality.



- (a) "Sub-Processor" means a PwC Subcontractor engaged to process Personal Information on Client's behalf in connection with such PwC Subcontractor's performance of Services. Client hereby grants PwC general written authorization to engage the Sub-Processors set forth in Schedule A. PwC shall inform Client of: (i) any addition or replacement of Other PwC Firms by updating the hyperlink set forth in Schedule A; and (ii) any intended changes to the list of Sub-Processors (other than Other PwC Firms) set forth in Schedule A in writing at least 10 days in advance. If Client objects to such changes, PwC will work with Client in good faith to find a mutually agreeable resolution.
- (b) Without limiting the foregoing, PwC may provide Personal Information to the PwC Subcontractors in accordance with the Agreement, including for internal, administrative, or regulatory compliance purposes. For additional information about how PwC processes personal data, including information about PwC Subcontractors who provide back-office and administrative support to PwC, please visit <https://www.pwc.com/us/en/site/privacy.html>.
- (c) PwC shall require all PwC Subcontractors, including Sub-Processors, who are provided access to Personal Information to protect it according to terms substantially similar to the terms of this DPA. PwC will be solely responsible for the protection of any Personal Information provided by PwC to the PwC Subcontractors, including Sub-Processors, and for compliance with this DPA.

5. **Information Security; Incident Notification.** PwC will maintain the technical and organizational measures ("TOMs") described at <https://www.pwc.com/us/en/site/assets/pwc-isp-security-statement.pdf>. Client acknowledges that PwC may change such TOMs through the adoption of new or enhanced security technologies, provided that such changes do not diminish the level of security of Personal Information in PwC's environment. PwC will notify Client without undue delay upon learning of the unlawful or unauthorized destruction, loss, alteration, disclosure of, or access to such Personal Information in breach of this DPA (a "Security Incident") and take reasonable steps to mitigate the effects of, and minimize damage resulting from, such Security Incident. On Client's reasonable request and subject to applicable law and PwC's confidentiality obligations, PwC will meet with Client to discuss, as applicable, procedures followed during the investigation of any Security Incident, chain of custody information, forensic analysis of event logs used to determine the root cause, any restoration of data that may be required, and remedial/corrective actions to be taken to prevent the Security Incident from occurring again.
6. **Cooperation.** On Client's reasonable written request, PwC will provide information reasonably required to assist with Client's compliance obligations under Data Protection Laws with respect to Personal Information processed by PwC.
- (a) PwC will, to the extent legally permissible, notify Client if PwC confirms it has received a request from a data subject of Personal Information seeking to exercise their rights under Data Protection Laws, and will, on Client's request, provide reasonable assistance in connection with Client's response to such request.
 - (b) PwC will make available to Client information necessary to demonstrate PwC's compliance with its obligations set forth in this DPA and allow for and contribute to audits conducted by Client or another auditor mandated by Client that is not a PwC competitor. Such provision of information and audits shall be conducted solely as described in this paragraph. On Client's written request, PwC will: (i) accurately complete a written security and privacy questionnaire related to the Services (provided that doing so does not violate applicable law or PwC's confidentiality obligations), meet with Client to discuss and answer questions regarding PwC's information security program, and reasonably treat any noted deficiencies based on risk severity; or (ii) where



available and applicable to the Services, provide a copy of current PwC security attestations or certifications, subject to a reasonable nondisclosure agreement if requested by PwC. Such information shall be provided not more than once annually (or more often if required to comply with Data Protection Laws) during the term of the Agreement.

- (c) As between the parties, Client is responsible for its own compliance with Data Protection Laws, including for providing required notices to, or obtaining required consents or authorizations from, data subjects or regulatory authorities, as applicable, in connection with Personal Information provided to PwC. PwC's assistance under this DPA will be limited to specific Client requests and carried out under Client's direction, subject to applicable law and professional standards.
- 7. **Termination.** This DPA shall survive for so long as PwC processes Personal Information pursuant to the Agreement. On Client's written request at termination of the Agreement or during the term of the Agreement, PwC will: (i) promptly and securely destroy and confirm such destruction of Personal Information in its possession; or (ii) at Client's request and cost, return such Personal Information, delete existing copies thereof, and confirm such destruction. Notwithstanding the foregoing, PwC may retain copies of Personal Information consistent with its document retention policies or as required by applicable law, regulation, or professional standards.



