

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).</p> <p style="text-align: center;"><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold; text-align: center;">2024</p> <hr/> <p style="text-align: center; font-weight: bold;">This Form is Open to Public Inspection</p>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan  a DFE (specify) \_\_\_\_\_

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

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

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

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

special extension (enter description)

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

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

<p><b>1a</b> Name of plan <u>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>WATSON CLINIC LLP</u></p> <p><u>1430 LAKELAND HILLS BLVD, 4TH FLOOR</u> <u>LAKELAND, FL 33805-3202</u></p>	<p><b>1c</b> Effective date of plan <u>02/01/1963</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>59-0704934</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>863-680-7000</u></p> <p><b>2d</b> Business code (see instructions) <u>621111</u></p>

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

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

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/15/2025	BENJAMIN ORTIZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN  <b>3c</b> Administrator's telephone number
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<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	2864
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>6a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	2178
<b>6a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	2092
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	10
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	837
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	2939
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	3
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	2942
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	2597
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	2776
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:  
 4B

<b>9a</b> Plan funding arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	<b>9b</b> Plan benefit arrangement (check all that apply) (1) <input checked="" type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor
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**10** Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

**a Pension Schedules**

(1)  **R** (Retirement Plan Information)

(2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

(4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_

(5)  **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

(1)  **H** (Financial Information)

(2)  **I** (Financial Information – Small Plan)

(3)  **A** (Insurance Information) – Number Attached   1  

(4)  **C** (Service Provider Information)

(5)  **D** (DFE/Participating Plan Information)

(6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

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

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<p><b>SCHEDULE A</b> <b>(Form 5500)</b></p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p><b>A</b> Name of plan <b>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</b></p>	<p><b>B</b> Three-digit plan number (PN) ▶</p>	<p><b>001</b></p>
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WATSON CLINIC LLP</b></p>	<p><b>D</b> Employer Identification Number (EIN) <b>59-0704934</b></p>	

**Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**LINCOLN BENEFIT LIFE**

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
47-0221457	65595	AP-8502	1	01/01/2024	12/31/2024

**2 Insurance fee and commission information.** Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

<b>(a)</b> Total amount of commissions paid	<b>(b)</b> Total amount of fees paid
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**3 Persons receiving commissions and fees.** (Complete as many entries as needed to report all persons).

**(a)** Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

**(a)** Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier ..... **6b**

**c** Premiums due but unpaid at the end of the year ..... **6c**

**d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... **6d**  
 Specify nature of costs ▶

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

<b>b</b> Balance at the end of the previous year .....	<b>7b</b>	0
<b>c</b> Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>	
	<b>7c(2)</b>	
	<b>7c(3)</b>	
	<b>7c(4)</b>	
	<b>7c(5)</b>	
(6) Total additions .....	<b>7c(6)</b>	0
<b>d</b> Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....	<b>7d</b>	0
<b>e</b> Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year .....	<b>7e(1)</b>	
	<b>7e(2)</b>	
	<b>7e(3)</b>	
	<b>7e(4)</b>	
	(5) Total deductions .....	
<b>f</b> Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ).....	<b>7f</b>	0

**Part III Welfare Benefit Contract Information**  
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

**8** Benefit and contract type (check all applicable boxes)

- a**  Health (other than dental or vision)
- b**  Dental
- c**  Vision
- d**  Life insurance
- e**  Temporary disability (accident and sickness)
- f**  Long-term disability
- g**  Supplemental unemployment
- h**  Prescription drug
- i**  Stop loss (large deductible)
- j**  HMO contract
- k**  PPO contract
- l**  Indemnity contract
- m**  Other (specify) ▶

**9** Experience-rated contracts:

<b>a</b>	Premiums: (1) Amount received .....	<b>9a(1)</b>		
	(2) Increase (decrease) in amount due but unpaid .....	<b>9a(2)</b>		
	(3) Increase (decrease) in unearned premium reserve .....	<b>9a(3)</b>		
	(4) Earned ((1) + (2) - (3)) .....		<b>9a(4)</b>	0
<b>b</b>	Benefit charges (1) Claims paid .....	<b>9b(1)</b>		
	(2) Increase (decrease) in claim reserves .....	<b>9b(2)</b>		
	(3) Incurred claims (add (1) and (2)) .....		<b>9b(3)</b>	0
	(4) Claims charged .....		<b>9b(4)</b>	
<b>c</b>	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions .....	<b>9c(1)(A)</b>		
	(B) Administrative service or other fees .....	<b>9c(1)(B)</b>		
	(C) Other specific acquisition costs .....	<b>9c(1)(C)</b>		
	(D) Other expenses .....	<b>9c(1)(D)</b>		
	(E) Taxes .....	<b>9c(1)(E)</b>		
	(F) Charges for risks or other contingencies .....	<b>9c(1)(F)</b>		
	(G) Other retention charges .....	<b>9c(1)(G)</b>		
	(H) Total retention .....		<b>9c(1)(H)</b>	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.) .....		<b>9c(2)</b>	
<b>d</b>	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement .....		<b>9d(1)</b>	
	(2) Claim reserves .....		<b>9d(2)</b>	
	(3) Other reserves .....		<b>9d(3)</b>	
<b>e</b>	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).) .....		<b>9e</b>	

**10** Nonexperience-rated contracts:

<b>a</b>	Total premiums or subscription charges paid to carrier .....	<b>10a</b>	
<b>b</b>	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. ....	<b>10b</b>	

Specify nature of costs.

**Part IV Provision of Information**

**11** Did the insurance company fail to provide any information necessary to complete Schedule A? .....  Yes  No

**12** If the answer to line 11 is "Yes," specify the information not provided. ▶

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

<b>A</b> Name of plan <b>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WATSON CLINIC LLP</b>	<b>D</b> Employer Identification Number (EIN) <b>59-0704934</b>	

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

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

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

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

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

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

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

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

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

ONEAMERICA RETIREMENT SERVICES

46-5378846

(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 37 38 64 65	RECORDKEEPER	293445	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)

JAMES M LUFFMAN

205 EAST ORANGE STREET  
LAKELAND, FL 33801

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	133425	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

AGW CAPITAL ADVISORS

511 W. BAY ST., SUITE 310  
TAMPA, FL 33606

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	76470	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

FRED LOPEZ/ALLEN & CO OF FLORIDA

1401 S. FLORIDA AVE  
LAKELAND, FL 33803

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	34443	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

LINDSEY SHANNON

1015 CORPORATE SQUARE DRIVE  
SUITE 300  
SAINT LOUIS, MO 63132

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	28660	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

WILLIAM MERRIAM

4800 DEER LAKE DRIVE EAST  
SUITE 1A  
JACKSONVILLE, FL 32246

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	21064	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

ISAAC HARTMANN

1401 S. FLORIDA AVE  
LAKELAND, FL 33803

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	17595	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CHARLES SCHWAB

2423 E. LINCOLN DRIVE  
PHOENIX, AZ 85016

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	16866	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

STERLING J SEARCY, JR

205 E ORANGE STREET  
SUITE 310  
LAKELAND, FL 33801

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	12840	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

TD AMERITRADE

82-0543156

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	7584	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

JEFFREY LARSON

3636 SOUTH GEYER SUITE 100  
ST LOUIS, MO 63127

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	7002	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MONEY PROFESSIONALS

625 E. ROMANA STREET  
PENSACOLA, FL 32502

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 51	ADVISOR	5994	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

MATRIX TRUST COMPANY

75-3182674

(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?
18 19 21 25 49 50 62	TRUSTEE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

(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
MATRIX TRUST COMPANY	18 19 21 25 49 50 62	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MATRIX TRUST COMPANY  75-3182674	SEE ATTACHMENT 'MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES'	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MSCS FINANCIAL SERVICES	50 59 60 61 63 68	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
MSCS FINANCIAL SERVICES  33-1151291	SEE ATTACHMENT 'MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES'	
(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.

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

<b>Part III</b>	<b>Termination Information on Accountants and Enrolled Actuaries (see instructions)</b> (complete as many entries as needed)
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<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>WATSON CLINIC LLP</u>	<b>D</b> Employer Identification Number (EIN) <u>59-0704934</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MORLEY FINANCIAL STABLE VALUE FUND</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>UNION BOND &amp; TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>93-6274329-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>14811886</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)





<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>► File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</b>	<b>B</b> Three-digit plan number (PN) <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WATSON CLINIC LLP</b>	<b>D</b> Employer Identification Number (EIN) <b>59-0704934</b>

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

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	836871	982439
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	401345	355748
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	0
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	2435306	3096230
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	2992418	3905722
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	0	0
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	55195	0
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	2485	1952
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	14839743	20111332
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	11181	1734
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	0	0
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	2847507	3054449
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	16830028	14811886
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	0	0
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	0	0
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	241075708	281321512
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	196209	198464
<b>(15)</b> Other .....	<b>1c(15)</b>	-1157	6896

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	282522839	327848364
<b>Liabilities</b>			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
<b>Net Assets</b>			
l Net assets (subtract line 1k from line 1f).....	1l	282522839	327848364

**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
<b>a Contributions:</b>			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	5610523	
(B) Participants.....	2a(1)(B)	10542465	
(C) Others (including rollovers).....	2a(1)(C)	2403754	
(2) Noncash contributions.....	2a(2)	0	18556742
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		
<b>b Earnings on investments:</b>			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	29375	310048
(B) U.S. Government securities.....	2b(1)(B)	63864	
(C) Corporate debt instruments.....	2b(1)(C)	435	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	215454	
(F) Other.....	2b(1)(F)	920	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		310048
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	69	14194909
(B) Common stock.....	2b(2)(B)	309800	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	13885040	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		14194909
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	8898651	338376
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	8560275	
(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)	0	2843106
(B) Other.....	2b(5)(B)	2843106	
(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 .....	<b>2b(6)</b>		394650
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		0
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		0
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		26260836
<b>c</b> Other income .....	<b>2c</b>		482110
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		63380777

