

Form 5500

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
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, etc.
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 04/01/1973
2a Plan sponsor's name (employer, if for a single-employer plan): SANSUM SANTA BARBARA MEDICAL CLINIC, INC.
2b Employer Identification Number (EIN): 95-2855614
2c Plan Sponsor's telephone number: 805-681-7500
2d Business code (see instructions): 621111

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	336
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	243
	<b>6a(2)</b>	241
	<b>6b</b>	11
	<b>6c</b>	91
	<b>6d</b>	343
	<b>6e</b>	2
	<b>6f</b>	345
	<b>6g(1)</b>	304
<b>6g(2)</b>	317	
<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 2R 2T

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

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

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

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

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

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

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

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

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

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

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

<b>A</b> Name of plan <b>SANSUM SANTA BARBARA MEDICAL CLINIC, INC. 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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>95-2855614</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)

MORGAN STANLEY

36-3145972

(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?
19 26 27 28 33 49 50 51 62 63 65 68 71 72	NONE	297719	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)

ONEAMERICA RETIREMENT SERVICES, LLC

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 50 59 60 61 63 64 65	NONE	245698	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)

DONNELLY WEALTH ADVISORS

33-0898737

(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	NONE	60559	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)

MERRILL LYNCH

13-2859641

(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 33 51	NONE	39891	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)

LAUREL WEALTH ADVISORS

8008 GIRARD AVENUE, SUITE 330  
LA JOLLA, CA 92037

(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	NONE	35407	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)

MISSION WEALTH

1111 CHAPALA STREET, 3RD FLOOR  
SANTA BARBARA, CA 93101

(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	NONE	30466	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)

LHA CAPITAL PARTNERS

82-2030511

(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	NONE	29326	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)

BEACON POINTE

11601 WILSHIRE BOULEVARD, STE 1600  
LOS ANGELES, CA 90025

(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	NONE	27825	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)

ENVESTNET ASSET MANAGEMENT, INC

36-4319587

(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	NONE	24588	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)

MERCER GLOBAL ADVISORS, INC.

74-3257877

(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	NONE	21842	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)

INTEGRITY WEALTH ADVISORS

603 W. OJAI AVENUE, SUITE C  
OJAI, CA 93023

(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	NONE	19268	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 & CO, INC.,

94-1737782

(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?
19 26 28 33 51 59 60 62 63 65 68 71 72	NONE	12642	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)

BRIDGEWATER WEALTH MGMT LLC

27-1593336

(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	NONE	12237	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)

OMEGA FINANCIAL GROUP

61-1606475

(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	NONE	11814	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)

COMMONWEALTH EQUITY SERVICES

04-2675571

(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	NONE	11208	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)

ARLINGTON FINANCIAL

100 E. DE LA GUERRA STREET  
SANTA BARBARA, CA 93101-2205

(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	NONE	10345	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)

JP MORGAN WEALTH MANAGEMENT

277 PARK AVENUE, THIRD FLOOR  
NEW YORK, NY 10172

(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	NONE	6379	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)

PAINTED PORCH ADVISORS LLC

83-4557699

(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	NONE	6081	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"/>

**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
MG TRUST CO., DBA MATRIX TRUST CO.	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.	
MG TRUST CO., DBA MATRIX TRUST CO.  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 FIN SERVICES DIV OF BROADRIDGE	59 60 61 63	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 FIN SERVICES FIV OF BROADRIDGE  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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE D</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <hr/> <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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC. 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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>95-2855614</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>GREAT GRAY CIT METLIFE GAC NO 25554</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY, LLC</u>		
<b>c</b> EIN-PN <u>26-0142858-094</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>10764547</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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

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

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

**c** EIN-PN

**d** Entity code

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



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC. 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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>95-2855614</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	369381	267922
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	849414
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	24462
<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>	6624812	6102473
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	851135	331667
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	812258	995062
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	1302192	1611089
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	370001	636248
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	23153614	31153802
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	3509176	3386406
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	287520	298406
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	8637938	10764547
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	158743013	179040141
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>		
<b>(15)</b> Other.....	<b>1c(15)</b>	204206	335873

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	204865246	235797512
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	204865246	235797512

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	5409366	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	4294446	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	105194	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		9809006
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	59981	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	16068	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	106500	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	20026	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		202575
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	29196	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	350695	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	8497937	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		8877828
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	12941690	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	12067928	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		873762
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	7778761	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		248029
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		14180242
<b>c</b> Other income .....	2c		288531
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		42258734

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	10495643	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		10495643
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<b>h</b> Interest expense .....	2h		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)	245698	
(3) Recordkeeping fees .....	2i(3)		
(4) IQPA audit fees .....	2i(4)		
(5) Investment advisory and investment management fees .....	2i(5)	580471	
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)		
(8) Legal fees .....	2i(8)		
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses .....	2i(11)	4656	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		830825
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		11326468

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k		30932266
<b>l</b> Transfers of assets:			
(1) To this plan .....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: HUTCHINSON AND BLOODGOOD LLP

(2) EIN: 95-0858589

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

**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>	OMB No. 1210-0110  <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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC. 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>SANSUM SANTA BARBARA MEDICAL CLINIC, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>95-2855614</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	
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<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>
-----------------	-------------------

**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 08 / 19 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704137A.

**SANSUM SANTA BARBARA MEDICAL  
CLINIC, INC. PROFIT SHARING PLAN**

Financial Statements and Supplemental Schedule  
December 31, 2024 and 2023

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## **INDEPENDENT AUDITOR'S REPORT**

To the Board of Directors and Retirement Committee of  
Sansum Santa Barbara Medical Clinic, Inc. Profit Sharing Plan

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

We have performed audits of the accompanying financial statements of Sansum Santa Barbara Medical Clinic, Inc. 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 (DOL) 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 DOL'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 6 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 financial statements referred to above, 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 (U.S. GAAP).
- The information in the financial statements referred to above 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 audit. 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 U.S. GAAP, 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 within one year after the date that the financial statements are issued or 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.

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 U.S. GAAP.

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 U.S. GAAP.

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 Schedule Required by ERISA**

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

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

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by 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).

*Hutchinson and Bloodgood LLP*

Santa Barbara, California

October 15, 2025

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Statements of Net Assets Available for Benefits  
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
Investments, at fair value		
Cash and cash equivalents	\$ 6,370,394	\$ 6,994,193
U.S. government and government agency securities	331,667	851,135
Corporate bonds	2,606,151	2,114,450
Common stock	31,153,802	23,153,614
Preferred stock	636,248	370,001
Partnership interests	3,386,406	3,509,176
Mutual and exchange traded funds	179,040,141	158,743,013
Other investments	<u>335,874</u>	<u>204,206</u>
	<u>223,860,683</u>	<u>195,939,788</u>
Investments at contract value		
Stable value fund	<u>11,732,290</u>	<u>9,264,428</u>
Other Assets		
Employer contributions receivable	849,414	--
Participant contributions receivable	24,462	--
Notes receivable from participants	<u>298,406</u>	<u>287,520</u>
	<u>1,172,282</u>	<u>287,520</u>
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<u><u>\$ 236,765,255</u></u>	<u><u>\$ 205,491,736</u></u>

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Statement of Changes in Net Assets Available for Benefits  
Year ended December 31, 2024

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### ADDITIONS TO NET ASSETS ATTRIBUTED TO

Contributions	
Employer	\$ 5,409,366
Participant	4,294,446
Rollover	<u>105,194</u>
Total contributions	<u>9,809,006</u>
Investment income	
Net appreciation in fair value of assets	22,557,205
Dividends	8,877,828
Net gain on sale of assets	873,762
Other income	279,611
Interest	<u>182,549</u>
Total investment income	<u>32,770,955</u>
Interest income on notes receivable from participants	<u>20,026</u>
Total additions	<u>42,599,987</u>

### DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO

Benefits paid to participants	10,495,643
Professional fees	245,698
Administrative expenses	<u>585,127</u>
Total deductions	<u>11,326,468</u>
Net increase in net assets available for benefits	<u>31,273,519</u>

### NET ASSETS AVAILABLE FOR BENEFITS

Beginning of year	<u>205,491,736</u>
End of year	<u>\$ 236,765,255</u>

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 1. DESCRIPTION OF THE PLAN

The Sansum Santa Barbara Medical Clinic, Inc. Profit Sharing Plan (the “Plan”) was established in April 1973 to provide retirement income to eligible employees of Sansum Santa Barbara Medical Clinic, Inc. (the “Corporation”). The following plan description provides only summary information. Participants should refer to the plan document for a more complete description of the Plan’s provisions.

**General:** The Plan is a profit sharing 401(k) plan covering substantially all employees of the Corporation who have attained the age of twenty-one and have completed three months of service. The Plan was amended and restated effective July 1, 2023. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

**Administration of the Plan:** OneAmerica Retirement Services LLC, the recordkeeper of the Plan, is responsible for executing most of the day-to-day administrative activities of the Plan. The Matrix Trust Company is the trustee of the Plan.