Schedule A
Description of Processing

1. Categories of data subjects whose Personal Information is provided to PwC in connection with its performance of Services under the Agreement:
 - Employees of this client
 - Plan participants and beneficiaries
2. Categories of Personal Information provided to PwC in connection with its performance of Services under the Agreement:
 - Personal financial information (financial accounts of parties, such as bank accounts, investment accounts, payroll records, credit check/score etc.)
 - Government issued ID numbers (SSN, Passport, driver's license, national health ID, tax ID)
 - Alternate Identifier (non-sensitive identifiers used to identify parties e.g. employee ID number, customer number, GUID etc.)
 - Resume (a bio that depicts a person's work experience and education background)
 - Basic personal information commonly referred to as "business card data" such as name, titles, email, office address, and phone number
 - Other general personal information such as age, gender, date of birth, and home address
3. Sensitive data transferred (if applicable): None, except to the extent expressly agreed by the parties in this Schedule A or the applicable SOW (if any). For this purpose, "sensitive data" means Personal Information revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data or biometric data for the purpose of uniquely identifying a natural person, data concerning health or a person's sex life or sexual orientation, or data relating to criminal convictions or offenses.
4. Frequency of the transfer (e.g., whether the Personal Information is transferred on a one-off or continuous basis): As needed to facilitate performance of the Services in accordance with the Agreement.
5. Nature and purpose(s) of the processing: PwC may process Personal Information for the purposes permitted under the Agreement or permitted by applicable law, including as necessary to perform the Services or comply with applicable law, regulation, or professional standards.
6. Duration of the processing: Personal Information shall be processed and retained until it is returned or destroyed in accordance with and subject to the terms of this DPA.
7. PwC may engage the following Sub-Processors in accordance with the terms of this DPA and the Agreement:
 - (a) PwC's subsidiaries and affiliates and the Other PwC Firms, including those listed at <https://www.pwc.com/gx/en/about/office-locations.html>.
 - (b) Third-party personnel who are natural persons engaged by PwC to assist the PwC engagement team (in which case PwC is still responsible for overseeing the Services performed by such third-party personnel).
 - (c) Additional PwC Subcontractors engaged to perform Services as permitted under the Agreement.

Audit report – To be provided separately

Management representation letter



October 15, 2025
PricewaterhouseCoopers LLP
300 Madison Ave
New York, NY 10017

We are providing this letter in connection with your audits of the financial statements of Retriever Medical Dental Payments 401(k) Profit Sharing Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”) as of December 31, 2024 and 2023 and for the year ended December 31, 2024.

We elected to have the audit of the plan’s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audit did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.

We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5 and, that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America.

The purpose of an ERISA Section 103(a)(3)(C) audit is to express an opinion on whether the amounts and disclosures in the 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 and that the assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the certified investment information. We acknowledge that our election of the ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements.

We acknowledge and confirm that we have fulfilled our responsibility, as set out in our engagement letter of August 26, 2025, for the preparation and fair presentation in the financial statements of net assets available for benefits and changes in net assets available for benefits in conformity with accounting principles generally accepted in the United States of America, including the appropriate selection and application of accounting policies.

Certain representations in this letter are described as being limited to those matters that are material. Materiality is entity specific. The omission or misstatement of an item in a financial report is material, regardless of size, if in light of surrounding circumstances, the magnitude of the item is such that it is probable that the judgment of a reasonable person relying upon the report would have been changed or influenced by the inclusion or correction of the item. Materiality used for purposes of these representations is \$23,500.

We confirm, to the best of our knowledge and belief, as of October 15, the date of your report, the following representations made to you during your audit:

1. The financial statements referred to above are fairly presented in conformity with accounting principles generally accepted in the United States of America (GAAP), and include all disclosures necessary for such fair presentation and disclosures otherwise required to be included therein by ERISA and other laws and DOL and other regulations to which the Plan is subject. We have prepared the Plan’s financial statements on the basis that the Plan is able to continue as a going concern. There are no conditions

or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date the financial statements are issued.