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	17389477	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>	0	
(3) Other .....	<b>2e(3)</b>	0	
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		17389477
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		0
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		3149
<b>h</b> Interest expense .....	<b>2h</b>		0
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>	0	
(2) Contract administrator fees .....	<b>2i(2)</b>	293445	
(3) Recordkeeping fees .....	<b>2i(3)</b>	0	
(4) IQPA audit fees .....	<b>2i(4)</b>	0	
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	222632	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	0	
(7) Actuarial fees .....	<b>2i(7)</b>	0	
(8) Legal fees .....	<b>2i(8)</b>	0	
(9) Valuation/appraisal fees .....	<b>2i(9)</b>	0	
(10) Other trustee fees and expenses .....	<b>2i(10)</b>	0	
(11) Other expenses .....	<b>2i(11)</b>	146549	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		662626
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		18055252

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		45325525
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		0
(2) From this plan .....	<b>2l(2)</b>		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: CROWE LLP

(2) EIN: 35-0921680

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	159
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input type="checkbox"/>	

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

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

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

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

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

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

<b>A</b> Name of plan <u>WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>WATSON CLINIC LLP</u>	<b>D</b> Employer Identification Number (EIN) <u>59-0704934</u>	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

**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): 75-3182674

**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	
---	--

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

**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.**

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

**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

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

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

**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:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

**WATSON CLINIC LLP**  
**401(k) PROFIT SHARING PLAN**  
(f/k/a Watson Clinic LLP Profit Sharing Plan)  
Lakeland, Florida

**FINANCIAL STATEMENTS**  
December 31, 2024 and 2023

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
Lakeland, Florida

FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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401(k) Profit-Sharing Plan Committee  
Watson Clinic LLP 401(k) Profit Sharing Plan  
Lakeland, Florida

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

We have performed audits of the financial statements of Watson Clinic LLP 401(k) Profit Sharing Plan (f/k/a Watson Clinic LLP Profit Sharing Plan) (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

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

### ***Opinion***

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

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

### ***Basis for Opinion***

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

### ***Responsibilities of Management for the Financial Statements***

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

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

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

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

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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(Continued)

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

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

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

***Other Matter – Supplemental Schedules Required by ERISA***

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

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

In our opinion:

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

*Crowe LLP*  
Crowe LLP

Oakbrook Terrace, Illinois  
October 15, 2025

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
December 31, 2024 and 2023

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	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
Investments, at fair value (Note 3)	\$ 323,455,728	\$ 278,437,116
Cash	982,439	836,871
Receivables:		
Employer contributions	355,748	401,345
Notes receivable from participants	<u>3,054,449</u>	<u>2,847,507</u>
Total receivables	<u>3,410,197</u>	<u>3,248,852</u>
Total assets	<u>327,848,364</u>	<u>282,522,839</u>
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<u>\$ 327,848,364</u>	<u>\$ 282,522,839</u>

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See accompanying notes to financial statements.

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
Year ended December 31, 2024

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**Additions to assets attributed to:**

Net appreciation in fair value of investments	\$ 29,896,929
Dividends	14,195,829
Interest	160,715
Interest income on notes receivable from participants	215,454
Contributions	
Employer	5,610,523
Participants	11,483,903
Rollovers	<u>1,814,275</u>
Total contributions	<u>18,908,701</u>
Total additions	63,377,628

**Deductions from assets attributed to:**

Distributions to participants	17,389,477
Administrative expenses	<u>662,626</u>
Total deductions	<u>18,052,103</u>

**Net increase**

45,325,525

**Net assets available for benefits**

Beginning of year	<u>282,522,839</u>
End of year	<u>\$ 327,848,364</u>

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See accompanying notes to financial statements.

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 1 - DESCRIPTION OF PLAN**

The following brief description of the Watson Clinic LLP 401(k) Profit Sharing Plan (f/k/a Watson Clinic LLP Profit Sharing Plan) (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General: The Plan is an integrated defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The Plan is a 401(k) Profit Sharing Plan. The Plan covers all employees and partners of Watson Clinic LLP (the “Clinic” or the “Employer”) who meet the service requirement as determined by the Plan specifications.

Effective January 1, 2024, the Plan Document was amended and restated to incorporate six previous amendments that were adopted since the last Plan Document restatement in 2016 along with other necessary updates, including additional changes to incorporate that the Plan’s relationship with the Plan trustee, Matrix Trust Company, is governed by a separate trust agreement dated May 1, 2017. Additionally, the Plan was renamed the Watson Clinic LLP 401(k) Profit Sharing Plan.

Effective April 29, 2024, the Clinic’s wholly owned subsidiary, Watson Clinic ASC, LLC (“WCASC”) acquired certain assets of the Lakeland Surgical & Diagnostic Center (“LSDC”). Concurrently, certain employees of the LSDC became employees of WCASC. The Plan was amended, effective April 29, 2024, to allow for the former LSDC employees to be credited for their prior service with LSDC for vesting and eligibility purposes under the Plan.

Contributions: The Plan allows each eligible employee and partner of the Clinic to elect to reduce compensation he or she is otherwise entitled to in return for the agreement of the Clinic to contribute the deferred amounts to the Plan. Eligible participants are automatically enrolled in the Plan upon hire date at a 2% deferral rate unless specified otherwise. Each year, participants may elect to contribute up to 100% of their annual pretax compensation, limited to a maximum as established by the Internal Revenue Service (the “IRS”). The Plan allows eligible participants to make Roth contributions in accordance with the IRS regulations. Participants may also contribute rollover amounts representing distributions from other qualified plans. In addition, participants who would have attained at least age 50 by the end of the year are eligible to make additional catch-up contributions to the Plan up to annual limits as established by the IRS. A permanent election must be made by first year partners to designate their current and future level of Keogh contribution within the Plan. The Clinic makes matching contributions equal to 50% of the first 4% of compensation and 100% of the next 2% of compensation that a participant contributes to the Plan up to a maximum of 4% of compensation. Contributions are subject to certain limitations.

Additional profit sharing amounts may be contributed at the option of the Clinic as determined annually. Eligibility for profit sharing contributions requires completion of one year of credited service, with eligibility commencing on the next entry date specified in the Plan. Such contributions are allocated to participants based upon a percentage of each participant’s compensation above and below the social security integration level. During 2024, there was no discretionary profit sharing contribution made to the Plan.

Participant Accounts: Each participant’s account is credited with the participant’s contribution, the Clinic’s matching contribution and an allocation of any Clinic discretionary contribution and plan earnings, and charged with his or her withdrawals and an allocation of administrative expenses. Allocations are based on participant contributions, earnings, or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account. Under the Plan, participants may direct the investment of their retirement account among the Plan’s investment options. The choice of investment options allows participants to create a diversified portfolio based on their needs.

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(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 1 - DESCRIPTION OF PLAN** (Continued)

Participants may also establish an *Individually Directed Account ("IDA")*, which allows them to choose from investments beyond the investment options that are available under the Plan. If participants establish an IDA, they may also retain the services of an investment manager to direct the investment of their account. Participants may change their investment options daily, subject to certain restrictions.

Vesting: Participants are immediately 100% vested in their contributions and Clinic matching contributions plus actual earnings thereon. Vesting in Clinic discretionary contributions is based on years of continuous service, with 100% vesting after three years of credited service. All participants become 100% vested upon attainment of normal retirement age, permanent disability or death.

Notes Receivable from Participants: Participants may borrow, from their Plan account balances, a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balances. Note terms range from 1 to 5 years or up to 15 years for the purchase of a primary residence. The notes are secured by the balance in the participant's account and bear interest at 1% above the prime interest rate at the time the note is made. Principal and interest are paid ratably through payroll deductions. Participants may request and receive up to a maximum of three loans with no more than one loan granted per calendar year.

Payment of Benefits: Benefits under the Plan are payable upon retirement, death, disability, or termination of employment. Benefits paid are equal to the balance in the participant's vested account at the date of the distribution. Participants may elect to receive the value of the vested interest in his or her account, either in a lump-sum distribution, as installments over a period not to exceed the life expectancy (determined at the time of distribution) of the participant or his or her spouse, or roll the total over into another retirement plan or IRA. The Plan also allows for in-service withdrawals after attainment of age 59 ½ and hardship withdrawals provided financial hardship, as defined by the Internal Revenue Code (the "Code"), is demonstrated.

Forfeitures: Participant forfeitures of Clinic profit sharing contributions are used to offset Clinic contributions to the Plan. There were no forfeited nonvested account balances available as of December 31, 2024 and 2023.

Administrative and Investment Management Expenses: Certain expenses of maintaining the Plan (i.e., legal costs, audit fees) are paid directly by the Clinic and are excluded from these financial statements. Plan recordkeeping and trustee fees are paid by the Plan and are reflected in the financial statements as administrative expenses. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment management fees are charged to the Plan as a reduction of investment return and included in the investment income (loss) reported by the Plan. Investment consulting fees are 50% borne by the Plan and 50% borne by the Clinic.

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(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 1 - DESCRIPTION OF PLAN** (Continued)

Investment Limitations: Participants direct the investment of their account balances. However, the Plan limits the nature of investments that may be purchased with Plan assets. Qualified investments that may be made are subject to the following limitations:

- No bonds that are denominated in non-U.S. currency;
- No private placements (e.g., limited partnerships, closely held securities, etc.);
- No securities that are not publicly traded;
- No real estate, real property, or bonds secured by real estate;
- No securities that are not marketable on an established securities exchange;
- No investments in uncovered options, futures, commodities, or derivatives;
- No securities purchased on margin; and
- No short selling of securities.

**NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Basis of Accounting: The Plan's financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Notes Receivable from Participants: Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received through payroll deductions and the notes are collateralized by the participants' account balances.

Investment Valuation and Income Recognition: The Plan's investments are reported at fair value. Fair value is the price that would be received by the Plan for an asset or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability.

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

Payment of Benefits: Benefits are recorded when paid.