**Contributions:** Each year, participants may contribute up to 100% of pre-tax annual compensation, as defined in the Plan, subject to the annual limitation imposed by the Internal Revenue Code (IRC), which was \$23,000 for 2024. Under IRC regulations, participants who have attained age fifty before the end of the plan year are also eligible to make an additional \$7,500 in catch-up contributions. Participants may contribute amounts to the Plan representing distributions from other qualified defined contribution or defined benefit plans.

The Plan allows Roth after-tax contributions. Earnings on Roth after-tax contributions are tax free when distributed after the participant has attained age 59 ½ or upon disability or death in accordance with IRC regulations. Participants can choose between Roth and traditional contributions, and the Plan allows both at the same time. Total contributions are subject to the annual limits. The Plan also allows in-plan conversions of non-Roth balances to Roth balances. The taxes due on conversion are paid by the participant.

The Corporation may make discretionary contributions to the Plan for each of its two classes of employees. For 2024, the Corporation’s profit sharing contributions were 10% of an employee’s annual compensation as defined by the Plan.

A participant is eligible for profit sharing contributions after attaining the age of twenty-one and completing two years of service, provided that, as of the beginning of the plan year, the participant was scheduled to work more than 1,000 hours that year and was not a per-diem paid employee. The Corporation may be required to make a profit sharing contribution to a participant in their first year of participation in the Plan in order to meet the minimum benefit requirements of IRC Section 416. The Corporation’s profit sharing contributions are subject to the limits in IRC Section 404. For 2024, the Corporation’s maximum profit sharing contribution was \$34,500 per employee.

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 1. DESCRIPTION OF THE PLAN (CONTINUED)

**Payment of Benefits:** Benefit payments are recorded as expenses when paid. On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account balance in the form of a joint and survivor annuity, if married, or a life annuity, if unmarried. The participant may also elect to receive benefits in installments or a lump-sum amount. The Plan allows an additional installment option whereby the participant may elect a set distribution amount for each month for a specified period of time. Once this option is elected, the only change that can be made is to distribute the remaining balance in a lump sum.

At December 31, 2024, all employees who terminated from the Plan and requested a distribution of their account balance had received a distribution from the Plan.

**Investment Options:** Upon enrollment in the Plan, a participant may direct contributions into any of the investment options offered under the contract with the Matrix Trust Company. Participants have a choice of investing among various mutual funds offered by the Plan or by choosing one of the five investment models offered by the Plan. In addition, they can select to have all or a portion of their funds put into a brokerage account where they can direct the investment of their funds into other mutual funds, stocks, bonds and other investments allowed by the Plan. Participants may change their investment options daily.

**Notes Receivable from Participants:** Participants may borrow up to one-half of their vested account balance subject to limitations imposed by the IRC. The minimum amount a participant may borrow is \$1,000. The loans are secured by the balance in the participant's account and bear interest at annual rates ranging from 4.25% to 9.5%, which are set at the prevailing loan rate for loans with like circumstances at the initiation of the loan. The maturity dates on outstanding loans range from 2025 to 2031. Loans are for a maximum of five years, unless the proceeds are used to buy a principal residence, in which case the Plan may permit a longer repayment period.

**Participant Accounts:** Participants direct the investment of contributions into various investment options offered by the Plan. Each participant's account is credited with a) the participant's contribution, b) the Corporation's contribution and, c) investment earnings, and is charged with investment losses, professional fees, and administrative expenses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

**Administrative Expenses:** Investment expenses attributable to specific participants are charged to those participant's accounts, and trustee fees are allocated to all participant accounts in proportion to participant account balances each quarter.

The Corporation, on behalf of the Plan, pays the audit fees. Fees related to the Plan paid by the Corporation for the years ended December 31, 2024 and 2023 were approximately \$25,000 and \$19,400, respectively.

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 1. DESCRIPTION OF THE PLAN (CONTINUED)

**Vesting:** Participants are 100% vested in their contributions and rollover contributions and the related earnings thereon. The Corporation's profit sharing contributions are fully vested after two years of service.

**Forfeitures:** Forfeitures are used to reduce Corporation contributions to the Plan. There were no forfeitures for the year ended December 31, 2024.

### NOTE 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

**Use of Estimates:** The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan's administrators to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from those estimates.

**Investment Valuations:** The Plan's investments are stated at fair value with the exception of the stable value fund which is stated at contract value (Note 3). See Note 4 for valuation methodology by type of investment.

**Notes Receivables from Participants:** Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. Delinquent participant loans are recorded as distributions to participants.

**Payments of Benefits:** Benefit expense is recorded when benefits are paid.

**Subsequent Events:** Management has evaluated subsequent events through October 15, 2025, the date the financial statements were available to be issued.

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 3. INTEREST IN COMMON/COLLECTIVE TRUSTS- STABLE VALUE FUND

The Plan holds investments in a group annuity contract with an insurance company (the "Fund"). The Fund's investment portfolio consists of guaranteed investment contracts and security backed contracts. An investment contract is a contract issued by a financial institution to provide a stated rate of return to the buyer of the contract for a specified period of time. A security-backed contract has similar characteristics as a traditional investment contract and is comprised of two parts: a fixed-income security or portfolio of fixed-income securities and a contract value guarantee wrapper provided by a third party.

Wrappers provide contract value payments for certain participant initiated withdrawals and transfers, a floor crediting rate, and return of fully accrued contract value at maturity. The Fund's objectives are to provide a moderate level of stable income without principal volatility. The principal value of these contracts is not expected to experience price fluctuations in most economic or interest rate environments. The crediting interest rate is based on a formula agreed upon with the issuer and will never be less than zero. Such interest rate is reset on a quarterly basis.

If a withdrawal is made from the Fund as a result of a plan sponsor initiated event or if a withdrawal is requested due to a complete or partial termination of the Plan before the contract ends and fair value is less than contract value the guaranteed value would be reduced by the fair value deficit. If the fair exceeds contract value the Plan would receive the guaranteed contract value. The plan administrator does not believe that the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

The average yield earned by the Fund at December 31, 2024 was a gain of 2.16%. This represents annualized earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2024. The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants at December 31, 2024 was 2.64%. This represents the annualized earnings credited to participants in the Fund, divided by the fair value of all investments in the Fund at December 31, 2024.

### NOTE 4. FAIR VALUE MEASUREMENTS

**Valuation of Investments:** The Financial Accounting Standards Board's guidance on fair value measurements defines fair value, establishes a framework for measuring fair value, and requires disclosures about fair value measurements. Accounting Standard Codification No. 820, Fair Value provides a consistent definition of fair value which focuses on an exit price between market participants in an orderly transaction. The standard also prioritizes, within the measurement of fair value, the use of market-based information over entity-specific information and establishes a three-level hierarchy for fair value measurements based on the transparency of information used in the valuation of an asset or liability as of the measurement date.

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

Investments measured and reported at fair value are classified and disclosed in one of the following categories:

Level 1 – Quoted prices are available in active markets for identical investments as of the reporting date;

Level 2 – Pricing inputs, including broker quotes, are generally those other than exchange quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value is determined through the use of models or other valuation methodologies;

Level 3 – Pricing inputs are unobservable for the investment and includes situations where there is little, if any, market activity for the investment. The inputs into the determination of fair value require significant management judgment or estimation.

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

Following is a description of the valuation methodologies used for assets measured at fair value:

**Cash and Cash Equivalents (Money Market Funds):** Valued at face value (Level 1)

**Certificate of Deposits, Corporate Bonds, and U.S. Government and Government Agency Securities:** Valued utilizing benchmark yields, reported trades or broker dealer quotes. (Level 2)

**Mutual and Exchange Traded Funds:** Open ended mutual funds are valued at the closing or net asset value of shares held by the Plan at year end. Exchange traded and closed ended mutual funds are valued at the closing or bid price on the active market in which the funds are traded. (Level 1)

**Common Stock and Preferred Stock:** Publicly traded common and preferred stocks are valued at the closing price as reported on the active market in which the individual securities are traded. (Level 1) Closely held common stocks are valued based on a statement provided by the Company. (Level 3)

**Partnership Interests:** Publicly traded partnerships are valued based on the closing price as reported on the active market in which it is traded. (Level 1) Privately held partnerships are recorded at the estimated market value based on either a valuation statement provided by the Partnership, a statement certified by a Company Officer or by an independent outside valuation consultant. (Level 3)

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

**Other Investments:** Other investments include assets in individually managed accounts which are valued based on the following:

**Cash Equivalents (Certificate of Deposits):** Recorded at face value. (Level 2)

**Fixed Income, Bonds & Equities:** Recorded based on statements received from the custodian which are based on the closing price as reported on the active market in which the assets are traded. (Level 2)

**Other Loans - Residential:** Valued at face value, which approximates fair value (Level 3)

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.