2. We have made available to you:
 - a. All financial records and related data.
 - b. Unconditional access to persons within the entity from whom you have requested audit evidence.
 - c. There were no minutes of the meetings of trustees and committees of trustees held for the plan as of the date of this letter.
 - d. All changes or expected changes to the Plan's affiliates and/or individuals with a beneficial ownership interest with significant influence, as defined in the AICPA Code of Professional Conduct, during the period ended December 31, 2024. We understand that such changes could have come about, for example, as a result of mergers, acquisitions, investments or establishment of new entities. Changes were communicated prior to the date for which independence was required with respect to the affiliate and/or individual with a beneficial ownership interest with significant influence (e.g., in coordination with the letter of intent or the commitment date of the transaction). The independence rules encompass not only the Plan, but also its affiliates and individuals with a beneficial ownership interest with significant influence, as defined in the AICPA Code of Professional Conduct.
 - e. The most current plan instrument for the audit period, including all plan amendments, the trust agreement and custodial agreement, or insurance contracts during the year, including amendments to comply with applicable law or regulation.
 - f. Details of any changes permitted or required under law or regulations that were implemented but which have not yet been formalized in plan amendments.
 - g. Contracts or other agreements, including revenue and or fee sharing arrangements, with the plan's service providers.
 - h. A draft of the Form 5500 that is substantially complete.
3. We have appropriately reconciled our books and records (e.g., trustee/custodian reports) underlying the financial statements to their related supporting information (e.g., sub ledger or third-party data). All related reconciling items considered to be material were identified and included on the reconciliations and were appropriately adjusted in the financial statements, as necessary. There were no material unreconciled differences or material suspense account items that should have been adjusted or reclassified to another account balance. There were no material suspense account items written off to a net assets account, which should have been written off to a changes in net assets account and vice versa. All entries have been properly recorded.
4. There have been no communications either from or to regulatory agencies concerning noncompliance with or deficiencies in financial reporting practices or the operation of the Plan.
5. There are no material transactions, agreements or accounts that have not been properly recorded in the accounting records underlying the financial statements.
6. We did not use any instances of artificial intelligence in the preparation of the financial statements or in the supporting financial records and related data provided to you, to the extent that such use involved or related to information or account balance(s) that was, or had the potential to be, material.
7. We acknowledge and confirm that we have fulfilled our responsibility, as set out in our engagement letter of August 26, 2025, 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 and we are not aware of any deficiencies in the design or operation of internal control over financial reporting. We did not use any instances of artificial intelligence in the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of the financial statements.

8. We acknowledge our responsibility for the design, implementation, and maintenance of programs and controls to provide reasonable assurance that fraud is prevented and detected.
9. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud and we have no knowledge of any fraud or suspected fraud affecting the Plan involving:
 - a. Management,
 - b. Employees who have significant roles in internal control over financial reporting, or
 - c. Others where the fraud could have a material effect on the financial statements.

10. We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan received in communications from employees, former employees, analysts, regulators, short sellers, or others.

(As to the three preceding representations, we understand the term "fraud" to mean those matters described in AICPA AU-C 240.)

11. There have been no violations, or possible violations of laws or regulations, including non-exempt transactions (e.g., prohibited transactions), whose effects should be considered for disclosure in the financial statements or as a basis for recording a loss contingency.
12. The plan has complied with the DOL's regulations concerning the timely remittance of participants' contributions to trusts containing assets for the plan.
13. The Plan has no plans or intentions that may materially affect the carrying value or classification of assets or liabilities.
14. We have disclosed to you the identity of all the Plan's related parties/parties-in-interest and all the related party/parties-in-interest relationships and transactions of which we are aware.
15. There are no side agreements or other arrangements (either written or oral) that have not been disclosed to you.
16. There are no:
 - a. Relationships and transactions with related parties, as described in Accounting Standards Codification (ASC) 850, *Related Party Disclosures*, or transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, including sales, expenses, purchases, loans, transfers, leasing arrangements, and guarantees and amounts receivable from or payable to related parties;
 - b. Guarantees, whether written or oral, under which the Plan is contingently liable;
 - c. Significant estimates and material concentrations known to management that are required to be disclosed in accordance with ASC 275, *Risks and Uncertainties*. (Significant estimates are estimates at the statement of net assets date that could change materially within the next year.);
 - d. Leases in default or considered to be uncollectible;
 - e. Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances and line of credit or similar arrangements;
 - f. Agreements to repurchase assets previously sold;
 - g. Commitments to purchase or sell securities;
 - h. Transactions on margin or selling short;
 - i. Securities lending activities;
 - j. Amendments to the Plan document;
 - k. Other agreements not in the ordinary course of business.

17. The Plan has satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral, except as disclosed in the financial statements. All cash and bank accounts, investments and all other properties and assets of the Plan are included in the financial statements.
18. With respect to Plan investments recorded in the financial statements at statement of net assets dates (including investments other than securities, such as derivatives):
 - a. Investments are stated at fair value and related disclosures are complete and accurate;
 - b. Investments are included in the Plan's financial statements at the financial statement dates as determined by us in accordance with the valuation method set forth in the notes to the financial statements. Management of the Plan understands and agrees with the valuation methodologies used by Reliance Trust Company, the trustee and, management is responsible for the appropriateness of the resulting investment values;
 - c. The valuation principles used for securities whose fair values have been estimated by management of the Plan are appropriate and have been consistently applied and documented. The methods and significant assumptions used to estimate fair values of financial instruments are based on quoted market price which represent the net asset value of shares held by the Plan at year-end. The methods and significant assumptions used result in a measure of fair values appropriate for financial measurement and disclosure purpose;
 - d. All investments are marketable and no restricted securities or derivatives are held;
 - e. There are no investments in default or considered uncollectible;
 - f. Provision has been made for any material loss to be sustained in the fulfillment of, or from inability to fulfill, any investment-related or other purchase or sales commitments.
19. The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
20. All receivables have been appropriately reduced to their estimated net realizable value, reflecting an allowance for credit losses, as applicable.
21. All liabilities, including any federal or state tax liabilities, of the Plan of which we are aware are included in the financial statements at financial statement dates. There are no other liabilities or gain or loss contingencies that are required to be recognized or disclosed by ASC 450, *Contingencies*, and no unasserted claims or assessments that our legal counsel has advised us are probable of assertion and required to be disclosed in accordance with that Statement.
22. We are responsible for all significant estimates and judgments affecting the financial statements. The methods, underlying data, and significant assumptions used in developing accounting estimates and the related disclosures are reasonable and appropriate to achieve recognition, measurement, or disclosure in the financial statements in accordance with accounting principles generally accepted in the United States of America. The methods used in developing accounting estimates have been consistently applied in the periods presented and the data used in developing accounting estimates is accurate and complete. Accounting estimates and judgments appropriately reflect management's intent and ability to carry out specific courses of action, where relevant. There have been no subsequent events that would require the adjustment of any significant estimates and related disclosures.
23. There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or loans in default, or events that may jeopardize the tax status) that legal counsel has advised us that must be disclosed.
24. We have no intention to terminate the Plan.