Use of Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates that affect certain reported amounts and disclosures. Actual results may vary from these estimates.

Risks and Uncertainties: The Plan holds various investment securities. Investment securities are exposed to various risks such as interest rate, market, liquidity, credit and risks pertaining to global events. Due to the level of risk associated with certain investment securities and the sensitivity of certain fair value estimates to changes in valuation assumptions, it is at least reasonably possible that changes in the fair values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

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(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 3 - CERTIFIED INVESTMENTS AND NOTES RECEIVABLE FROM PARTICIPANTS**

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Matrix Trust Company (the trustee of the Plan).

**NOTE 4 - FAIR VALUE MEASUREMENTS**

Fair value measurements are determined by maximizing the use of observable inputs and minimizing the use of unobservable inputs when measuring fair value. The hierarchy places the highest priority on unadjusted quoted market prices in active markets for identical assets or liabilities (Level 1 measurements) and gives the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of inputs within the fair value hierarchy are defined as follows:

Level 1: Quoted prices (unadjusted) for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

Level 2: Significant other observable inputs other than Level 1 prices such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data.

Level 3: Significant unobservable inputs that reflect the Plan's own assumptions about the assumptions that market participants would use in pricing an asset or liability.

In some cases, a valuation technique used to measure fair value may include inputs from multiple levels of the fair value hierarchy. The lowest level of significant input determines the placement of the entire fair value measurement in the hierarchy.

Money market mutual funds (Level 1) include all highly liquid investments with a maturity of three months or less when purchased and are valued based on quoted market prices obtained from nationally recognized securities exchanges. Publicly traded securities (Level 1) are valued based on the quoted market values obtained from nationally recognized securities exchanges at year end. Securities for which no quoted market values are available (Level 2 and Level 3) are valued by the trustee, using appraisals or other information. The Level 3 securities are comprised of the common stock of a privately held business.

Shares of mutual funds, common stock, preferred stock, exchange traded funds and other assets (Level 1) are valued at the net asset value of shares held by the Plan at year-end based on quoted market values obtained from nationally recognized securities exchanges. Corporate obligations (Level 2) are valued based on yields currently available or comparable securities of issuers with similar credit ratings. The values of the Plan's interests in partnerships are calculated based on the Plan's proportionate share of the fair value of the underlying investments based on quoted market prices (Level 1) obtained from nationally recognized securities exchanges. In such instances where quoted market prices are unavailable for the underlying investments, the fair value is determined in good faith based on the market value of similar investments (Level 2). The fair values of government securities (Level 2) are based upon current rates for similar instruments. Insurance contracts consist of life insurance policies and annuity contracts that are generally valued based on the cash surrender value as of financial statement dates

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(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 4 - FAIR VALUE MEASUREMENTS** (Continued)

(Level 2). The fair values of certificates of deposit are estimated to approximate the cost basis of the deposit account balances, based upon the liquidity of the accounts and the credit quality of issuers (Level 2). The Plan's investments in certificates of deposits may occasionally exceed federally insured balances.

The fair value of the Plan's interests in the stable value fund is based upon the net asset values per unit as reported in the audited financial statements of the fund. Withdrawals shall be made within 30 days after written notification has been received.

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

Investments measured at fair value on a recurring basis are summarized below:

	Fair Value Measurements at December 31, 2024 Using			Total
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	
Investments				
Common stocks - domestic	\$ 17,855,082	\$ -	\$ 2,256,250	\$ 20,111,332
Mutual funds and exchange traded funds	279,326,452	-	-	279,326,452
Puts and calls, warrants, others	6,896	-	-	6,896
Money market mutual funds	4,773,105	-	-	4,773,105
Partnerships	1,734	-	-	1,734
Preferred stocks	1,952	-	-	1,952
Insurance policies	-	198,464	-	198,464
Government and agency obligations	-	3,905,722	-	3,905,722
Certificates of Deposits	-	318,185	-	318,185
Collective Trust Fund – Stable Value*	-	-	-	14,811,886
	<u>\$ 301,965,221</u>	<u>\$ 4,422,371</u>	<u>\$ 2,256,250</u>	<u>\$ 323,455,728</u>

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(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

**NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)**

	Fair Value Measurements at December 31, 2023 Using			Total
	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	
Investments				
Common stocks - domestic	\$ 12,952,243	\$ -	\$ 1,887,500	\$ 14,839,743
Mutual funds and exchange traded funds	239,024,567	-	-	239,024,567
Money market mutual funds	4,485,290	-	-	4,485,290
Partnerships	11,181	-	-	11,181
Preferred stocks	2,485	-	-	2,485
Insurance policies	-	196,209	-	196,209
Corporate obligations	-	55,195	-	55,195
Government and agency obligations	-	2,992,418	-	2,992,418
Collective Trust Fund – Stable Value*	-	-	-	16,830,028
	<u>\$ 256,475,766</u>	<u>\$ 3,243,822</u>	<u>\$ 1,887,500</u>	<u>\$ 278,437,116</u>

\* Investments measured at fair value using net asset value per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table for such investments are intended to permit reconciliation of the fair value hierarchy to the investments at fair value line item presented in the statement of net assets available for benefits.

**NOTE 5 - PLAN TERMINATION**

Although it has not expressed any intent to do so, the Clinic has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts and will be entitled to the amounts credited to their individual accounts, net of proportional adjustments to reflect all expenses, profits and losses through the date of termination.

**NOTE 6 - PARTY-IN-INTEREST TRANSACTIONS**

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer, and certain others. The Plan holds investments managed by various custodians of investment assets related to IDA accounts; therefore, transactions with these custodians qualify as party-in-interest transactions. The Plan's payment of trustee fees, recordkeeping fees and investment management fees also qualify as party-in-interest transactions. Notes receivable from participants also reflect party-in-interest transactions. Certain administrative functions are performed by employees of the Clinic. No such employee receives compensation from the Plan.

(Continued)

WATSON CLINIC LLP  
401(k) PROFIT SHARING PLAN  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2024 and 2023

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**NOTE 7 - INCOME TAX STATUS**

The Plan is qualified pursuant to the appropriate section of the Internal Revenue Code (IRC), and accordingly, the Plan's net investment income is exempt from income taxes. The Plan has obtained a favorable tax determination letter from the Internal Revenue Service dated September 16, 2011. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. Although the Plan has been amended since receiving the determination letter, the Plan sponsor believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt. Accordingly, no provision for income taxes has been made in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2021.

**NOTE 8 - SUBSEQUENT EVENTS**

Plan management has evaluated subsequent events for recognition and disclosure through October 15, 2025, which is the date the financial statements were available to be issued.

Effective January 1, 2025, the Plan was amended and restated to incorporate the following changes:

- Replace the Plan's permitted disparity profit sharing formula with a comparability-based profit sharing formula, establishing a benefit level at a maximum of 12% for partners with a 4% Safe Harbor contribution for employees and employed physicians;
- Sunset the 401(k) match program;
- Eliminate the end-of-year employment status requirement to earn profit sharing benefits and fund profit sharing contributions concurrently with each payroll;
- Eliminate the 3-year cliff vesting schedule;
- Add eligibility upon hire for the profit sharing contribution; and
- Add the Secure Act 2.0 enhanced catch-up contribution feature for participants ages 60-63 to the Plan.

Additionally, effective January 1, 2026, the Plan was amended to add an auto-escalation feature to 401(k) deferrals at 1% per year to a maximum of 4%.

**SUPPLEMENTAL SCHEDULES**

WATSON CLINIC LLP  
 401(k) PROFIT SHARING PLAN  
 SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 Year Ended December 31, 2024

Name of Plan Sponsor: WATSON CLINIC LLP  
 Employer Identification Number: 59-0704934  
 Three-digit Plan Number: 001

<b>Check here if Late Participant Loan Repayments are Included</b>	<b>Total that Constitute Nonexempt Prohibited Transactions</b>			<b>Total Fully Corrected Under VFCP and PTE 2002-51</b>
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
			\$ 159 <sup>(1)</sup>	

<sup>(1)</sup> Represents late remittances for plan year ended December 31, 2024, not yet corrected for earnings.

See Independent Auditor's Report.

**WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN**  
**SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)**  
**December 31, 2024**

**Name of Plan Sponsor: Watson Clinic, LLP**  
**Employer Identification Number: 59-0704934**  
**Three-Digit Plan Number: 001**

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
<b>Money Market Mutual Funds</b>				
	Blackrock	BlackRock Liq Fds Cash Rv	\$	287,752
*	SEI Investments	City National Rochdale Government Money Market		143,864
*	Fidelity	Fidelity® Government Cash Reserves		409,578
*	JP Morgan	JPMorgan Liquid Asset Money Market		293,718
*	JP Morgan	JPMorgan US Government MMkt Investor		239,518
*	Merrill Lynch	Merrill Lynch Cash Account		1,650
*	Schwab	Schwab Cash Account		2,632,531
*	Schwab	Schwab Treasury Obl Money-Va		296,623
*	Schwab	Schwab Trsry Obl Mny-Ult		13,689
*	Schwab	Schwab US Treasury Money Fund Invs		245,479
*	Schwab	Schwab Value Advantage Money Fund Inv		208,703
				<u>4,773,105</u>
<b>Government and Agency Obligations</b>				
	US Government	US Treasury Bill		1,239,670
	US Government	US Treasury Inflation Indexed Note		204,789
	US Government	US Treasury Note/Bond		2,454,237
	US Government	US Treasury Notes		7,026
				<u>3,905,722</u>
<b>Common Stocks</b>				
	3m Co	3m Co		41,857
	Abbvie Inc	Abbvie Inc		31,325
	Accenture PLC	Accenture PLC		339,477
	Adma Biologics Inc	Adma Biologics Inc		7,546
	Adobe Inc	Adobe Inc		11,117
	Advanced Micro Devices	Advanced Micro Devices		7,127
	Aerovironment Inc	Aerovironment Inc		5,848
	Aflac Inc	Aflac Inc		295,900
	Agnico-Eagle Mines Ltd F	Agnico-Eagle Mines Ltd F		7,665
	Air Products & Chemicals Inc	Air Products & Chemicals Inc		305,018
	Airbnb Inc Class A	Airbnb Inc Class A		23,260
	Airbus Group SE	Airbus Group SE		1,603
	Alamos Gold Inc	Alamos Gold Inc		2,950
	Alibaba Group Holding-Sp ADR	Alibaba Group Holding-Sp ADR		35,975
	Alphabet Inc CL A	Alphabet Inc CL A		205,233
	Alphabet Inc CL C	Alphabet Inc CL C		637,014
	Alset Inc	Alset Inc		115
	Altius Minerals Corporation	Altius Minerals Corporation		1,153
	Altria Group Inc	Altria Group Inc		24,761
	Amazon Com Inc	Amazon Com Inc		699,854
	American Airlines Group Inc	American Airlines Group Inc		4,410
	American Express Co.	American Express Co.		47,882
	American Water Works Co Inc	American Water Works Co Inc		24,898
	Amgen Inc	Amgen Inc		215,028
	Analog Devices Inc	Analog Devices Inc		16,147
	Anheuser Busch Inbev	Anheuser Busch Inbev		7,511
	Annaly Capital Management Inc	Annaly Capital Management Inc		3,422
	Ansys Inc.	Ansys Inc.		6,747
	Apple Inc	Apple Inc		1,302,297
	Aris Mining Corp	Aris Mining Corp		833
	Arista Networks Inc	Arista Networks Inc		3,537

**WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN**  
**SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)**  
**December 31, 2024**

**Name of Plan Sponsor: Watson Clinic, LLP**  
**Employer Identification Number: 59-0704934**  
**Three-Digit Plan Number: 001**

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	Arm Holdings PLC	Arm Holdings PLC	\$	2,097
	Armada Hoffler Properties In	Armada Hoffler Properties In		10,731
	Asml Holding Nv	Asml Holding Nv		21,485
	Aspen Aerogels Inc	Aspen Aerogels Inc		9,195
	Astera Labs Inc	Astera Labs Inc		13,775
	AT&T Inc	AT&T Inc		139,774
	Automatic Data Processing	Automatic Data Processing		294,625
	B2Gold Corp	B2Gold Corp		13,166
	Bank Of America Corp	Bank Of America Corp		6,593
	Bank Of Nova Scotia	Bank Of Nova Scotia		38,655
	Barrick Gold Corp	Barrick Gold Corp		13,950
	Becton Dickinson & Co	Becton Dickinson & Co		12,828
	Berkshire Hathaway Inc Cl B	Berkshire Hathaway Inc Cl B		1,428,285
	Beyond Inc	Beyond Inc		104
	BHP Limited	BHP Limited		850
	Bionano Genomics Inc (bngo 01/27/2	Bionano Genomics Inc (bngo 01/27/25)		329
	Blackberry Ltd	Blackberry Ltd		756
	BlackRock Science & Tech Tr	BlackRock Science & Tech Tr		804
	Block Inc A (xyz 01/21/25)	Block Inc A (xyz 01/21/25)		2,805
	Bluestone Resources Inc (acquired 0	Bluestone Resources Inc (acquired 01/15/25)		639
	Boeing Company	Boeing Company		3,363
	Booking Holdings Inc	Booking Holdings Inc		94,400
	Borg Warner Automotive Inc	Borg Warner Automotive Inc		12,144
	Bp Plc Spons Adr	Bp Plc Spons Adr		26,171
	Bridge Investment Grp Hds-A	Bridge Investment Grp Hds-A		354
	Brixmor Property Group Inc	Brixmor Property Group Inc		32,447
	Broadcom Ltd	Broadcom Ltd		86,138
	Brown & Brown Inc	Brown & Brown Inc		2,052
	Cameco Corp	Cameco Corp		3,854
	Capital One Financial Corp Com	Capital One Financial Corp Com		54,131
	Carnival Corp.	Carnival Corp.		27,671
	Caterpillar Inc	Caterpillar Inc		153,085
	Celestica Inc	Celestica Inc		277
	Charlottes Web Holdings Inc	Charlottes Web Holdings Inc		465
	Chevron Corp	Chevron Corp		119,645
	Chipotle Mexican Grill CL A	Chipotle Mexican Grill CL A		26,773
	Chubb Ltd	Chubb Ltd		344,980
	Cintas Corp	Cintas Corp		21,998
	Cisco Systems Inc	Cisco Systems Inc		45,153
	Citigroup Inc	Citigroup Inc		59,408
	Clorox Co.	Clorox Co.		18,279
	Coca Cola Consolidated Inc	Coca Cola Consolidated Inc		72,037
	Coca-Cola Company	Coca-Cola Company		21,025
	Coinbase Global Inc -Class A	Coinbase Global Inc -Class A		21,354
	Columbia Sportswear Company	Columbia Sportswear Company		1,282
	Comcast Corp Cl A	Comcast Corp Cl A		214,453
	Conagra Brands Inc	Conagra Brands Inc		9,690
	Confluent Inc Class A	Confluent Inc Class A		5,033
	Conocophillips	Conocophillips		22,503
	Core Scientific Inc	Core Scientific Inc		3,091
	Corteva Inc	Corteva Inc		48
	Costco Wholesale Corp-New	Costco Wholesale Corp-New		293,263
	Coupang Inc	Coupang Inc		6,528
	Coursera Inc	Coursera Inc		850

See Independent Auditor's Report

**WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN**  
**SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)**  
**December 31, 2024**

**Name of Plan Sponsor: Watson Clinic, LLP**  
**Employer Identification Number: 59-0704934**  
**Three-Digit Plan Number: 001**

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	Crispr Therapeutics AG	Crispr Therapeutics AG	\$	2,873
	CrowdStrike Holdings Inc - A	CrowdStrike Holdings Inc - A		1,711
	Cummins Inc	Cummins Inc		7,413
	CVS Health Corp	CVS Health Corp		18,180
	Cytodyn Inc	Cytodyn Inc		24,984
	D Wave Quantum Inc	D Wave Quantum Inc		3,360
	Danaher Corp Del	Danaher Corp Del		8,034
	Daqo New Energy Corp ADR	Daqo New Energy Corp ADR		525
	Deere & Co.	Deere & Co.		85,721
	Dell Technologies CL C	Dell Technologies CL C		8,297
	Devon Energy Corp New	Devon Energy Corp New		10,514
	Digital Turbine Inc	Digital Turbine Inc		41
	Discover Financial	Discover Financial		20,211
	Disney Walt Co	Disney Walt Co		60,457
	DocuSign Inc	DocuSign Inc		9,803
	Dow Inc	Dow Inc		11
	Duke Energy Corp	Duke Energy Corp		31,783
	DuPont de Nemours Inc	DuPont de Nemours Inc		13
	Eagle Point Income Co Inc	Eagle Point Income Co Inc		1,507
	Eaton Corp PLC	Eaton Corp PLC		16,594
	Ebay Inc	Ebay Inc		12,576
	Elf Beauty Inc	Elf Beauty Inc		4,896
	Empress Royalty Corp	Empress Royalty Corp		911
	EMX Royalty Corp	EMX Royalty Corp		915
	Enphase Energy Inc	Enphase Energy Inc		2,816
	Equinox Gold Corp	Equinox Gold Corp		934
	Escalade Inc	Escalade Inc		14,220
	Etsy Inc	Etsy Inc		846
	Exact Sciences Corp	Exact Sciences Corp		5,619
	Extra Space Storage Inc	Extra Space Storage Inc		17,054
	Exxon-Mobil Corporation	Exxon-Mobil Corporation		59,905
	Federal Realty Invt Tr	Federal Realty Invt Tr		11,545
	Fedex Corp	Fedex Corp		57,077
	Fidelity National Information	Fidelity National Information		10,985
	First Majestic Silver Corp	First Majestic Silver Corp		44,008
	First Republic Bank/San Fran	First Republic Bank/San Fran		8
	Flutter Entertainment PLC	Flutter Entertainment PLC		4,911
	Ford Motor Co New	Ford Motor Co New		21,113
	Futureworld Corp	Futureworld Corp		1
	GE Healthcare Technologies Inc	GE Healthcare Technologies Inc		3,205
	GE Vernova Inc	GE Vernova Inc		10,197
	General Dynamics Corp	General Dynamics Corp		251,635
	General Electric Co	General Electric Co		20,849
	General Motors Co	General Motors Co		38
	Gilead Sciences Inc	Gilead Sciences Inc		14,037
	Gitlab Inc CI A	Gitlab Inc CI A		7,889
	Gladstone Land Corp	Gladstone Land Corp		834
	Gold Royalty Corp	Gold Royalty Corp		770
	Goldmining Inc	Goldmining Inc		829
	Grab Holdings Ltd CL A Ord	Grab Holdings Ltd CL A Ord		4,503
	Grainger W W	Grainger W W		53,123
	Harrow Inc	Harrow Inc		3,858
	Hecla Mng Co	Hecla Mng Co		4,910
	Hershey Co	Hershey Co		187,316

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**WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN**  
**SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)**  
**December 31, 2024**

**Name of Plan Sponsor: Watson Clinic, LLP**  
**Employer Identification Number: 59-0704934**  
**Three-Digit Plan Number: 001**