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

Notes to Financial Statements  
December 31, 2024 and 2023

**NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)**

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

December 31, 2024	Fair Value Level 1	Fair Value Level 2	Fair Value Level 3	Total Fair Value of Assets
Assets stated at fair value				
Cash	\$ 267,921	\$ --	\$ --	\$ 267,921
Cash equivalents	6,012,153	90,321	--	6,102,474
Mutual and exchange traded funds	179,040,141	--	--	179,040,141
Equity securities				
Common stock	31,153,802	--	--	31,153,802
Preferred stock	377,837	--	258,411	636,248
Fixed income				
Corporate bonds	--	2,606,151	--	2,606,151
U.S. government and government agency securities	--	331,667	--	331,667
Other				
U.S. partnership interests	--	--	3,386,406	3,386,406
Other investments	--	335,873	--	335,873
	<u>\$216,851,854</u>	<u>\$ 3,364,012</u>	<u>\$ 3,644,817</u>	<u>\$223,860,683</u>

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

Notes to Financial Statements  
December 31, 2024 and 2023

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**NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)**

December 31, 2023	Fair Value Level 1	Fair Value Level 2	Fair Value Level 3	Total Fair Value of Assets
Assets stated at fair value				
Cash	\$ 369,381	\$ --	\$ --	\$ 369,381
Cash equivalents	6,383,375	241,437	--	6,624,812
Mutual and exchange traded funds	158,743,013	--	--	158,743,013
Equity securities				
Common stock	23,153,614	--	--	23,153,614
Preferred stock	111,590	--	258,411	370,001
Fixed income				
Corporate bonds	--	2,114,450	--	2,114,450
U.S. government and government agency securities	--	851,135	--	851,135
Other				
U.S. partnership interests	--	--	3,509,176	3,509,176
Other investments	<u>(24,453)</u>	<u>228,659</u>	<u>--</u>	<u>204,206</u>
	<u>\$188,736,520</u>	<u>\$ 3,435,681</u>	<u>\$ 3,767,587</u>	<u>\$195,939,788</u>

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 4. FAIR VALUE MEASUREMENTS (CONTINUED)

#### Level 3 Changes in Fair Value

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2024.

	<u>Preferred Stock</u>	<u>Partnership Interests</u>	<u>Total</u>
Balance, beginning of year	\$ 258,411	\$ 3,509,176	\$ 3,767,587
Contributions/purchases	--	307,236	307,236
Dividend income	5,865	100,594	106,459
Sales	(5,865)	(358,141)	(364,006)
Realized losses	--	(8,808)	(8,808)
Unrealized losses	--	(163,651)	(163,651)
Balance, end of year	<u>\$ 258,411</u>	<u>\$ 3,386,406</u>	<u>\$ 3,644,817</u>

### NOTE 5. INCOME TAX STATUS

The Corporation has adopted a Volume Submitter 401(k) Profit Sharing Plan document that received a favorable opinion letter dated March 31, 2014, from the Internal Revenue Service (IRS). Although the Plan has since been amended, the plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability 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.

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 6. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

The trustee of the Plan certified certain information, and the certified information was not audited in accordance with the plan administrator's instructions and as permitted by Section 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

The trustee certified investments held as of December 31, 2024 and 2023 totaling \$235,592,973 and \$205,204,216, respectively, and net investment income for the year ended December 31, 2024, totaling \$32,770,955. In addition, the trustee certified notes receivable from participants as of December 31, 2024 and 2023 totaling \$298,406 and \$287,520, respectively, and related interest income on notes receivable from participants for the year ended December 31, 2024, totaling \$20,026.

### NOTE 7. PLAN TERMINATION

The Corporation has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will remain 100% vested in their accounts.

### NOTE 8. PARTY-IN-INTEREST TRANSACTIONS

Matrix Trust Company is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Certain plan administrative functions are performed by employees of the Company at no charge to the Plan.

### NOTE 9. RECONCILIATION TO IRS FORM 5500

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

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per financial statements	\$ 236,765,255	205,491,736
Less: Adjustment from contract value to fair value for fully benefit-response investment contracts	<u>(967,743)</u>	<u>(626,490)</u>
Net assets available for benefits per the Form 5500	<u>\$ 235,797,512</u>	<u>\$ 204,865,246</u>

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

Notes to Financial Statements  
December 31, 2024 and 2023

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### NOTE 9. RECONCILIATION TO IRS FORM 5500 (CONTINUED)

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

	<u>2024</u>
Net increase in net assets available for benefits per the financial statements	\$ 31,273,519
Less: Adjustment from contract value to fair value for fully benefit-response investment contract	(967,743)
Add: Prior year adjustment from contract value to fair value for fully benefit-response investment contract	<u>626,490</u>
Net increase in net assets available for benefits per the Form 5500	<u>\$ 30,932,266</u>

### NOTE 10. RISKS AND UNCERTAINTIES

The Plan offers participants various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits. The Plan's exposure to credit loss in the event of nonperformance of investments is limited to the carrying value of such instruments. The Plan's provisions as well as those of ERISA and the participants' investment preference dictate the Plan's concentration of credit risk and market risk.

### NOTE 11. SUBSEQUENT EVENT

Effective January 17, 2025 the Plan's name became the Sansum Medical Group Santa Barbara Profit Sharing Plan.

# SUPPLEMENTAL SCHEDULE

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
<b>CASH EQUIVALENTS</b>				
	American Expr Natl Bk	American Expr Natl Bk	^ \$	20,155
	BlackRock Liq Fds Cash Rv	BlackRock Liq Fds Cash Rv	^	14,477
	City National Rochdale Government Money Market Fund	City National Rochdale Government Money Market Fund	^	651,709
	Federated Prime Cash Obl-Adv	Federated Prime Cash Obl-Adv	^	27,223
	Fidelity® Treasury Money Market	Fidelity® Treasury Money Market	^	623
	JPMorgan Deposit Account	JPMorgan Deposit Account	^	19,050
	Morgan Stanley Bank Deposit Program	Morgan Stanley Bank Deposit Program	^	239,216
	Morgan Stanley Cash Acct	Morgan Stanley Cash Acct	^	535
	Morgan Stanley Liq Prime-In	Morgan Stanley Liq Prime-In	^	610,706
	Schwab Cash Account	Schwab Cash Account	^	2,961,029
	Schwab Govt Money Fund-Pur	Schwab Govt Money Fund-Pur	^	161,979
	Schwab Value Adv Money-Isp	Schwab Value Adv Money-Isp	^	1,003,460
	Schwab Value Advantage Money Fund Inv	Schwab Value Advantage Money Fund Inv	^	316,076
	UBS Bank UsaSA	UBS Bank UsaSA	^	5,034
	UBS Cash Account	UBS Cash Account	^	258
	UBS Money Market Fund	UBS Money Market Fund	^	5,810
	Wells Fargo Bank Na	Wells Fargo Bank Na	^	65,133
		<b>TOTAL CASH EQUIVALENTS</b>		<b>6,102,473</b>
<b>GOVERNMENT &amp; AGENCIES</b>				
	US Treasury Bill	US Treasury Bill	^	11,990
	US Treasury Bill	US Treasury Bill	^	79,888
	US Treasury Note/Bond	US Treasury Note/Bond	^	69,103
	US Treasury Note/Bond	US Treasury Note/Bond	^	19,757
	US Treasury Note/Bond	US Treasury Note/Bond	^	9,849
	United States Treas Nts	United States Treas Nts	^	29,897
	US Treasury Note/Bond	US Treasury Note/Bond	^	28,550
	US Treasury Note/Bond	US Treasury Note/Bond	^	23,004
	US Treasury Note/Bond	US Treasury Note/Bond	^	50,434
	US Treasury Note/Bond	US Treasury Note/Bond	^	9,195
		<b>TOTAL GOVERNMENT &amp; AGENCIES</b>		<b>331,667</b>
<b>CORPORATE DEBIT INSTRUMENTS - PREFERRED</b>				
	Air Products & Chemicals	Air Products & Chemicals	^	98,157
	Ameren Illinois Co	Ameren Illinois Co	^	49,748
	Atmos Energy Corp	Atmos Energy Corp	^	31,446
	Bank Of America Corp	Bank Of America Corp	^	19,397
	Bank Of Ny Mellon Corp	Bank Of Ny Mellon Corp	^	50,977
	Bon Secours Mercy	Bon Secours Mercy	^	8,315
	BP Capital Markets America	BP Capital Markets America	^	9,794
	Chubb Ina Holdings Inc	Chubb Ina Holdings Inc	^	44,486
	Citigroup Inc	Citigroup Inc	^	10,435
	Comcast Corp	Comcast Corp	^	50,186
	Commonwealth Edison Co	Commonwealth Edison Co	^	52,606
	Emory University	Emory University	^	26,002
	Entergy Louisiana LLC	Entergy Louisiana LLC	^	44,998
	Exxon Mobil Corporation	Exxon Mobil Corporation	^	23,552
	Florida Power & Light Co	Florida Power & Light Co	^	8,476
	General Dynamics Corp	General Dynamics Corp	^	42,728
	Intel Corp	Intel Corp	^	62,361
	JPMorgan Chase & Co	JPMorgan Chase & Co	^	51,868
	Meta Platforms Inc	Meta Platforms Inc	^	10,018
	Morgan Stanley	Morgan Stanley	^	10,570
	Pfizer Investment Enter	Pfizer Investment Enter	^	24,205
	Realty Income Corp	Realty Income Corp	^	49,540
	Salesforce Inc	Salesforce Inc	^	50,241
	Schlumberger Investment	Schlumberger Investment	^	53,538
	Truist Bank	Truist Bank	^	51,517
	Virginia Elec & Power Co	Virginia Elec & Power Co	^	50,226
	Wells Fargo & Company	Wells Fargo & Company	^	9,673