25. The Plan, either by design or operation, does not discriminate in favor of highly compensated employees as to eligibility to participate in the Plan, contributions to the Plan, benefits under the Plan or benefits, rights or features available to the Plan.
26. The Plan and the Trust established under the Plan are qualified under the appropriate sections of the Internal Revenue Code and the Trust is intended to continue as a qualified trust and remain exempt from taxation. The appropriate versions of the Plan documents have been filed with the Internal Revenue Service for a determination letter, and the Plan received its most recent determination letter on October 6, 2020. The Plan continues to operate in accordance with the terms of the Plan document, as amended, in a manner that does not jeopardize its tax status.
27. All amendments required by the Internal Revenue Service have been made in a timely manner.
28. We have completed nondiscrimination and other compliance testing required by regulation and necessary corrective actions, if any, have been undertaken to ensure that the Plan maintains its tax-qualified status.
29. The Plan has complied with the fidelity bonding requirements of ERISA.
30. We acknowledge our responsibility for administering the Plan and determining that the Plan's transactions that are presented and disclosed in the ERISA plan 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.
31. There are no:
 - a. Non-exempt party-in-interest transactions (as defined in ERISA sections 406(a) and (b) and regulations under that section) that were not disclosed in the supplemental schedule or financial statements;
 - b. Loans, fixed income obligations or leases in default or considered to be uncollectible that were not disclosed in the supplemental schedule;
 - c. Reportable transactions (as defined in ERISA section 103(b)(3)(H) and regulations under that section) that were not disclosed in the supplemental schedule.
32. We acknowledge our responsibility for the presentation of the ERISA-required supplemental schedule in accordance with the DOL Rules and Regulations for Reporting and Disclosure under ERISA.
33. We believe the ERISA-required supplemental schedule is fairly stated in all material respects in relation to the financial statements taken as a whole, and the form and content are presented in conformity with the DOL Rules and Regulations for Reporting and Disclosure under ERISA.
34. The methods of measurement or presentation of the ERISA-required supplemental schedules have not changed from those used in the prior period.
35. We used the following significant assumptions or interpretations underlying the measurement or presentation of the information in the ERISA-required supplemental schedules and believe such assumptions or interpretations are appropriate: quoted market prices as of December 31, 2024 and as of the date a loan with a participant is executed.
36. We acknowledge and confirm that we understand your responsibility, as set out in our engagement letter of August 26, 2025, to obtain an understanding of the design and implementation of the Plan's internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. We also acknowledge that you have not

tested the operating effectiveness of our internal control over financial reporting as part of your audit of the financial statements.

37. We confirm that it is not our intention to issue an annual report (as defined by AU-C Section 720) that contains, accompanies, or incorporates by reference the financial statements and your auditor's report thereon. Should that intention change, we acknowledge and confirm our responsibility to (i) notify you of the change, (ii) provide you a written acknowledgement of the document or documents that comprise the annual report and the planned manner and timing of issuance of such documents, and (iii) provide the final version of the document(s) prior to issuance of the annual report, such that you can complete the procedures required by applicable professional standards.

To the best of our knowledge and belief, no events have occurred subsequent to December 31, 2024 and through the date of this letter that would materially affect the aforementioned financial statements and related disclosures, including the supplemental schedule.

Signed by:

Susan Andrise

9D2ACC1812AA431

Susan Andrise, Chief Financial Officer

DocuSigned by:

Jamie Heinze

05037CBC8F284C6

Jamie Heinze, Chief Human Resources Officer

Signed by:

Ashley Blomquist

76F04796335E42A

Ashley Blomquist, VP Controller

Audit Quality Report

March 2025

In our annual Audit Quality Report, read about...