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	Home Depot Incorporated	Home Depot Incorporated	\$	462,509
	Honeywell International	Honeywell International		29,817
	Humana Inc.	Humana Inc.		8,273
	Illinois Tool Works Inc.	Illinois Tool Works Inc.		285,690
	Innovative Industrial Proper	Innovative Industrial Proper		1,678
	Intel Corporation	Intel Corporation		11,364
	Intl Business Machines Inc	Intl Business Machines Inc		85,719
	Invesco Ltd	Invesco Ltd		1,043
	Johnson & Johnson	Johnson & Johnson		324,145
	Johnson Controls International PLC	Johnson Controls International PLC		24,468
	JPMorgan Chase & Co	JPMorgan Chase & Co		661,871
	Kenvue Inc	Kenvue Inc		32,297
	Kinder Morgan Inc	Kinder Morgan Inc		13,700
	Kinross Gold Corp	Kinross Gold Corp		13,905
	Kyndryl Holdings Inc	Kyndryl Holdings Inc		35
	L3Harris Technologies Inc	L3Harris Technologies Inc		14,302
	Labor Smart Inc	Labor Smart Inc		280
	Lam Research Corp	Lam Research Corp		46,227
	Lantheus Holdings Inc	Lantheus Holdings Inc		4,920
	Liberty Latin America Ltd CL A	Liberty Latin America Ltd CL A		32
	Lockheed Martin Corp	Lockheed Martin Corp		277,041
	Lowes Co Inc	Lowes Co Inc		75,646
	Lundin Mining Corp	Lundin Mining Corp		757
	Mag Silver Corp	Mag Silver Corp		3,128
	Manulife Financial Corporation	Manulife Financial Corporation		3,071
	Mastercard Inc A	Mastercard Inc A		36,333
	Maxicare Health Plans Inc	Maxicare Health Plans Inc		415
	Mcdonalds Corp	Mcdonalds Corp		364,369
	Medtronic PLC	Medtronic PLC		16,775
	Merck & Company Inc	Merck & Company Inc		222,139
	Meta Platforms Inc	Meta Platforms Inc		22,273
	Metalla Royalty & Streaming	Metalla Royalty & Streaming		811
	Microbot Medical Inc	Microbot Medical Inc		1
	Micron Tech. Inc.	Micron Tech. Inc.		11,109
	Microsoft Corporation	Microsoft Corporation		588,015
	Microstrategy Inc Class A	Microstrategy Inc Class A		290
	Moderna Inc	Moderna Inc		249
	Mondelez International Inc	Mondelez International Inc		20,910
	Mongodb Inc	Mongodb Inc		3,725
*	Morgan Stanley	Morgan Stanley		54,240
	Netflix Inc	Netflix Inc		17,826
	Newmont Corp	Newmont Corp		13,064
	Nike Inc.	Nike Inc.		31,025
	Nordson Corp	Nordson Corp		21,629
	Northrop Grumman Corp	Northrop Grumman Corp		469,290
	Novagold Resources	Novagold Resources		19,814
	Nu Holdings Ltd/Cayman Isl-A	Nu Holdings Ltd/Cayman Isl-A		8,443
	Nutrien Ltd	Nutrien Ltd		761
	Nvidia Corp	Nvidia Corp		500,028
	NXP Semiconductors Nv	NXP Semiconductors Nv		4,988
	Occidental Petroleum Corp	Occidental Petroleum Corp		533
	On Holding Ag-Class A	On Holding Ag-Class A		1,643
	Ondas Holdings Inc	Ondas Holdings Inc		15,616
	OptimizeRX Corp	OptimizeRX Corp		5,842

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	Oracle Corp	Oracle Corp	\$	16,664
	Orogen Royalties Inc	Orogen Royalties Inc		1,022
	Osisko Gold Royalties Ltd	Osisko Gold Royalties Ltd		9,955
	Pagaya Technologies Ltd -A	Pagaya Technologies Ltd -A		8,277
	Palantir Technologies Inc A	Palantir Technologies Inc A		32,143
	Palo Alto Networks Inc	Palo Alto Networks Inc		1,092
	Pan American Silver Cap	Pan American Silver Cap		6,066
	Parker Hannifin Corp	Parker Hannifin Corp		28,857
	Paycom Software Inc	Paycom Software Inc		12,298
	Paypal Holdings Inc	Paypal Holdings Inc		138,096
	Pebblebrook Hotel Trust	Pebblebrook Hotel Trust		1,355
	Pedevco Corp	Pedevco Corp		884
	Pepsico Inc	Pepsico Inc		266,255
	Performance Shipping Inc	Performance Shipping Inc		52
	Pfizer Incorporated	Pfizer Incorporated		48,583
	Phillips 66	Phillips 66		14,984
	Piedmont Lithium Inc	Piedmont Lithium Inc		1,573
	Pinterest Inc- Class A	Pinterest Inc- Class A		1,160
	Plug Power Inc	Plug Power Inc		2,577
	Procter & Gamble Co	Procter & Gamble Co		378,770
	Prologis Inc	Prologis Inc		11,733
	Publix Super Markets Inc (delisted 11/12/19)	Publix Super Markets Inc (delisted 11/12/19)		2,256,250
	Qualcomm	Qualcomm		42,993
	Quantum Computing Inc	Quantum Computing Inc		1,655
	Realty Income Corp	Realty Income Corp		5,341
	Regions Finl Corp Com	Regions Finl Corp Com		1
	Rio Tinto PLC ADR	Rio Tinto PLC ADR		2,411
	Robinhood Markets Inc - A	Robinhood Markets Inc - A		5,887
	Roblox Corp -Class A	Roblox Corp -Class A		2,025
	Rocket Lab USA Inc	Rocket Lab USA Inc		7,132
	RTX Corp	RTX Corp		20,234
	Rua Gold Inc (nzau.f 1/06/25)	Rua Gold Inc (nzau.f 1/06/25)		479
	S&P Global Inc	S&P Global Inc		27,545
	Salesforce Inc	Salesforce Inc		16,789
	San Juan Basin Royalty Trust	San Juan Basin Royalty Trust		199
	Sandstorm Gold Ltd	Sandstorm Gold Ltd		993
	Schlumberger Ltd	Schlumberger Ltd		2,147
	Seabridge Res Inc	Seabridge Res Inc		3,583
	Seritage Growth Prop- A Reit	Seritage Growth Prop- A Reit		313
	Sherwin Williams	Sherwin Williams		35,936
	Shift4 Payments Inc-Class A	Shift4 Payments Inc-Class A		14,218
	Shopify Inc A	Shopify Inc A		21,266
	Silvercorp Metals Inc	Silvercorp Metals Inc		843
	Simon Ppty Group Inc	Simon Ppty Group Inc		126,993
	Skyworks Solutions Inc	Skyworks Solutions Inc		21,461
	Snap On Inc	Snap On Inc		25,836
	Snowflake Inc-Class A	Snowflake Inc-Class A		1,081
	SoFi Technologies Inc	SoFi Technologies Inc		2,988
	Solaris Resources Inc	Solaris Resources Inc		959
	Spectrascience Inc	Spectrascience Inc		4
	Spo Global Inc	Spo Global Inc		261
	Starbucks Corp.	Starbucks Corp.		38,207
	Super Micro Computer Inc	Super Micro Computer Inc		7,010
	Taiwan Semiconductor-Sp ADR	Taiwan Semiconductor-Sp ADR		7,900

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	Target Corp	Target Corp	\$	61,376
	Tesla Inc	Tesla Inc		413,532
	Texas Instruments Inc	Texas Instruments Inc		20,626
	Textron Inc	Textron Inc		9,568
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc		17,203
	Tidewater Inc	Tidewater Inc		3,994
	Tilray Brands Inc	Tilray Brands Inc		133
	Torex Gold Resources Inc	Torex Gold Resources Inc		5,911
	Tractor Supply Co	Tractor Supply Co		26,795
	Trade Desk Inc/The Class A	Trade Desk Inc/The Class A		36,904
	Transmedics Group Inc	Transmedics Group Inc		10,662
	Truist Financial Corp	Truist Financial Corp		27,201
	Trump Media & Technology Group Co	Trump Media & Technology Group Corp		1,705
	Turning Point Brands Inc	Turning Point Brands Inc		2,413
	Uber Technologies Inc	Uber Technologies Inc		16,226
	United Parcel Service	United Parcel Service		212,596
	Unitedhealth Group Inc	Unitedhealth Group Inc		409,046
	Upstart Holdings Inc	Upstart Holdings Inc		2,648
	Uranium Energy Corp	Uranium Energy Corp		1,044
	Uranium Royalty Corp	Uranium Royalty Corp		900
	US Bancorp - Del	US Bancorp - Del		18,510
	UWM Holdings Corp	UWM Holdings Corp		1,086
	Veralto Corp	Veralto Corp		1,630
	Veritone Inc	Veritone Inc		4,185
	Verizon Communications	Verizon Communications		142,733
	Viking Therapeutics Inc	Viking Therapeutics Inc		10,301
	Visa Inc Class A Shares	Visa Inc Class A Shares		339,800
	Vistra Corp	Vistra Corp		7,871
	Vox Royalty Corp	Vox Royalty Corp		1,009
	W&T Offshore Inc	W&T Offshore Inc		996
	Wabtec	Wabtec		1,327
	Walmart Inc	Walmart Inc		480,071
	Warner Bros Discovery Inc	Warner Bros Discovery Inc		1,321
	Wells Fargo & Co New	Wells Fargo & Co New		15,734
	Wheaton Precious Metals Corp	Wheaton Precious Metals Corp		1,687
	Zim Integrated Shipping Serv	Zim Integrated Shipping Serv		5,912
				<b>20,111,332</b>
	<b>Partnerships</b>			
	Icahn Enterprises LP	Icahn Enterprises LP		1,734
				<b>1,734</b>
	<b>Collective Trust Fund - Stable Value Fund</b>			
	Principal Global Investors Trust Co	Morley Stable Value Fund		14,811,886
				<b>14,811,886</b>
	<b>Mutual Funds and Exchange Traded Funds</b>			
	abrdn Life Sciences Investors	abrdn Life Sciences Investors		80,412
	AllianceBernstein	AllianceBernstein Global High Income		25,108
	Allianzim US	Allianzim US Bf15 Uncap Sep		31,517
	American Century	American Century Focused Dynamic Gr I		6,496
	American Century	American Century US Quality Growth ETF		26,221
	American Funds	American Funds American Balanced R6		45,152,821
	American Funds	American Funds Capital World Gr&Inc F1		3,653
	American Funds	American Funds Europacific Growth F3		134,588
	American Funds	American Funds Europacific Growth R6		11,916,569