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
		<b>TOTAL CORPORATE DEBIT INSTRUMENTS - PREFERRED</b>		<b>995,062</b>
	<b>CORPORATE DEBIT INSTRUMENTS - ALL OTHER</b>			
	Goldman Sachs Group Inc	Goldman Sachs Group Inc	^	10,055
	Energy Transfer LP	Energy Transfer LP	^	10,217
	Barclays Bank PLC	Barclays Bank PLC	^	59,634
	Toronto-Dominion Bank	Toronto-Dominion Bank	^	84,882
	Toronto-Dominion Bank	Toronto-Dominion Bank	^	64,162
	Broadcom Inc	Broadcom Inc	^	15,120
	UBS Group AG	UBS Group AG	^	19,014
	Barclays Bank PLC	Barclays Bank PLC	^	196,600
	T-Mobile USA Inc	T-Mobile USA Inc	^	14,907
	JPMorgan Chase & Co	JPMorgan Chase & Co	^	19,431
	Union Pacific Corp	Union Pacific Corp	^	9,738
	Anadarko Holding Co	Anadarko Holding Co	^	61,503
	JPMorgan Chase & Co	JPMorgan Chase & Co	^	10,083
	Apple Inc	Apple Inc	^	33,073
	Barclays Bank PLC	Barclays Bank PLC	^	48,725
	Verizon Communications	Verizon Communications	^	19,193
	CVS Health Corp	CVS Health Corp	^	9,761
	Discovery Communications	Discovery Communications	^	22,240
	Equinix Inc	Equinix Inc	^	51,638
	Pioneer Natural Resource	Pioneer Natural Resource	^	50,937
	T-Mobile USA Inc	T-Mobile USA Inc	^	43,945
	RTX Corp	RTX Corp	^	10,495
	Charter Comm Opt LLC/Cap	Charter Comm Opt LLC/Cap	^	50,626
	Crown Castle Intl Corp	Crown Castle Intl Corp	^	49,676
	Public Storage	Public Storage	^	50,240
	Commonspirit Health	Commonspirit Health	^	9,948
	Coca-Cola Co/The	Coca-Cola Co/The	^	42,596
	Sonoco Products Co	Sonoco Products Co	^	50,957
	Costco Wholesale Corp	Costco Wholesale Corp	^	40,687
	Pepsico Inc Sr Note	Pepsico Inc Sr Note	^	9,344
	General Motors Co	General Motors Co	^	15,081
	Citigroup Inc	Citigroup Inc	^	51,554
	US Bancorp	US Bancorp	^	50,650
	American Tower Corp	American Tower Corp	^	25,279
	Dte Electric Co	Dte Electric Co	^	10,028
	Abbvie Inc	Abbvie Inc	^	9,875
	Diamondback Energy Inc	Diamondback Energy Inc	^	63,972
	Adventist Health Sys/W	Adventist Health Sys/W	^	26,233
	Bank Of America Corp	Bank Of America Corp	^	60,070
	US Steel Corp	US Steel Corp	^	43,710
	Metlife Inc Tier I Perp Glbl	Metlife Inc Tier I Perp Glbl	^	85,213
		<b>TOTAL CORPORATE DEBIT INSTRUMENTS - ALL OTHER</b>		<b>1,611,089</b>
	<b>PREFERRED STOCKS</b>			
	Allstate Corp 5.1%	Allstate Corp 5.1%	^	50,760
	Aspen Insurance Hldg Ltd 5.95	Aspen Insurance Hldg Ltd 5.95	^	25,010
	Augustine Surgical Inc. Series A-4 Preferred Stock	Augustine Surgical Inc. Series A-4 Preferred Stock	^	232,500
	Bank America Corp 6% 5/16/23	Bank America Corp 6% 5/16/23	^	45,324
	Bank Of America Corp 7.25%	Bank Of America Corp 7.25%	^	36,578
	Cielo 24, Inc. Series A Preferred Stock	Cielo 24, Inc. Series A Preferred Stock	^	908
	Fifth Third Bancorp 6.625%-I	Fifth Third Bancorp 6.625%-I	^	50,640
	GameTime Footage, Inc	GameTime Footage, Inc	^	25,003
	Lincoln National Corp 9%	Lincoln National Corp 9%	^	27,390
	Nextera Energy Inc 6.926 9/1/2025	Nextera Energy Inc 6.926 9/1/2025	^	32,736
	Rivernorth/Doubleline	Rivernorth/Doubleline	^	10
	RLJ Lodging Trust 1.95%	RLJ Lodging Trust 1.95%	^	24,560
	Wells Fargo & Company 7.5%	Wells Fargo & Company 7.5%	^	35,829
	Wells Fargo Bank 5.625%	Wells Fargo Bank 5.625%	^	49,000
		<b>TOTAL PREFERRED STOCKS</b>		<b>636,248</b>

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
<b>COMMON STOCKS</b>				
	3-D Systems Corp	3-D Systems Corp	^	328
	3I Group PLC-Unspon ADR	3I Group PLC-Unspon ADR	^	16,882
	3m Co	3m Co	^	58,267
	Abb Ltd Spons ADR	Abb Ltd Spons ADR	^	31,259
	Abbott Laboratories	Abbott Laboratories	^	1,244
	Abbvie Inc	Abbvie Inc	^	138,106
	Accenture PLC	Accenture PLC	^	7,036
	Adidas Ag-Spon ADR	Adidas Ag-Spon ADR	^	14,004
	Adma Biologics Inc	Adma Biologics Inc	^	15,881
	Adobe Inc	Adobe Inc	^	16,898
	Advanced Micro Devices	Advanced Micro Devices	^	32,130
	Aes Corp	Aes Corp	^	25,740
	Agilent Technologies	Agilent Technologies	^	4,433
	Agree Realty Corp	Agree Realty Corp	^	6,409
	Aia Group Ltd Spon ADR	Aia Group Ltd Spon ADR	^	18,041
	Air Liquide Adr France ADR	Air Liquide Adr France ADR	^	19,157
	Airbnb Inc Class A	Airbnb Inc Class A	^	28,122
	Alcoa Inc	Alcoa Inc	^	15,112
	Alcon Inc	Alcon Inc	^	11,640
	Alibaba Group Holding-Sp ADR	Alibaba Group Holding-Sp ADR	^	45,787
	Allegion PLC	Allegion PLC	^	6,786
	Allstate Corp	Allstate Corp	^	18,122
	Alphabet Inc CL A	Alphabet Inc CL A	^	577,365
	Alphabet Inc CL C	Alphabet Inc CL C	^	1,033,272
	Altria Group Inc	Altria Group Inc	^	26,145
	Amazon Com Inc	Amazon Com Inc	^	694,150
	Ambarella Inc	Ambarella Inc	^	3,637
	Amdocs Ltd	Amdocs Ltd	^	4,976
	Ameresco Inc Cl A	Ameresco Inc Cl A	^	7,044
	American Airlines Group Inc	American Airlines Group Inc	^	22,659
	American Electric Power Co	American Electric Power Co	^	23,980
	American Express Co.	American Express Co.	^	13,059
	American Financial Group	American Financial Group	^	10,495
	American Homes 4 Rent- A	American Homes 4 Rent- A	^	5,538
	American International Group	American International Group	^	7,280
	American Tower REIT Inc	American Tower REIT Inc	^	35,973
	American Water Works Co Inc	American Water Works Co Inc	^	6,225
	Americold Realty Trust Inc	Americold Realty Trust Inc	^	6,463
	Ameriprise Financial Inc	Ameriprise Financial Inc	^	14,376
	Amgen Inc	Amgen Inc	^	182,689
	Ansys Inc.	Ansys Inc.	^	8,771
	Aon PLC	Aon PLC	^	24,481
	API Group Corp	API Group Corp	^	25,071
	Appfolio Inc A	Appfolio Inc A	^	9,869
	Apple Inc	Apple Inc	^	1,918,631
	Applied Digital Corp	Applied Digital Corp	^	38,559
	Applied Material	Applied Material	^	53,828
	Ares Commercial Real Estate	Ares Commercial Real Estate	^	3,829
	Ares Management Corp	Ares Management Corp	^	7,789
	Argenx Se - ADR	Argenx Se - ADR	^	16,573
	Arthur J Gallagher	Arthur J Gallagher	^	10,786
	Asics Corp Unsp ADR	Asics Corp Unsp ADR	^	14,807
	ASM International-NY Reg Shs	ASM International-NY Reg Shs	^	5,561
	Asml Holding Nv	Asml Holding Nv	^	40,393
	Aspen Technology Inc New Com (acquired 03/13/25)	Aspen Technology Inc New Com (acquired 03/13/25)	^	8,676
	Astrazeneca Plc Sponsored ADR	Astrazeneca Plc Sponsored ADR	^	105,447
	AT&T Inc	AT&T Inc	^	65,412
	Atlantic Union Bankshares Corp	Atlantic Union Bankshares Corp	^	6,667
	Atlas Copco Ab-Spons ADR A	Atlas Copco Ab-Spons ADR A	^	13,042
	Atmos Energy Corp	Atmos Energy Corp	^	14,085
	Automatic Data Processing	Automatic Data Processing	^	193,576
	Axon Enterprise Inc	Axon Enterprise Inc	^	60,621
	B2Gold Corp	B2Gold Corp	^	12,200
	Banco Bilbao Vizcaya ADR	Banco Bilbao Vizcaya ADR	^	11,372