Our reputation for quality is vital to our ability to achieve our purpose, to build trust and solve important problems. **Quality is—and always will be – our number one priority.**

Our **2024 Audit Quality Report** shares how our culture, values, people, and processes come together to help us achieve our quality objectives—further supporting your understanding of our system of quality management. It brings transparency into the health of our audit practice, including many of the factors we consider in evaluating how we are measuring up to our quality expectations and insight into over 20 related transparency data points.



Download our 2024 Audit Quality Report [here](#).

- Our leaders prioritize the delivery of quality service. Quality, ethical behavior, and accountability are regularly reinforced in communications. Our accountability framework specifies expected actions and behaviors, and includes consequences when exceptions occur.
 - **97% of our audit professionals reported receiving consistent messages about the importance of audit quality from leadership***
- Our independence compliance programs consider independence in both fact and appearance and include systems and processes that support our people in maintaining independence.
 - **Our 300+ independence specialists engaged in 38,000 consultations.***
- If an independence exception occurs, we determine whether the firm remains objective and impartial and timely communicate the matter to our client.
- We accept or continue audit relationships only when supported by our assessment of business, litigation, and reputational risks and audit procedures can be satisfactorily designed and executed.
- Attracting, retaining, and developing top talent is fundamental to our ability to deliver quality. We're committed to taking action that benefits our profession and builds the future talent pipeline and to maintain a meaningful people experience that supports development for our people and the skills to serve their professional goals.
 - **We hired over 1,800 entry-level and over 50 experienced audit professionals, respectively. Total headcount increased to over 16,000 audit team members.***
- We continue to embrace more in-person time together to further support the development and needs of our people and enhance team collaboration.
- Our rewards strategy recognizes the growth and impact of the individual, including their contributions to delivering quality and value. We remain committed to proactively increasing base pay for our audit professionals when needed to align with our ongoing evaluation of market conditions.
 - **Average annual voluntary turnover decreased to 12.7%. Average annual overtime for our associates through directors also decreased.**

*For the fiscal year ended June 30, 2024. See our 2024 Audit Quality Report for more information, including comparative numbers for the previous two years.

...how, as a leader of the profession...

- Partners are evaluated based on their contributions, inclusive of impact and quality. Our audit partners are not evaluated or compensated for selling non-audit services to their audit clients. The performance of other audit team members is assessed against dimensions guiding critical skills and behaviors related to delivering audit quality.
- Completion of required auditing; accounting; and annual independence, ethics, and compliance training is a component of individual performance.
 - Average training hours per audit professional increased to 90.*
- Our audit teams are composed of individuals who bring the right blend of technical capabilities and industry knowledge.
- Our fully integrated Acceleration Center (AC) audit team members perform an increasing amount of work in specific audit areas, allowing teams to appropriately scale and standardize work to enhance quality.
 - The ratio of partners/managing directors to all other audit team members (including ACs) decreased to 1 to 13.7.*
- Our audit teams utilize our broad network of multidisciplinary specialists to better understand the business, identify and address relevant risks, stay informed on developing matters, and obtain insights.
 - The percentage of audit hours provided by specialists decreased slightly to 16.9%.*
- Our National Office, including the Chief Auditor Network, and Quality Management Network also support our audit teams, so they do not have to go it alone.
 - The ratio of partners/managing directors (MDs) in technical support roles to total partners/MDs increased to 1 to 5.7.*
- Aura, our cloud-based audit platform, is used globally across all of our audits. Our audit tools and technology are designed to support leading audit practices based on the data and process maturity of our clients, and we continue to add innovative capabilities to drive quality and improve the audit experience. Our audit teams can access specialized tools to visualize and analyze, for example, full revenue populations at the transaction level.
- Each member firm in the PwC Network is responsible for monitoring and continuously improving its system of quality management. PwC US partners receive information about the results of the Network inspection program to consider in planning and performing their audit work. We also assist member firms in promoting quality in audits performed under US auditing standards, for example by providing training materials and access to experienced resources.
- We monitor the quality of our US audits through various channels:
 - 201 audit engagements were subject to internal inspection with a compliance rate of 98%.*
 - 10 audits (out of 64 audits) were included in Part I.A of our 2024 PCAOB Inspection report (generally covering 2023 year-ends).* **[See more about quality across the profession on pages 11 – 13 of the quality conversation]**
 - Less than 1% of the issuer annual financial statements audited by PwC in the past five years have been restated.*
- As a learning organization, we continue to focus on identifying and responding to opportunities for enhancement in a timely manner.

*For the fiscal year ended June 30, 2024. See our 2024 Audit Quality Report for more information, including comparative numbers for the previous two years. See also our March 2025 update to the 2024 Audit Quality Report for final internal inspections.

...we are at the leading edge of quality.