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	American Funds	American Funds New World F1	\$	12,700
	American Funds	American Funds New World F2		32,174
	American Funds	American Funds New World R6		7,137,014
	AMG Yacktman I	AMG Yacktman I		116,050
	Amplify	Amplify Cwp Enhanced Dividend		2,186
	Ark Innovation ETF	Ark Innovation ETF		73,801
	Artisan International Value Advisor	Artisan International Value Advisor		317,253
	Avantis	Avantis Emerging Markets Eq		51,089
	Avantis	Avantis US Small Cap Value		302,249
	Baron	Baron Asset Retail		349,455
	Baron	Baron Growth Retail		17,957
	Bitwise	Bitwise 10 Crypto Index Fund		483
	BlackRock	BlackRock Advantage Small Cap Core Inv A		15,391
	BlackRock	BlackRock Dyn Hi Inc Port-I		67,268
	BlackRock	BlackRock Enhanced International Dividend Trust		31,462
	BlackRock	BlackRock Equity Dividend Instl		18,960,618
	BlackRock	BlackRock Mid Cap Gr Iva		16,681
	BlackRock	BlackRock Strategic Income Opps Instl		452,173
	BondBloxx	BondBloxx BBG 1 Dur US Treas		85,803
	Buffalo	Buffalo Mid Cap Discovery Fund		13,475
	Buffalo	Buffalo Small Cap Growth Fund		42,043
	Calamos	Calamos Convertible & High Income		24,280
	Calamos	Calamos Evolving World Gr-I		40,108
	Calamos	Calamos Market Neutral Income I		62,557
	Calamos	Calamos Strat Tot Return Fd		20,420
	CBRE Global Real Estate	CBRE Global Real Estate Income Fund		22,862
	Cohen & Steers	Clockwise Core Equity & Innovation ETF		1,058
	Cohen & Steers	Cohen & Steers Qty Ry		10,074
	Cohen & Steers	Cohen & Steers Real Estate - Z		6,048,934
	Cohen & Steers	Cohen & Steers Real Estate Securities I		114,180
	Cohen & Steers	Cohen & Steers Reit & Preferred and Income Fund Inc		11,767
	Columbia	Columbia Small Cap Value Fund I Instl		13,955
	Comm Serv Select Sector Spdr	Comm Serv Select Sector Spdr		26,423
	Consumer Staples Select Sector Spdr	Consumer Staples Select Sector Spdr		24,242
	Davis Global Y	Davis Global Y		56,607
	DFA Emerging Markets I	DFA Emerging Markets I		17,028
	DFA	DFA Five-Year Global Fixed-Income I		160,388
	DFA	DFA Inflation-Protected Securities I		102,764
	DFA	DFA International Value I		165,178
	DFA	DFA Two-Year Global Fixed-Income I		149,972
	DFA	DFA US Large Cap Value I		149,646
	DFA	DFA US Micro Cap I		44,432
	DFA	DFA US Small Cap Value I		86,377
	Diamond Hill	Diamond Hill Short Duration Securitized Bond Fund I		64,537
	Dimensional	Dimensional Emerging Core Eq		330
	Dimensional	Dimensional Inflation-Protec		41,179
	Dimensional	Dimensional International Co		11,972
	Dimensional	Dimensional U.S. Small Cap ETF		2,929
	Dimensional	Dimensional US Equity Market ETF		893
	Direxion Daily Emerging Markets Bea	Direxion Daily Emerging Markets Bear 3X Shares		229
	Direxion Daily Googl Bull 2X Shares	Direxion Daily Googl Bull 2X Shares		1,601
	Direxion Daily Msft Bull 2x Shares	Direxion Daily Msft Bull 2x Shares		276
	Dodge & Cox	Dodge & Cox Global Stock CI I		50,319

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	Dodge & Cox	Dodge & Cox Income CI I	\$	428,914
	Dodge & Cox	Dodge & Cox International Stock CI I		693
	Dodge & Cox	Dodge & Cox Stock CI I		20,444
	Eaton Vance	Eaton Vance Atlanta Capital SMID-Cap I		172,308
	Eaton Vance	Eaton Vance Float Rt Inc Tr		5,401
	Energy Select Sector Spdr	Energy Select Sector Spdr		22,197
	Europac Intl Dividend Inc-A	Europac Intl Dividend Inc-A		936
*	Fidelity Investments	Fidelity Advisor® Investment Gr Bd Z		239,454
*	Fidelity Investments	Fidelity Advisor® Total Bond Z		408,033
*	Fidelity Investments	Fidelity Health Care ETF		991
*	Fidelity Investments	Fidelity Info Tech ETF		740
*	Fidelity Investments	Fidelity Total Bond ETF		38,768
*	Fidelity Investments	Fidelity Wise Origin Bitcoin		34,916
*	Fidelity Investments	Fidelity® Contrafund® K6		39,669,013
*	Fidelity Investments	Fidelity® Equity Dividend Income		326,345
*	Fidelity Investments	Fidelity® Floating Rate High Income		231,715
*	Fidelity Investments	Fidelity® Mid-Cap Stock		284,883
*	Fidelity Investments	Fidelity® Puritan®		579,921
*	Fidelity Investments	Fidelity® Select Consumer Staples Port		326,217
*	Fidelity Investments	Fidelity® Small Cap Discovery		42,231
	Financial Select Sector Spdr	Financial Select Sector Spdr		29,452
	First Eagle Global I	First Eagle Global I		66,965
	First Trust Exchange Traded Fund VI	First Trust Exchange Traded Fund VI Rising Div Achievers ETF		110,296
	First Trust Exchange-Traded	First Trust Exchange-Traded		64,806
	First Trust Index Global Nat	First Trust Index Global Nat		30,365
	First Trust Institutional Pr	First Trust Institutional Pr		198,127
	First Trust Smid Cap Rising	First Trust Smid Cap Rising		306,661
	First Trust TCW Opp Fixed In	First Trust TCW Opp Fixed In		120,187
	First Trust Tcw Unconstraine	First Trust Tcw Unconstraine		13,681
	First Trust Value Line Dividend Index	First Trust Value Line Dividend Index Fund		32,468
	First Trust Water Index ETF	First Trust Water Index ETF		1,027
	Flaherty & Crumrine Preferred and Inc	Flaherty & Crumrine Preferred and Income Securities Fund Inc		41,777
	FMI Common Stock Fund-Inst	FMI Common Stock Fund-Inst		89,253
	Franklin Mutual Shares Z	Franklin Mutual Shares Z		142,314
	Franklin Small Cap Value - Adv	Franklin Small Cap Value - Adv		225,668
	Franklin Small Cap Value CL R6	Franklin Small Cap Value CL R6		8,593,988
	FT Vest Rising Dividend Achi	FT Vest Rising Dividend Achi		9,696
	Gabelli Dividend & Income Trust	Gabelli Dividend & Income Trust		33,762
	Global X Cloud Computing Etf	Global X Cloud Computing Etf		7,188
	Global X Robotics & Artificiali	Global X Robotics & Artificiali		992
	Global X US Infrastructure	Global X US Infrastructure		1,172
	Global X Us Preferred ETF	Global X Us Preferred ETF		45,022
	Grayscale Bitcoin Mini Trust ETF	Grayscale Bitcoin Mini Trust ETF		544
	Grayscale Bitcoin Trust ETF	Grayscale Bitcoin Trust ETF		4,811
	Grayscale Ethereum Mini Trust ETF	Grayscale Ethereum Mini Trust ETF		14,706
	Grayscale Ethereum Trust ETF	Grayscale Ethereum Trust ETF		81,118
	Harbor International Institutional	Harbor International Institutional		156,374
	Harbor Small Cap Growth-Reth	Harbor Small Cap Growth-Reth		8,538,004
	Health Care Select Sector Spdr	Health Care Select Sector Spdr		28,646
	Impax Large Cap Fund Inv	Impax Large Cap Fund Inv		12,648
	Innovator U.S. Equity Power April	Innovator U.S. Equity Power April		32,740
	Innovator U.S. Equity Power May	Innovator U.S. Equity Power May		31,886