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Bank Of America Corp	Bank Of America Corp	^	82,953
	Bank Rakyat Indonesia-Un ADR	Bank Rakyat Indonesia-Un ADR	^	6,609
	Bankinter Sa-Spons ADR	Bankinter Sa-Spons ADR	^	7,679
	Bel Fuse Inc-Cl B	Bel Fuse Inc-Cl B	^	11,793
	Bentley Systems Inc-Class B	Bentley Systems Inc-Class B	^	10,741
	Berkley W R Corp	Berkley W R Corp	^	10,065
	Berkshire Hathaway Inc Cl B	Berkshire Hathaway Inc Cl B	^	460,532
	Better Home & Finance Hldg A	Better Home & Finance Hldg A	^	7,582
	Beyond Meat Inc	Beyond Meat Inc	^	5,640
	Biogen Inc	Biogen Inc	^	15,292
	BJ's Wholesale Club Holdings	BJ's Wholesale Club Holdings	^	6,383
	BlackRock Inc	BlackRock Inc	^	13,326
	Blackstone Inc	Blackstone Inc	^	146,729
	Blackstone Private Credit Fund	Blackstone Private Credit Fund	^	25,874
	Blade Air Mobility Inc	Blade Air Mobility Inc	^	7,183
	Block Inc A (xyz 01/21/25)	Block Inc A (xyz 01/21/25)	^	11,474
	Boeing Company	Boeing Company	^	4,425
	Bok Financial Corp	Bok Financial Corp	^	4,613
	Booz Allen Hamilton Holding	Booz Allen Hamilton Holding	^	112,098
	Boston Scientific	Boston Scientific	^	10,986
	Bp Plc Spons Adr	Bp Plc Spons Adr	^	17,736
	Brambles Ltd-Sponsored ADR	Brambles Ltd-Sponsored ADR	^	9,660
	Bright Horizons Family Solut	Bright Horizons Family Solut	^	6,222
	Bristol-Myers Squibb Co	Bristol-Myers Squibb Co	^	107,600
	Brixmor Property Group Inc	Brixmor Property Group Inc	^	4,009
	Broadcom Ltd	Broadcom Ltd	^	997,376
	Brown & Brown Inc	Brown & Brown Inc	^	37,237
	Build-A-Bear Workshop Inc	Build-A-Bear Workshop Inc	^	6,169
	Builders Firstsource Inc.	Builders Firstsource Inc.	^	23,441
	Bureau Veritas Sa - ADR	Bureau Veritas Sa - ADR	^	13,744
	BYD Co Ltd Un-sponsored ADR	BYD Co Ltd Un-sponsored ADR	^	18,940
	Cabot Corp	Cabot Corp	^	9,861
	Cadence Design Systems Inc	Cadence Design Systems Inc	^	9,314
	Camden Pty Tr	Camden Pty Tr	^	4,962
	Canadian Pacific Kansas City Ltd	Canadian Pacific Kansas City Ltd	^	40,817
	Capgemini Se - Unsponsor ADR	Capgemini Se - Unsponsor ADR	^	13,893
	Capital Bancorp Inc/Md	Capital Bancorp Inc/Md	^	2,850
	Capital One Financial Corp Com	Capital One Financial Corp Com	^	11,056
	Capitec Bank Holdings Lt-ADR	Capitec Bank Holdings Lt-ADR	^	9,093
	Cardinal Health Inc.	Cardinal Health Inc.	^	6,387
	Carnival Corp.	Carnival Corp.	^	9,968
	Carrier Global Corp	Carrier Global Corp	^	2,867
	Caterpillar Inc	Caterpillar Inc	^	158,860
	Cava Group Inc	Cava Group Inc	^	26,621
	Cboe Global Markets Inc	Cboe Global Markets Inc	^	4,921
	Cerence Inc	Cerence Inc	^	589
	Charles Riv Labs Intl	Charles Riv Labs Intl	^	11,059
	Charles Schwab Corporation	Charles Schwab Corporation	^	112,347
	Charter Communications New Cl A	Charter Communications New Cl A	^	17,481
	Check Point Software Techs Ltd	Check Point Software Techs Ltd	^	6,701
	Chemed Corp	Chemed Corp	^	5,695
	Cheniere Energy Inc	Cheniere Energy Inc	^	42,974
	Chevron Corp	Chevron Corp	^	174,162
	China Merchants Bank-Uns ADR	China Merchants Bank-Uns ADR	^	10,126
	Chipotle Mexican Grill CL A	Chipotle Mexican Grill CL A	^	8,382
	Choice Hotels Intl Inc	Choice Hotels Intl Inc	^	7,980
	Chubb Ltd	Chubb Ltd	^	31,768
	CIE Financiere Rich-Unsp ADR	CIE Financiere Rich-Unsp ADR	^	16,197
	Cigna Group	Cigna Group	^	11,067
	Cirrus Logic Inc	Cirrus Logic Inc	^	9,958
	Cisco Systems Inc	Cisco Systems Inc	^	192,257
	Citigroup Inc	Citigroup Inc	^	49,273
	CME Group Inc	CME Group Inc	^	1,626
	Co-Diagnostics Inc	Co-Diagnostics Inc	^	4,501
	Coca-Cola Company	Coca-Cola Company	^	137,968
	Coinbase Global Inc -Class A	Coinbase Global Inc -Class A	^	62,075