As a learning organization, we continue to focus on identifying opportunities for enhancement in a timely manner through various channels. The actions we take to maintain audit quality are responsive to identified opportunities, as well as current macroeconomic events, standard setting and regulatory developments, and other matters impacting our clients, our people, our firm, the PwC Network, and the profession.

In FY24:

- The most senior members of our Operating Committee, including the Senior Partner, Chief Operating Officer, Chief Commercial Officer, Chief Financial Officer, General Counsel, Assurance Leader, Tax Leader, and Advisory Leader signed income-at-risk provisions that are expected to apply in circumstances such as pervasive and significant firm-level incidents, for example, significant breakdowns in the system of quality management.
- We issued guidance to assist teams in mitigating the risk of violations in certain areas of our independence policy that we identified as more likely to involve complex, unusual, or unfamiliar circumstances, for example, voluntary and involuntary situations that could lead to a restricted client becoming unrestricted, and certain joint business relationships.
- Our National Office addressed various auditing, accounting, reporting, and other practice matters – including, for example, Pillar Two, new auditing standards and rules for multilocation audits, new SEC cybersecurity disclosure rules, the Middle East conflict—through enhanced guidance and tools, additional training, and targeted reach-outs.
- We provided enhanced guidance, including helpful tools, working practices and examples, to facilitate the direction, supervision, and review of engagement team members and took additional, focused action to reinforce the professional skills of our new reviewers.
- We introduced multiple tools that leverage GenAI, including ChatNational, ChatPwC, and Microsoft’s M365 Copilot. We created comprehensive GenAI training and business rules regarding the appropriate use of GenAI in performing certain tasks. Collectively, our audit and Digital Assurance & Technology professionals had approximately 37,000 hours of training on the use of AI.

“Audit quality” means we consistently:

- Comply with professional standards;
- Exercise professional skepticism;
- Use our experience to identify and resolve issues timely; and
- Apply a deep and broad understanding of our clients’ businesses and the financial environment in which they operate in identifying and responding to risks relevant to our audit.

Our system of quality management is designed to meet the requirements of the PwC Network’s Quality Management and Service Excellence (QMSE) framework and the relevant quality control standards of the PCAOB, AICPA and IAASB, including International Standard on Quality Management 1 (ISQM1). The most recent annual evaluation confirmed that as of March 31, 2024, our system of quality management over our audit practice is designed appropriately and operating effectively to provide reasonable assurance that the quality objectives prescribed by the relevant quality control standards, including ISQM 1, and the PwC Network’s QMSE framework have been achieved.

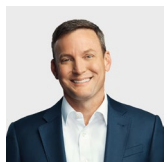
Maintaining momentum in our pursuit of quality

A March 2025 update to our 2024 Audit Quality Report

Our reputation for quality is vital to our ability to achieve our purpose, to build trust in society and solve important problems. **Quality is – and always will be – our number one priority.**

Change is constant. We know how important it is to manage the uncertainty and complexity by remaining unwavering in our commitment to achieve our purpose and live our values. Quality and integrity are foundational to both.

Since the release of our [2024 Audit Quality Report](#), we have continued to take actions important to maintaining momentum in our pursuit of quality - helping us stay at the leading edge. We are proud to consistently serve as a leader on quality within the profession. Thank you for continuing to engage with us as we strive to meet our quality objectives.



Paul
Paul Griggs
Senior Partner



Deanna M. Byrne
Deanna Byrne
Assurance Leader

Our people

- We are focused on helping to create new opportunities for entry and offering greater access to the profession for aspiring talent, including through **Destination CPA**.
- We have increased our attention to existing and potential new activities to raise awareness of careers in accounting and auditing, including additional outreach at colleges and universities and new resources to increase student interest in accounting, such as our **Accountants have impACCT** video series.
- We remain focused on providing our skilled audit professionals opportunities for growth and competitive rewards and benefits. We've increased entry-level salaries and continue to support performance-based raises and bonuses at all levels.

Our ways of working

- In FY25, we are emphasizing more in-person time together to reignite personal connections, enhance collaboration, and accelerate learning and development. This includes additional mandatory classroom training and organized in-person opportunities for our audit professionals.
- Our apprenticeship culture, which benefits from these in-person activities, fosters continuous learning and teaching, providing our people with opportunities for growth, regardless of where or how they work. We've provided our people with numerous resources to establish strong team dynamics and prioritize on-the-job learning and teaching. We've also enhanced training for new managers and senior associates, which reinforces the impact of apprenticeship and behaviors that enhance overall audit quality.
- We've invested in comprehensive programs to enable our team members, including those at Acceleration Centers, to collaborate more seamlessly and effectively, while providing more consistent well-being and developmental experiences.