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	Invesco	Invesco Developing Markets Fund Y	\$	212,954
	Invesco	Invesco Ftse Rafi Us 1000 Et		71,838
	Invesco	Invesco India Exchange-Trade		14,613
	Invesco	Invesco Nasdaq 100 Etf		341,981
	Invesco	Invesco Qqq Trust Series 1		2,396,117
	Invesco	Invesco S&P 500 Equal Weight		73,517
	Invesco	Invesco S&P 500 Momentum ETF		1,330
	Invesco	Invesco S&P 500 Top 50 Etf		1,549
	Invesco	Invesco S&P Mid Cap 400 Rev		64,275
	Invesco	Invesco S&P MidCap Momentum ETF		1,359
	Invesco	Invesco S&P Smallcap Quality		25,495
	iShares	iShares 0-3 Month Treasury B		344,435
	iShares	iShares 1-3 Year Treasury Bond		28,693
	iShares	Ishares Bitcoin Trust ETF		654,319
	iShares	Ishares Blockchain & Tech		1,385
	iShares	iShares Core Dividend Growth		112,007
	iShares	iShares Core MSCI EAFE ETF		55,662
	iShares	Ishares Ethereum Trust ETF		17,931
	iShares	iShares Expanded Tech Sector ETF		613
	iShares	iShares Expanded Tech-Software Sector ETF		300
	iShares	iShares Gold Trust		12,378
	iShares	Ishares Gold Trust Micro		49,723
	iShares	iShares High Yield Systematic Bond ETF		5,136
	iShares	iShares Intl Aggregate Bond		6,290
	iShares	iShares Morningstar Growth ETF		153,216
	iShares	iShares MSCI Brazil ETF		2,251
	iShares	iShares MSCI EAFE Small-Cap ETF		1,458
	iShares	iShares MSCI EAFE Value ETF		77,865
	iShares	Ishares MSCI USA Min Vol Fac		64,284
	iShares	Ishares MSCI USA Quality Fac		59,301
	iShares	Ishares MSCI USA Value Facto		11,381
	iShares	iShares Preferred & Income Securities ETF		64,321
	iShares	iShares Rate Hedged Hi Yield		3,886
	iShares	iShares Russell 2000 ETF		19,444
	iShares	iShares Russell 3000 ETF		18,384
	iShares	iShares Russell Top 200 Growth		6,193
	iShares	iShares S&P Mid-Cap 400 Growth		50,463
	iShares	iShares S&P Small-Cap 600 Value		21,179
	iShares	iShares Semiconductor ETF		865
	iShares	iShares SILVER TRUST iShares		243,553
	iShares	iShares TIPS Bond ETF		6,713
	iShares	iShares Trust iShares 1-5 year Investment Grade Corp Bond ETF		126,485
	iShares	iShares USTechnology ETF		958
	Janus Henderson	Janus Henderson Aaa Clo ETF		1,673
	Janus Henderson	Janus Henderson Enterprise I		44,540
	Janus Henderson	Janus Henderson Global Equity Income I		54,935
	Janus Henderson	Janus Henderson Global Technology & Innovation T		21,129
	John Hancock Multi Fact Mid	John Hancock Multi Fact Mid		19,771
	John Hancock T/A DVD Income	John Hancock T/A DVD Income		20,170
*	JP Morgan	JP Morgan US Equity Fund A		15,381
*	JP Morgan	JPM Nasdaq Equity Premium		26,406
*	JP Morgan	Jpmorgan Active Bond ETF		40,024
	Kayne Anderson Energy Infrastructure	Kayne Anderson Energy Infrastructure Fund Inc		12,049

**WATSON CLINIC LLP 401(K) PROFIT SHARING PLAN**  
**SCHEDULE H, LINE 4i — SCHEDULE OF ASSETS (HELD AT END OF THE YEAR)**  
**December 31, 2024**

**Name of Plan Sponsor: Watson Clinic, LLP**  
**Employer Identification Number: 59-0704934**  
**Three-Digit Plan Number: 001**

(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	Loomis Sayles Strategic Income Y	Loomis Sayles Strategic Income Y	\$	64,095
	Lord Abbett Core Plus Bnd-I	Lord Abbett Core Plus Bnd-I		304,402
	Lord Abbett Short Duration Income I	Lord Abbett Short Duration Income I		201,355
	Lrd Abbt Shrt Dur Hi Yld-I	Lrd Abbt Shrt Dur Hi Yld-I		508,180
	Macquarie Floating Rate Instl	Macquarie Floating Rate Instl		30,648
	Mairs & Power Growth Inv	Mairs & Power Growth Inv		12,186
	MassMutual Mid Cap Growth I	MassMutual Mid Cap Growth I		7,773,598
	Materials Select Sector Spdr	Materials Select Sector Spdr		20,814
	Mfs Mid Cap Growth Fund-I	Mfs Mid Cap Growth Fund-I		61,555
	Microsectors Fang+ Etns	Microsectors Fang+ Etns		79,845
	Nasdaq 100 Core Prem Inc ETF	Nasdaq 100 Core Prem Inc ETF		2,648
	Neos Nasdaq-100 High Inc ETF	Neos Nasdaq-100 High Inc ETF		7,373
	Neos Russell 2000 High Inc	Neos Russell 2000 High Inc		1,714
	Neos S&P 500 High Income ETF	Neos S&P 500 High Income ETF		6,697
	Nuveen Floating Rate Income	Nuveen Floating Rate Income		16,841
	NXG Cushing Midstream Energy Fund	NXG Cushing Midstream Energy Fund		2,714
	Oakmark International Investor	Oakmark International Investor		12,553
	Oakmark Intl Sm Cap-Inst	Oakmark Intl Sm Cap-Inst		203,091
	Oakmark Investor	Oakmark Investor		15,907
	Oakmark Select Investor	Oakmark Select Investor		9,813
	Pacer Global Cash Cows Divid	Pacer Global Cash Cows Divid		19,198
	Pacer Us Cash Cows 100 Etf	Pacer Us Cash Cows 100 Etf		122,336
	Pacer US Small Cap Cash Cows ETF	Pacer US Small Cap Cash Cows ETF		71,076
	PIMCO	Pimco Active Bond ETF		14,347
	PIMCO	Pimco All Asset Fund-Institutional		276,967
	PIMCO	Pimco Corporate & Income Opportunity Fund		324
	PIMCO	PIMCO Income A		162,258
	PIMCO	PIMCO Income I2		90,343
	PIMCO	Pimco Multi Sector Bond Act		4,121
	PIMCO	PIMCO Total Return Instl		18,319,245
	PRIMECAP Odyssey Growth	PRIMECAP Odyssey Growth		19,028
	ProFunds	ProFunds NASDAQ-100 Inv		3,224
	ProFunds	ProFunds Small Cap Growth Inv		244,434
	Proshares	Proshares Short 20+ Treasury		12,320
	Proshares	Proshares Short Dow30		27,867
	Proshares	Proshares Ultra Midcap 400		1,018
	Proshares	Proshares Ultra Russell 2000		879
	Proshares	Proshares Ultra S&P 500		833
	Proshares	Proshares Ultra Semiconductor		130
	Proshares	Proshares Ultrapro QQQ		712
	Proshares	Proshares Ultrapro Short QQQ		4,173
	Real Estate Select Sect Spdr	Real Estate Select Sect Spdr		25,926
	Roundhi S&P 500 0Dte Ccs ETF	Roundhi S&P 500 0Dte Ccs ETF		4,669
	Royce	Royce Small-Cap Special Equity Fund-In		72,167
	S&P 500 Core Premium Income	S&P 500 Core Premium Income		7,319
*	Schwab Funds	Schwab 1000 Inv		87,609
*	Schwab Funds	Schwab Fundamental International Equity ETF		102,785
*	Schwab Funds	Schwab Total Stock Market Index		78,195
*	Schwab Funds	Schwab U.S. Large-Cap Growth		6,509
*	Schwab Funds	Schwab US Aggregate Bond ETF		11,532
*	Schwab Funds	Schwab US Dvd Equity ETF		190,687
*	Schwab Funds	Schwab US Large Cap		2,086
*	Schwab Funds	Schwab US Large Cap Growth Index		7,801

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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
*	Schwab Funds	Schwab US TIPS ETF	\$	46,560
*	Schwab Funds	Schwab® S&P 500 Index		406,032
	Select Sector	Select Sector Consumer Discretionary Tr		33,928
	Select Sector	Select Sector Spdr Tr - Industrial		26,740
	Select Sector	Select Sector Spdr Utilities		45,287
	Shelton Nasdaq-100 Index Inv	Shelton Nasdaq-100 Index Inv		15,996
	Simplify Volatility Premium	Simplify Volatility Premium		4,184
	SP Funds S&P Sharia Industry	SP Funds S&P Sharia Industry		10,003
	SPDR	SPDR Biotech ETF		20,923
	SPDR	Spdr Bloomberg High Yield Bo		5,060
	SPDR	SPDR GOLD TRUST GOLD SHS		43,583
	SPDR	SPDR Oil & Gas Export & Prod		14,164
	SPDR	SPDR Portfolio Aggregate Bond ETF		146,741
	SPDR	SPDR Portfolio Long Term Treasury ETF		62,594
	SPDR	SPDR Portfolio S&P 1500 Composite Stock Market ETF		131,645
	SPDR	SPDR Portfolio S&P 500 ETF		758
	SPDR	SPDR Portfolio S&P 500 Value ETF		64,232
	SPDR	SPDR Portfolio S&P 600 Small Cap ETF		3,144
	SPDR	SPDR Portfolio Short Term Corp Bond ETF		14,512
	SPDR	SPDR S&P 500 ETF Trust		63,273
	SPDR	SPDR Ssga Multi-Asset Real R		8,295
	Spectrum	Spectrum Moderate Growth Allocation Fund		14,788
	Sprott Copper Miners ETF	Sprott Copper Miners ETF		821
	Sprott Fds Tr Uranium Miners	Sprott Fds Tr Uranium Miners		1,920
	Sprott Gold Miners ETF	Sprott Gold Miners ETF		15,962
	Strategy Shares Gold Enhanced Yield	Strategy Shares Gold Enhanced Yield ETF		6,000
	T Rowe Price	T Rowe Price Spectrum International Equity		10,989
	T Rowe Price	T Rowe Price US Equity Research Fund		22,842
	T Rowe Price	T. Rowe Price Blue Chip Growth		21,778
	T Rowe Price	T. Rowe Price Capital Appreciation		69,286
	T Rowe Price	T. Rowe Price Capital Appreciation I		126,682
	T Rowe Price	T. Rowe Price Dividend Growth		289,739
	T Rowe Price	T. Rowe Price Health Sciences		47,535
	T Rowe Price	T. Rowe Price Mid-Cap Value		15,318,482
	TCW Emerging Markets Income I	TCW Emerging Markets Income I		66,012
	TCW MetWest Total Return Bd I	TCW MetWest Total Return Bd I		22,694
	Technology Select Sector Spdr	Technology Select Sector Spdr		94,154
	Touchstone	Touchstone Large Cap Focused Fund Class A		18,207
	Touchstone	Touchstone Mid Cap Institutional		59,636
	Valkyrie Bitcoin and Ether Strategy E	Valkyrie Bitcoin and Ether Strategy ETF		132
	Vaneck Gold Miners Etf	Vaneck Gold Miners Etf		185,996
	Vaneck Morningstar Wide Moat	Vaneck Morningstar Wide Moat		125,642
	Vaneck Oil Services Etf	Vaneck Oil Services Etf		20,342
	Vaneck Semiconductor Etf	Vaneck Semiconductor Etf		308,307
	Vanguard	Vanguard 500 Index Admiral		4,162,971
	Vanguard	Vanguard Consumer Discretionary ETF		54,055
	Vanguard	Vanguard Dividend Apprec ETF		64,383
	Vanguard	Vanguard Dividend Appreciation Index Adm		61,666
	Vanguard	Vanguard Equity-Income Inv		688,766
	Vanguard	Vanguard FTSE All WO X US SC		184,542
	Vanguard	Vanguard FTSE All-World Ex-US		23,187
	Vanguard	Vanguard FTSE Developed Markets ETF		58,981
	Vanguard	Vanguard FTSE Emerging Market		55,706