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Comcast Corp Cl A	Comcast Corp Cl A	^	12,535
	Commerce Bancshares	Commerce Bancshares	^	3,991
	Compass Group Plc-Spon ADR	Compass Group Plc-Spon ADR	^	33,221
	Conocophillips	Conocophillips	^	1,785
	Consol Energy Inc (cnr 01/15/25)	Consol Energy Inc (cnr 01/15/25)	^	9,388
	Constellation Brands Cl. A	Constellation Brands Cl. A	^	5,083
	Continental Ag Spons Adr	Continental Ag Spons Adr	^	4,792
	Controladora Vuela Cia De Av	Controladora Vuela Cia De Av	^	2,939
	Cooper Cos Inc	Cooper Cos Inc	^	10,020
	Corning Inc	Corning Inc	^	124,886
	Corteva Inc	Corteva Inc	^	40,789
	Cosan Sa -ADR	Cosan Sa -ADR	^	1,975
	Costco Wholesale Corp-New	Costco Wholesale Corp-New	^	250,415
	Coterra EnerCoterra Energy Inc	Coterra EnerCoterra Energy Inc	^	6,998
	Crh PLC	Crh PLC	^	21,650
	Crispr Therapeutics AG	Crispr Therapeutics AG	^	7,872
	Crocs Inc	Crocs Inc	^	13,691
	Croda International-Uns Adr	Croda International-Uns Adr	^	6,354
	Crowdstrike Holdings Inc - A	Crowdstrike Holdings Inc - A	^	119,414
	Crown Castle Inc	Crown Castle Inc	^	4,373
	CubeSmart	CubeSmart	^	3,585
	Cullen Frost Bankers	Cullen Frost Bankers	^	6,310
	CV Sciences Inc	CV Sciences Inc	^	676
	CVS Health Corp	CVS Health Corp	^	41,828
	Daktronics Inc	Daktronics Inc	^	4,030
	Danaher Corp Del	Danaher Corp Del	^	16,757
	Danone Spons ADR	Danone Spons ADR	^	15,264
	Datadog Inc Class A	Datadog Inc Class A	^	4,715
	DBS Group Hldgs Ltd Spon ADR	DBS Group Hldgs Ltd Spon ADR	^	9,349
	Deere & Co.	Deere & Co.	^	45,760
	Dentsply Sirona Inc	Dentsply Sirona Inc	^	4,992
	Deutsche Boerse Ag Unspn ADR	Deutsche Boerse Ag Unspn ADR	^	14,404
	Deutsche Telekom Ag Sponsored Adr	Deutsche Telekom Ag Sponsored Adr	^	18,477
	Devon Energy Corp New	Devon Energy Corp New	^	4,910
	Digital Realty Trust Inc	Digital Realty Trust Inc	^	9,444
	Diploma Plc-Unsp Adr	Diploma Plc-Unsp Adr	^	13,262
	Disco Corp-Unsponsored ADR	Disco Corp-Unsponsored ADR	^	4,836
	Disney Walt Co	Disney Walt Co	^	83,142
	Docusign Inc	Docusign Inc	^	17,988
	Dolby Laboratories Inc A	Dolby Laboratories Inc A	^	4,992
	Dominion Energy Inc	Dominion Energy Inc	^	10,072
	Domino's Pizza Inc	Domino's Pizza Inc	^	9,572
	Dorian Lpg Ltd	Dorian Lpg Ltd	^	1,097
	Dover Corp	Dover Corp	^	34,894
	Dow Inc	Dow Inc	^	14,527
	DSV A/S-Unsponsored ADR	DSV A/S-Unsponsored ADR	^	5,574
	Duke Energy Corp	Duke Energy Corp	^	40,833
	DuPont de Nemours Inc	DuPont de Nemours Inc	^	28,005
	DXC Technology Co	DXC Technology Co	^	599
	Dynatrace Inc	Dynatrace Inc	^	7,989
	Ecofin Sustainable and Social Impact Term Fund	Ecofin Sustainable and Social Impact Term Fund	^	24,000
	Ecolab Inc	Ecolab Inc	^	13,122
	Ecopetrol Sa Sponsored Adr	Ecopetrol Sa Sponsored Adr	^	8,926
	Editas Medicine Inc	Editas Medicine Inc	^	762
	Electric De Portugal	Electric De Portugal	^	10,748
	Eli Lilly & Company	Eli Lilly & Company	^	369,016
	Emerson Electric Co	Emerson Electric Co	^	37,799
	Enbridge Inc	Enbridge Inc	^	4,304
	Epam Systems Inc	Epam Systems Inc	^	7,561
	Epiroc Ab-Unsp ADR	Epiroc Ab-Unsp ADR	^	10,538
	Equifax Inc.	Equifax Inc.	^	8,638
	Equinix Inc	Equinix Inc	^	19,538
	Equity Lifestyle Properties REIT	Equity Lifestyle Properties REIT	^	12,854
	Equity Res. Property	Equity Res. Property	^	43,774
	Essential Properties Realty	Essential Properties Realty	^	2,177
	Essential Utilities Inc	Essential Utilities Inc	^	4,758

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Essex Property Trust Inc	Essex Property Trust Inc	^	37,393
	Euronet Worldwide Inc	Euronet Worldwide Inc	^	5,045
	Expeditors Intl Wash	Expeditors Intl Wash	^	4,690
	Experian Group LTD - Spon ADR	Experian Group LTD - Spon ADR	^	13,332
	Exponet Inc.	Exponet Inc.	^	5,213
	Extra Space Storage Inc	Extra Space Storage Inc	^	4,012
	Exxon-Mobil Corporation	Exxon-Mobil Corporation	^	201,638
	Fair Isaac Inc	Fair Isaac Inc	^	4,579
	Fairfax India Ho-Sub Vtg Shs	Fairfax India Ho-Sub Vtg Shs	^	12,003
	Fanuc Ltd Unsp ADR	Fanuc Ltd Unsp ADR	^	10,289
	Fedex Corp	Fedex Corp	^	563
	Ferrari NV	Ferrari NV	^	42,928
	Fifth Third Bancorp	Fifth Third Bancorp	^	10,570
	Figs Inc-Class A	Figs Inc-Class A	^	7,428
	First Bancorp P R	First Bancorp P R	^	19,408
	First Industrial Realty	First Industrial Realty	^	3,802
	Flagstar Financial Inc	Flagstar Financial Inc	^	2,053
	FNF Group	FNF Group	^	4,625
	Ford Motor Co New	Ford Motor Co New	^	69,003
	Fortive Corp	Fortive Corp	^	3,975
	Freeport-Mcmoran Inc	Freeport-Mcmoran Inc	^	6,950
	Gaming and Leisure Properties Inc	Gaming and Leisure Properties Inc	^	2,374
	Garmin Ltd	Garmin Ltd	^	37,729
	GE Healthcare Technologies Inc	GE Healthcare Technologies Inc	^	10,173
	GE Vernova Inc	GE Vernova Inc	^	32,235
	General Dynamics Corp	General Dynamics Corp	^	6,587
	General Electric Co	General Electric Co	^	71,698
	General Motors Co	General Motors Co	^	201,612
	Gentex Corp	Gentex Corp	^	6,302
	Givaudan Unsp ADR	Givaudan Unsp ADR	^	11,320
	Global Pmts Inc	Global Pmts Inc	^	9,077
	Globant SA	Globant SA	^	23,970
	Goldman Sachs Bdc Inc	Goldman Sachs Bdc Inc	^	5,445
	Goldman Sachs Group Inc	Goldman Sachs Group Inc	^	4,581
	Grab Holdings Ltd CL A Ord	Grab Holdings Ltd CL A Ord	^	10,365
	Granite Construction Inc	Granite Construction Inc	^	11,171
	Gray Media Inc	Gray Media Inc	^	28,350
	Grupo Financiero Banorte SPONS ADR	Grupo Financiero Banorte SPONS ADR	^	4,334
	GSK PLC Spon ADR	GSK PLC Spon ADR	^	114,393
	GXO Logistics Inc	GXO Logistics Inc	^	7,613
	Haleon Plc Spon Ads	Haleon Plc Spon Ads	^	41,003
	Halliburton Company	Halliburton Company	^	8,209
	Halma PLC Unsp ADR	Halma PLC Unsp ADR	^	10,892
	HCA Healthcare Inc	HCA Healthcare Inc	^	11,706
	HDFC Bank Ltd Adr	HDFC Bank Ltd Adr	^	34,101
	Healthpeak Properties Inc	Healthpeak Properties Inc	^	6,588
	Heartland Financial USA Inc (umbf 0/03/25)	Heartland Financial USA Inc (umbf 0/03/25)	^	1,435
	Henry Jack & Assoc Inc	Henry Jack & Assoc Inc	^	8,026
	Hercules Capital Inc	Hercules Capital Inc	^	15,027
	Heritage Commerce Corp	Heritage Commerce Corp	^	19
	Hermes Intl-Unsponsored ADR	Hermes Intl-Unsponsored ADR	^	7,563
	Hewlette Packard Enterprise	Hewlette Packard Enterprise	^	7,851
	Hexagon AB Unsp ADR	Hexagon AB Unsp ADR	^	4,013
	Hf Sinclair Corp	Hf Sinclair Corp	^	4,557
	Highwoods Pptys Inc	Highwoods Pptys Inc	^	1,928
	Hillenbrand Inc	Hillenbrand Inc	^	6,156
	Hilton Worldwide Holdings Inc	Hilton Worldwide Holdings Inc	^	1,627
	Home Depot Incorporated	Home Depot Incorporated	^	51,102
	Honeywell International	Honeywell International	^	30,043
	Host Hotels & Resorts Inc	Host Hotels & Resorts Inc	^	1,980
	Howard Hughes Holdings Inc	Howard Hughes Holdings Inc	^	12,076
	Hoya Corp-Sponsored ADR	Hoya Corp-Sponsored ADR	^	26,536
	HP Inc	HP Inc	^	44,240
	Hunt Jb Trans Svc Inc	Hunt Jb Trans Svc Inc	^	4,748
	Icici Bank Ltd - Spon Adr	Icici Bank Ltd - Spon Adr	^	17,229
	Icon Plc	Icon Plc	^	18,959