Driving to and staying at the leading edge

The impact of technology

- Our existing methodology and technology, integrated through **Aura**, support a quality, insightful, and efficient audit today. Nonetheless, the growing use of advanced technology, including AI, is changing and accelerating how our teams perform everyday audit tasks. In FY25, our teams expanded the use of GenAI technologies (including ChatPwC, Microsoft Copilot, and ChatNational) in performing audit procedures. We provided our audit teams with updated policies, guidance, training, and other resources addressing, for example, considerations related to appropriate direction, supervision, and review of work performed using GenAI and communications regarding the use of GenAI.
- Our global Next Generation Audit (NGA) program leverages an AI-first technology strategy to equip our auditors with the latest technologies and digital capabilities to meet fast changing needs. As we integrate advanced technologies into our audit procedures, we're not just innovating; we're revolutionizing the audit process to enhance quality and drive exceptional experiences.

Our system of quality management

- We are a learning organization, including as it relates to our system of quality management. We identify opportunities for enhancement through a range of monitoring activities, including inspections.

As with prior years, the results from both internal and external inspections are largely positive, consistent with our culture of quality, commitment to continuous improvement, and the dedication of our people.

- Our 2024 internal inspections program (generally covering 2023 audits) is complete. 199 audit engagements were subject to internal inspection with a 97% rate of compliance.
- The PCAOB's most recent 2024 inspection cycle (generally covering 2023 audits) is also complete, and our 2024 inspection report was recently **published**. In the report, ten of the 64 audits inspected were included in Part I.A.
- The firm recently received a **peer review** rating of pass for the year ended June 30, 2024.
- We continue to invest in our system of quality management, leveraging technology and data to monitor audit quality and making enhancements when necessary to comply with changes in the auditing environment and regulatory landscape.
- We have enhanced our guidance, methodology and training regarding direction, supervision, and review in certain audit areas, as well as our guidance and tools to facilitate communication with audit committees. We've also updated aspects of our independence policies, guidance, and training related to obtaining preapproval of certain services.
- We are on track to implement the PCAOB's new quality control standard, QC 1000, on or before the effective date of December 15, 2025. We have made significant progress in key areas, such as defining the composition, role, and responsibilities of our External Quality Control Function.

Glossary

Significant accounting policies and practices

Accounting principles followed by the entity and the methods of applying those principles that materially affect the determination of financial position, cash flows, or results of operations.

Critical accounting policies and practices

A company's accounting policies and practices that are both most important to the portrayal of the company's financial condition and results, and require management's most difficult, subjective, or complex judgments, often as a result of the need to make estimates about the effects of matters that are inherently uncertain.

Particularly sensitive accounting estimates

Key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities. Also may be referred to as key sources of estimation uncertainty.

Significant unusual transactions

Significant transactions that are outside the normal course of business for the entity or that otherwise appear to be unusual due to their timing, size, or nature.

Identified misstatements

Identified misstatements include those that are uncorrected misstatements related to accounts and disclosures that the auditor presented to management and corrected misstatements, other than those that are clearly trivial, related to accounts and disclosures that might not have been detected except through the auditing procedures performed.

Non-Section 103(a)(3)(C) audit

An audit of the financial statements of an employee benefit plan in accordance with generally accepted auditing standards.

ERISA Section 103(a)(3)(C) audit

An audit of the financial statements of an employee benefit plan whereby plan management is permitted to elect to exclude from the audit certain investment information a qualified institution hold and certifies.

Glossary

Material weakness

A deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected, on a timely basis.

Significant deficiency

A deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness yet important enough to merit attention by those charged with governance.

Control deficiency

Exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis.

- A deficiency in design exists when (a) a control necessary to meet the control objective is missing or (b) an existing control is not properly designed so that, even if the control operates as designed, the control objective would not be met.
- A deficiency in operation exists when a properly designed control does not operate as designed or when the person performing the control does not possess the necessary authority or qualifications to perform the control effectively.

Reportable finding

Matters that are one or more of the following:

- a. An identified instance of noncompliance or suspected noncompliance with laws or regulations in accordance with AU-C 250
- b. A finding arising from the audit that is, in the auditor's professional judgement, significant and relevant to those charged with governance regarding their responsibility to oversee the financial reporting process in accordance with AU-C 260
- c. An indication of deficiencies in internal control identified during the audit that have not been communicated to management by other parties and that, in the auditor's professional judgement, are of sufficient importance to merit management's attention in accordance with AU-C 265, **Communicating Internal Control Related Matters Identified in an Audit**

For when trust matters

Report to the Board of Directors and
Plan Management/Administrator

**SCHEDULE H
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning and ending

A Name of plan	B Three-digit plan number (PN) ▶	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(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)		
(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)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(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	
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	

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.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers.....	2a(1)(A)	
	(B) Participants.....	2a(1)(B)	
	(C) Others (including rollovers).....	2a(1)(C)	
(2)	Noncash contributions.....	2a(2)	
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	
	(B) U.S. Government securities.....	2b(1)(B)	
	(C) Corporate debt instruments.....	2b(1)(C)	
	(D) Loans (other than to participants).....	2b(1)(D)	
	(E) Participant loans.....	2b(1)(E)	
	(F) Other.....	2b(1)(F)	
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	
(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)	
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)		
(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)		
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)		
(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)		
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		

Net Income and Reconciliation

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

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

d The opinion of an independent qualified public accountant is **not attached** because:

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

Part IV Compliance Questions

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

During the plan year:

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

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 _____.