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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
	Vanguard	Vanguard Growth ETF	\$	407,796
	Vanguard	Vanguard Growth Index Admiral		54,275
	Vanguard	Vanguard Health Care ETF		43,737
	Vanguard	Vanguard Health Care Inv		288,575
	Vanguard	Vanguard High Dividend Yield		80,963
	Vanguard	Vanguard High Dividend Yield Index Fund Admiral Shares		193,718
	Vanguard	Vanguard High-Yield Corporate Adm		906,451
	Vanguard	Vanguard Index Tr Ext Market ETF		75,549
	Vanguard	Vanguard Inflation-Protected Secs Inv		402,437
	Vanguard	Vanguard Info Tech ETF		38,802
	Vanguard	Vanguard Institutional Index I		52,364,820
	Vanguard	Vanguard Int High Dvd Yld In		35,578
	Vanguard	Vanguard Intermediate Term C		254,055
	Vanguard	Vanguard Intermediate Term Treasury ETF		187,559
	Vanguard	Vanguard Intl Dvd Ap Idx-Adv		430,465
	Vanguard	Vanguard Large Cap ETF		27,870
	Vanguard	Vanguard Mega Cap Etf		1,063
	Vanguard	Vanguard Mega Cap Growth ETF		687
	Vanguard	Vanguard Mid - Cap Growth Index		25,507
	Vanguard	Vanguard Mid Cap Index Admiral		48,374
	Vanguard	Vanguard Mid-Cap ETF		392,110
	Vanguard	Vanguard Real Estate ETF		47,398
	Vanguard	Vanguard Real Estate Index Admiral		61,685
	Vanguard	Vanguard S&P 500 ETF		1,229,137
	Vanguard	Vanguard S&P 500 Growth Etf		60,034
	Vanguard	Vanguard S/T Corp Bond Etf		87,995
	Vanguard	Vanguard Short Term Bond ETF		12,131
	Vanguard	Vanguard Short Term Treasury ETF		290,226
	Vanguard	Vanguard Short-Term Tips		102,650
	Vanguard	Vanguard Small- Cap ETF		176,083
	Vanguard	Vanguard Small -Cap Gr ETF		109,284
	Vanguard	Vanguard Small Cap Value ETF		529,620
	Vanguard	Vanguard Total Bond Market		6,845
	Vanguard	Vanguard Total Bond Market Index Adm		2,967,044
	Vanguard	Vanguard Total Intl Stock Et		556,053
	Vanguard	Vanguard Total Stock Market ETF		1,515,153
	Vanguard	Vanguard Total Stock Mkt Idx Adm		732,116
	Vanguard	Vanguard Value ETF		824,275
	Vanguard	Vanguard Wellesley® Income Inv		48,474
	Vanguard	Vanguard Wellington™ Inv		15,900
	Virtus	Virtus AllianzGI Dividend Interest & Premium Strategy Fund		33,773
	Virtus	Virtus Convertible & Income Fund (ncv 2/10/25)		12,954
	Virtus	Virtus Equity & Convertible & Income Fund		30,924
	Voya Global	Voya Global Equity Div & Prem Oppt Fund		35,712
	WisdomTree	WisdomTree U.S. Quality Dividend Growth Fund		20,233
	WisdomTree	WisdomTree US Efficient Core Fund		272,976
	Yieldmax Googl Option Income	Yieldmax Googl Option Income		958
	Yieldmax Mgnf 7 Fu Op In ETF	Yieldmax Mgnf 7 Fu Op In ETF		1,609
	Yieldmax Mstr Option Is ETF	Yieldmax Mstr Option Is ETF		553
	Yieldmax Universe Fo In ETF	Yieldmax Universe Fo In ETF		1,393
				<b>279,326,452</b>
	<b>Insurance Policy</b>			
	Lincoln Life Benefit	Lincoln Life Annuity Cont#F0007713		198,464
				<b>198,464</b>

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(a)	(b) Identity of issuer, borrower lessor of similar party	(c) Description of investment	^ (d) Cost	(e) Current value
<b>Certificates of Deposit</b>				
	Bank Of America Na	Bank Of America Na	\$	94,903
	Cadence Bank	Cadence Bank		52,028
	Wells Fargo Bank Na	Wells Fargo Bank Na		171,254
				<u>318,185</u>
<b>Preferred Stocks</b>				
	Enetia Energy Infr-Chf-A Chf	Enetia Energy Infr-Chf-A Chf		1,952
				<u>1,952</u>
<b>Puts and calls, warrants, others</b>				
	Coupang Inc	Coupang Inc @17.5 1/17/25		(8)
	On Holding Ag	On Holding Ag-Class A @32.5 1/16/26		(134)
	Pinterest Inc	Pinterest Inc- Class A @25 9/19/25		(230)
	Prologis Inc	Prologis Inc @105 1/17/25		(185)
	Prologis Inc	Prologis Inc @110 1/17/25		(75)
	Proshares Bitcoin Strategy E	Proshares Bitcoin Strategy E @15 1/17/25		7,380
	Proshares Bitcoin Strategy E	Proshares Bitcoin Strategy E @35 6/20/25		468
	Realty Income Corp	Realty Income Corp @55 1/16/26		(315)
	United Parcel Service	United Parcel Service @105 1/17/25		(5)
				<u>6,896</u>
*	<b>Participant Loans</b>	Various interest rates ranging from 4.24% to 9.50%, with maturities through December 2039		3,054,449
				<u>\$ 326,510,177</u>

\* Denotes party-in-interest asset.

^ Cost information not provided as assets are part of an individual account plan that participants and beneficiaries direct with respect to assets allocated to his or her account.

## Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the "Plans" and each a "Plan"). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2024 Plan year (which would be filed during 2025).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, "**Designated Representatives**") and Plan sponsors to understand that Matrix Trust Company ("**Matrix Trust**") can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation ("**EIC**"), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

## Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

## Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, ("**MSCS**") and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC ("**MSCS Financial**") (collectively, "**Matrix**"), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. ("**Broadridge**") subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both "affiliates" of Matrix Trust, and "affiliates" of each other.

## Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

## Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2024 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, NSCC Transaction fees, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, Lifetime Income Products, and/or Proceeds of Corrective Transactions.

## Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with two banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”) and TD Bank, N.A. (“**TD Bank**”)– under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan and TD Bank are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

### *Matrix Trust Float Earnings*

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

### *Summary of Float Paragraphs*

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

### *Contributions - Plan Account Cash Sweep*

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

### *Contributions - Plan Account - No Cash Sweep*

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

### *Purchases of Securities Timeline*

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

### *Settlement of Purchase Trade Order*

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

### *Same Day Placement of Sale Trade Order*

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

### *Plan Account Proceeds on Trade Settlement Date*

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

### *Float When Issuing Checks*

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

### *Float on Mailed Distribution Checks*

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

### *Float on Periodic/Recurring Distributions*

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

### *Recredit to Plan Account of Outstanding Distribution Checks*

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

### *Rate on Float Earnings*

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

## Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions, or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

## NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.06 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor its affiliates retain any portion of any DTCC transaction fees assessed.

## ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. As noted above, trade instructions for Market-on-Close ETF/CEF Trades may be received by the Outside BD after market close (but with trade instructions received from the underlying plan participants before market close). When this occurs, the resulting transactions may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, such transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, the Outside BD would cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day the Outside BD received the instruction. If the transaction results in an excess, the Outside BD would retain the amount of the excess. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

Matrix may, as necessary to complete the processing of an ETF/CEF trade, process such trade in whole or fractional ETF/CEF shares by entering wholly or partially offsetting orders for the purchase or sale of ETF/CEF shares. In the process, Matrix will retain nominal trading gains and incur nominal trading losses as a result of its acquisition or disposal of fractional ETF/CEF shares necessary to complete such ETF/CEF trade and that such nominal gains and losses should generally offset each other, and are therefore not expected to result in any material net "profit" or "compensation" to Matrix.

## Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a Schwab Brokerage Account, which Schwab refers to as the Schwab Personal Choice Retirement Account ("**PCRA**") pursuant to an agreement with Schwab, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and PCRA's, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the PCRA's during such quarter, based on the daily average of the balance of all active PCRA's for each business day of the month during such quarter. Schwab pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to Schwab, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

## Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the

Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the “stated rate” of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. “**Applicable Rules**” means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust’s servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

\*With respect to the cash balances within the ModelTool(k)it™, this “total rate of interest” shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

## Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) (“**Lifetime Income Products**”, each a “**Lifetime Income Product**”) to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform (“**IPX RE Platform**”) offered by Congruent, Inc. (“**IPX**”) to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, Congruent will pay Matrix Trust a fee (the “**Connectivity Fee**”) to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by Congruent to Matrix Trust at a rate of two (2) basis points annually, calculated pro rata and remitted quarterly, on the Plan’s balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to Congruent or Congruent’s partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin (“**iJoin**”), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with Congruent, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

## Proprietary Funds

Proprietary funds (“**Proprietary Funds**”) are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund’s participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan’s Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

## ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ (“**MTK**”) for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services (“**ERS**”) receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the

Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

<https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

## Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "**Level Compensation Fees**"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

## Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

## Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses

(gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net “profit” or “compensation” to Matrix Trust.

## Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

## Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 <sup>th</sup> Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

**These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.**

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)\*  
DECEMBER 31, 2024

\*See attached financial statements with auditor's report.