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	IMCD Group Nv - Unsp ADR	IMCD Group Nv - Unsp ADR	^	11,363
	Incyte Corporation	Incyte Corporation	^	4,696
	Inditex-Unspon ADR	Inditex-Unspon ADR	^	26,632
	Inflarx Nv	Inflarx Nv	^	17,290
	ING Groep N V	ING Groep N V	^	13,006
	Innovative Industrial Proper	Innovative Industrial Proper	^	3,140
	Intel Corporation	Intel Corporation	^	83,567
	Interactive Brokers Growth A	Interactive Brokers Growth A	^	12,514
	International Money Express	International Money Express	^	7,728
	Intesa Sanpaolo - Spon ADR	Intesa Sanpaolo - Spon ADR	^	16,398
	Intl Business Machines Inc	Intl Business Machines Inc	^	88,811
	Intuit	Intuit	^	16,341
	Intuitive Surgical	Intuitive Surgical	^	7,829
	Inventiva Sa ADR	Inventiva Sa ADR	^	1,712
	Invitation Homes Inc	Invitation Homes Inc	^	5,946
	IonQ Inc	IonQ Inc	^	26,148
	IPG Photonics Corp	IPG Photonics Corp	^	4,764
	James Hardie Inds Spons Adr	James Hardie Inds Spons Adr	^	7,055
	JD.com Inc-ADR	JD.com Inc-ADR	^	21,688
	Jefferies Financial Group Inc	Jefferies Financial Group Inc	^	37,240
	Joby Aviation Inc	Joby Aviation Inc	^	2,033
	Johnson & Johnson	Johnson & Johnson	^	186,055
	JPMorgan Chase & Co	JPMorgan Chase & Co	^	216,458
	Kao Corp	Kao Corp	^	5,737
	Kbc Groep Nv-Unsp Adr	Kbc Groep Nv-Unsp Adr	^	12,805
	Keycorp	Keycorp	^	8,570
	Keysight Technologies Inc	Keysight Technologies Inc	^	6,907
	Kimberly Clark	Kimberly Clark	^	49,009
	Kimco Realty Corp	Kimco Realty Corp	^	4,850
	Kinder Morgan Inc	Kinder Morgan Inc	^	56,554
	Kinsale Capital Group Inc	Kinsale Capital Group Inc	^	21,861
	Kite Realty Group Trust	Kite Realty Group Trust	^	1,886
	KLA Corp	KLA Corp	^	6,931
	Kopin Corp	Kopin Corp	^	27,200
	Kyndryl Holdings Inc	Kyndryl Holdings Inc	^	2,768
	L Oreal Co Adr	L Oreal Co Adr	^	12,533
	Lam Research Corp	Lam Research Corp	^	28,892
	Lamb Weston Holdings Inc	Lamb Weston Holdings Inc	^	4,398
	Lands End Inc	Lands End Inc	^	197
	LCI Industries	LCI Industries	^	1,730
	Legalzoomcom Inc	Legalzoomcom Inc	^	8
	Lennar Corp	Lennar Corp	^	9,955
	Lennox Intl Inc	Lennox Intl Inc	^	13,899
	Lenovo Group Ltd ADR	Lenovo Group Ltd ADR	^	5,871
	Lincoln Electric Cl A	Lincoln Electric Cl A	^	4,508
	Linde PLC	Linde PLC	^	16,041
	Littelfuse Inc.	Littelfuse Inc.	^	4,849
	Lloyds Banking Group PLC ADR	Lloyds Banking Group PLC ADR	^	13,864
	Lockheed Martin Corp	Lockheed Martin Corp	^	127,004
	London Stock Exchg-Unsp ADR	London Stock Exchg-Unsp ADR	^	42,007
	Lowe's Co Inc	Lowe's Co Inc	^	7,898
	LPL Financial Holdings Inc	LPL Financial Holdings Inc	^	12,074
	Lucid Group Inc	Lucid Group Inc	^	1,359
	Lululemon Athletica Inc	Lululemon Athletica Inc	^	20,268
	Luminar Technologies Inc	Luminar Technologies Inc	^	285
	Lvmh Moet Hennessy Adr	Lvmh Moet Hennessy Adr	^	14,768
	Lyra Therapeutics Inc	Lyra Therapeutics Inc	^	36
	Magnolia Oil & Gas Corp	Magnolia Oil & Gas Corp	^	4,606
	MakeMyTrip Ltd	MakeMyTrip Ltd	^	3,885
	Markel Group Inc	Markel Group Inc	^	25,893
	Marriot Vacations World	Marriot Vacations World	^	898
	Marriott International Inc	Marriott International Inc	^	27,894
	Martin Marietta Materials	Martin Marietta Materials	^	8,781
	Marvell Technology Group Ltd	Marvell Technology Group Ltd	^	37,189
	Masco Corp	Masco Corp	^	4,528
	Mastercard Inc A	Mastercard Inc A	^	25,137

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Match Group Inc	Match Group Inc	^	3,271
	Maximus Inc	Maximus Inc	^	5,234
	Mcdonalds Corp	Mcdonalds Corp	^	111,318
	Medical Properties Trust Inc	Medical Properties Trust Inc	^	43,450
	Medtronic PLC	Medtronic PLC	^	45,023
	Meituan Dianping-Unsp ADR	Meituan Dianping-Unsp ADR	^	12,031
	Mercadolibre Inc	Mercadolibre Inc	^	8,502
	Merck & Company Inc	Merck & Company Inc	^	28,650
	Meta Platforms Inc	Meta Platforms Inc	^	299,625
	Metlife Inc	Metlife Inc	^	61,819
	Michelin (Cgde) Unsp ADR	Michelin (Cgde) Unsp ADR	^	5,704
	Microchip Technology	Microchip Technology	^	82,641
	Micron Tech. Inc.	Micron Tech. Inc.	^	71,138
	Microsoft Corporation	Microsoft Corporation	^	849,369
	Microstrategy Inc Class A	Microstrategy Inc Class A	^	323,506
	Minth Group Ltd - Unsp ADR	Minth Group Ltd - Unsp ADR	^	3,217
	Mitsubishi UFJ Financial ADR	Mitsubishi UFJ Financial ADR	^	14,861
	Mitsui Fudosan Unsp ADR	Mitsui Fudosan Unsp ADR	^	8,817
	Mizuho Financial Group - ADR	Mizuho Financial Group - ADR	^	19,135
	Moderna Inc	Moderna Inc	^	1,996
	Molina Healthcare Inc	Molina Healthcare Inc	^	5,035
	Monolithic Power Sys Inc	Monolithic Power Sys Inc	^	7,692
	Monotaro Co Ltd - Unsp ADR	Monotaro Co Ltd - Unsp ADR	^	2,726
	Morgan Stanley	Morgan Stanley	^	4,023
	Movella Holdings Inc	Movella Holdings Inc	^	200
	MP Materials Corp	MP Materials Corp	^	2,340
	MSCI Inc	MSCI Inc	^	7,200
	MTU Aero Engin Unsp ADR	MTU Aero Engin Unsp ADR	^	15,956
	Nebius Group NV	Nebius Group NV	^	4,933
	Nelnet Inc Cl A	Nelnet Inc Cl A	^	21,682
	Netflix Inc	Netflix Inc	^	178,264
	Newmont Corp	Newmont Corp	^	3,952
	Nextera Energy Inc	Nextera Energy Inc	^	21,075
	NICE Systems Ltd-Spons ADR	NICE Systems Ltd-Spons ADR	^	6,284
	Nike Inc.	Nike Inc.	^	12,259
	Nippon Sanso Holdings Corp ADR	Nippon Sanso Holdings Corp ADR	^	10,659
	Nitori Hldgs Co Ltd-Unsp ADR	Nitori Hldgs Co Ltd-Unsp ADR	^	9,946
	NNN Reit Inc	NNN Reit Inc	^	4,861
	Noble Corp Plc-26	Noble Corp Plc-26	^	1
	Noble Corp PLC Ord A	Noble Corp PLC Ord A	^	11,335
	Nomura Research Ins-Unsp ADR	Nomura Research Ins-Unsp ADR	^	15,865
	Nordea Bank Ab Spon ADR	Nordea Bank Ab Spon ADR	^	6,055
	Nordson Corp	Nordson Corp	^	7,618
	Norfolk Southern Co.	Norfolk Southern Co.	^	2,816
	Novo-Nordisk As	Novo-Nordisk As	^	50,752
	Nu Holdings Ltd/Cayman Isl-A	Nu Holdings Ltd/Cayman Isl-A	^	2,072
	Nucor Inc	Nucor Inc	^	37,697
	Nvidia Corp	Nvidia Corp	^	3,598,482
	O Reilly Automotive Inc	O Reilly Automotive Inc	^	9,486
	Occidental Petroleum Corp	Occidental Petroleum Corp	^	2,513
	Ollie'S Bargain Outlet Holdi	Ollie'S Bargain Outlet Holdi	^	6,241
	Olympus Corp - ADR	Olympus Corp - ADR	^	11,562
	Omnicom Group	Omnicom Group	^	10,841
	On Holding Ag-Class A	On Holding Ag-Class A	^	60,302
	Oracle Corp	Oracle Corp	^	54,991
	Organon & Co	Organon & Co	^	298
	Oshkosh Corp	Oshkosh Corp	^	4,468
	Osprey Solana Trust	Osprey Solana Trust	^	49,388
	Outfront Media Inc (out 01/17/25)	Outfront Media Inc (out 01/17/25)	^	2,803
	Oxford Industries	Oxford Industries	^	12,754
	Packaging Corp Amer	Packaging Corp Amer	^	4,713
	Palantir Technologies Inc A	Palantir Technologies Inc A	^	830,342
	Palo Alto Networks Inc	Palo Alto Networks Inc	^	19,288
	Parker Hannifin Corp	Parker Hannifin Corp	^	17,809
	Paypal Holdings Inc	Paypal Holdings Inc	^	13,656
	Paysafe Limited Ord	Paysafe Limited Ord	^	1,436