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
Plan Sponsor's Name RETRIEVER MEDICAL DENTAL PAYMENT

EIN: 81-5161611
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	PARTICIPANT LOANS	INTEREST RATES (4.25% TO 9.50%)		221,900
	NUVEEN LARGE CAP RESP EQ R6	REGISTERED INVESTMENT COMPANY		65,867
	ISHARES S&P 500 INDEX K	REGISTERED INVESTMENT COMPANY		1,027,595
	AMERFUNDS 2025 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		455,905
	AMERFUNDS 2030 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		146,683
	JOHN HANCOCK INCOME FUND - R6	REGISTERED INVESTMENT COMPANY		22,144
	ISHARES TOTAL U.S. STOCK MKT K	REGISTERED INVESTMENT COMPANY		302,764

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
Plan Sponsor's Name RETRIEVER MEDICAL DENTAL PAYMENT

EIN: 81-5161611
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	VANGUARD MID CAP INDEX - ADM	REGISTERED INVESTMENT COMPANY		189,813
	NUVEEN INT EQ INDEX R6	REGISTERED INVESTMENT COMPANY		220,293
	AMERFUNDS 2050 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		1,577,075
	AMERICAN FUNDS 2055 TARGET R6	REGISTERED INVESTMENT COMPANY		1,121,533
	VAN LIFESTRAT CONSERV GR - INV	REGISTERED INVESTMENT COMPANY		25,087
	VANG HI YLD CORP ADM	REGISTERED INVESTMENT COMPANY		19,984
	FID LARGE CAP VALUE INDEX	REGISTERED INVESTMENT COMPANY		206,415

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
Plan Sponsor's Name RETRIEVER MEDICAL DENTAL PAYMENT

EIN: 81-5161611
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	VANGUARD SH TERM BD INDEX ADM	REGISTERED INVESTMENT COMPANY		25,008
	FID LARGE CAP GROWTH INDEX	REGISTERED INVESTMENT COMPANY		525,874
	AMERFUNDS 2060 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		819,658
	VANGUARD REAL ESTATE INDEX ADM	REGISTERED INVESTMENT COMPANY		68,174
	AMERICAN FUNDS CAP INC BLDR R6	REGISTERED INVESTMENT COMPANY		18,231
	AMERFUNDS 2040 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		1,036,886
	AMERFUNDS 2020 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		215,315

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
Plan Sponsor's Name RETRIEVER MEDICAL DENTAL PAYMENT

EIN: 81-5161611
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	VAN INFL PROTECTED SEC - ADMR	REGISTERED INVESTMENT COMPANY		11,565
	VAN INT TRM TREAS IDX ADM	REGISTERED INVESTMENT COMPANY		16,368
	VAN LG TRM TREAS IDX ADM	REGISTERED INVESTMENT COMPANY		2,634
	VANGUARD TREASURY MONEY MARKET	REGISTERED INVESTMENT COMPANY		58,084
	INVESCO CORE BOND R6	REGISTERED INVESTMENT COMPANY		12,278
	AMERFUNDS 2035 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		771,697
	VANGUARD TOTAL INTL BD IDX ADM	REGISTERED INVESTMENT COMPANY		47,192

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name RETRIEVER MEDICAL DENTAL PAYMENTS 401(K) PROFIT SHARING
Plan Sponsor's Name RETRIEVER MEDICAL DENTAL PAYMENT

EIN: 81-5161611
PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	AMERFUNDS 2045 TARG DATERET R6	REGISTERED INVESTMENT COMPANY		1,849,885
	VANGUARD LIFESTRATEGY GROWTH	REGISTERED INVESTMENT COMPANY		25,480
	NUVEEN SMALLCAP BLEND INDEX R6	REGISTERED INVESTMENT COMPANY		179,538
	VANGUARD LIFESTRATEGY MOD GROW	REGISTERED INVESTMENT COMPANY		111,029
	FID US BOND IND	REGISTERED INVESTMENT COMPANY		9,513
	VANGUARD EMG MKTS STK IDX ADM	REGISTERED INVESTMENT COMPANY		406,483
	BLK COMMODITY STRAT K	REGISTERED INVESTMENT COMPANY		205,089