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Peloton Interactive Inc-A	Peloton Interactive Inc-A	^	5,220
	Penn Entertainment Inc	Penn Entertainment Inc	^	1,982
	Pennantpark Floating Rate Capital Ltd	Pennantpark Floating Rate Capital Ltd	^	4,372
	Pepsico Inc	Pepsico Inc	^	42,273
	Pfizer Incorporated	Pfizer Incorporated	^	495,543
	Pg&e Corp	Pg&e Corp	^	29,276
	Ping An Insurance ADR	Ping An Insurance ADR	^	8,590
	Pinnacle Bankshares Corp	Pinnacle Bankshares Corp	^	47,986
	Pinnacle West Cap Corp	Pinnacle West Cap Corp	^	4,733
	PKO Bank Polski-Unspon ADR	PKO Bank Polski-Unspon ADR	^	3,693
	Pnc Financial Svc Group	Pnc Financial Svc Group	^	7,328
	Ppl Corp	Ppl Corp	^	105,456
	Pro-Dex Inc	Pro-Dex Inc	^	5,797
	Procept Biorobotics Corp	Procept Biorobotics Corp	^	24,156
	Procter & Gamble Co	Procter & Gamble Co	^	274,196
	Progressive Corp	Progressive Corp	^	21,805
	Prologis Inc	Prologis Inc	^	14,270
	Pt Bank Negara Indone-Un ADR	Pt Bank Negara Indone-Un ADR	^	3,878
	Public Storage	Public Storage	^	3,989
	Publicis Groupe Adr	Publicis Groupe Adr	^	10,055
	Puma Se - Unsponsored ADR	Puma Se - Unsponsored ADR	^	5,998
	Purecycle Technologies Inc	Purecycle Technologies Inc	^	3,670
	Qualcomm	Qualcomm	^	92,050
	Quanta Svcs Inc	Quanta Svcs Inc	^	30,025
	QuantumScape Corp	QuantumScape Corp	^	4,536
	Quest Diagnostics Inc	Quest Diagnostics Inc	^	4,824
	Realty Income Corp	Realty Income Corp	^	136,196
	Recruit Holdings Co Ltd-ADR	Recruit Holdings Co Ltd-ADR	^	8,312
	Regency Centers Corp	Regency Centers Corp	^	4,361
	Reinsurance Group of America A	Reinsurance Group of America A	^	4,984
	Relx PLC - Spon ADR	Relx PLC - Spon ADR	^	49,144
	Renasas Electro-Unspon ADR	Renasas Electro-Unspon ADR	^	5,528
	Rentokil Initial Plc Spon ADR	Rentokil Initial Plc Spon ADR	^	4,152
	Rexford Industrial Realty In	Rexford Industrial Realty In	^	2,744
	Ring Energy Inc	Ring Energy Inc	^	2,857
	Rithm Capital Corp	Rithm Capital Corp	^	26,448
	Rivian Automotive Inc-A	Rivian Automotive Inc-A	^	109,938
	Rocket Lab USA Inc	Rocket Lab USA Inc	^	1,605,196
	Rockwell International	Rockwell International	^	7,431
	Rollins Inc	Rollins Inc	^	8,019
	Royal Caribbean Cruises Ltd Is	Royal Caribbean Cruises Ltd Is	^	92,276
	Rpm International Inc	Rpm International Inc	^	8,245
	RTX Corp	RTX Corp	^	72,328
	Ryanair Holdings Plc-Sp ADR	Ryanair Holdings Plc-Sp ADR	^	12,074
	S&P Global Inc	S&P Global Inc	^	14,941
	Safran Sa-Unspon ADR	Safran Sa-Unspon ADR	^	10,791
	Saia Inc	Saia Inc	^	7,015
	Saint Joe Co	Saint Joe Co	^	9,345
	Salesforce Inc	Salesforce Inc	^	77,519
	Sampo Oyj A Shs Unsp ADR	Sampo Oyj A Shs Unsp ADR	^	11,274
	Sap Aktiengesellschaft Adr	Sap Aktiengesellschaft Adr	^	43,579
	SBA Communications Corp	SBA Communications Corp	^	2,070
	Schneider Elect Sa ADR	Schneider Elect Sa ADR	^	16,927
	Scotts Miracle-Gro Co Cl A	Scotts Miracle-Gro Co Cl A	^	4,737
	Scp Pool Corp	Scp Pool Corp	^	9,473
	Sea Ltd-ADR	Sea Ltd-ADR	^	16,127
	Seagate Technology	Seagate Technology	^	21,896
	Sempra	Sempra	^	8,509
	Senestech Inc	Senestech Inc	^	7,282
	Servicenow Inc	Servicenow Inc	^	12,721
	Shell PLC ADR A	Shell PLC ADR A	^	18,795
	Sherwin Williams	Sherwin Williams	^	2,040
	Shin Etsu Chemical Unsponsored ADR	Shin Etsu Chemical Unsponsored ADR	^	9,218
	Shopify Inc A	Shopify Inc A	^	217,658
	Siemens AG ADR	Siemens AG ADR	^	15,179
	Simon Ppty Group Inc	Simon Ppty Group Inc	^	11,179

## SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Siteone Landscape Supply Inc	Siteone Landscape Supply Inc	^	5,247
	Skyworks Solutions Inc	Skyworks Solutions Inc	^	4,642
	SMC Corp-Sponsored ADR	SMC Corp-Sponsored ADR	^	8,314
	SoFi Technologies Inc	SoFi Technologies Inc	^	50,050
	Solventum Corp	Solventum Corp	^	9,182
	Sony Corp ADR New	Sony Corp ADR New	^	32,481
	Southern Company	Southern Company	^	22,720
	Southwest Airlines Company	Southwest Airlines Company	^	13,448
	Sportradar Group Ag-A	Sportradar Group Ag-A	^	3,624
	Spotify Technology Sa	Spotify Technology Sa	^	7,525
	Stanley Black and Decker Inc	Stanley Black and Decker Inc	^	10,117
	Starbucks Corp.	Starbucks Corp.	^	123,051
	Stem Inc	Stem Inc	^	13,597
	StoneX Group Inc	StoneX Group Inc	^	19,790
	Straumann Holding Ag-Uns ADR	Straumann Holding Ag-Uns ADR	^	7,445
	Stryker Corporation	Stryker Corporation	^	41,815
	Suncor Energy Inc	Suncor Energy Inc	^	11,525
	Super Micro Computer Inc	Super Micro Computer Inc	^	6,096
	Suzuki Motor Corp-Uns ADR	Suzuki Motor Corp-Uns ADR	^	8,961
	Symrise AG ADR	Symrise AG ADR	^	9,032
	Sysco Corp	Sysco Corp	^	2,064
	Taboola.Com Ltd Ord	Taboola.Com Ltd Ord	^	21,900
	Taiwan Semiconductor-Sp ADR	Taiwan Semiconductor-Sp ADR	^	157,400
	Tapinator Inc	Tapinator Inc	^	34
	Target Corp	Target Corp	^	64,108
	Techtronic Industries Sp Adr (ttndy)	Techtronic Industries Sp Adr (ttndy)	^	10,957
	Teladoc Health Inc	Teladoc Health Inc	^	455
	Teledyne Inc	Teledyne Inc	^	14,087
	Tencent Holdings Ltd ADR	Tencent Holdings Ltd ADR	^	38,396
	Teradyne Inc	Teradyne Inc	^	6,544
	Terumo Corp ADR	Terumo Corp ADR	^	8,307
	Tesla Inc	Tesla Inc	^	3,696,348
	Thales Sa - Unsp ADR	Thales Sa - Unsp ADR	^	11,114
	The Bank of New York Mellon Corp	The Bank of New York Mellon Corp	^	2,151
	The Geo Group Inc	The Geo Group Inc	^	15,277
	The Kraft Heinz Co	The Kraft Heinz Co	^	15,624
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc	^	7,283
	Thomson Reuters Corp	Thomson Reuters Corp	^	14,320
	Thor Inds Inc	Thor Inds Inc	^	5,390
	Tidewater Inc	Tidewater Inc	^	5,909
	Tilray Brands Inc	Tilray Brands Inc	^	849
	Timberland Bancorp Inc. Mm	Timberland Bancorp Inc. Mm	^	6,473
	Tjx Companies	Tjx Companies	^	11,356
	Tmm Inc New	Tmm Inc New	^	5
	Toast Inc Class A	Toast Inc Class A	^	16,548
	Tokio Marine Holdings Inc	Tokio Marine Holdings Inc	^	12,211
	Tokyo Electron LTD Unsp ADR	Tokyo Electron LTD Unsp ADR	^	25,516
	Toro Co	Toro Co	^	4,659
	Toronto Dominion Bank New	Toronto Dominion Bank New	^	48,289
	TotalEnergies SE	TotalEnergies SE	^	6,104
	Trade Desk Inc/The Class A	Trade Desk Inc/The Class A	^	14,339
	Transdigm Group Inc	Transdigm Group Inc	^	1,267
	Travelers Cos Inc	Travelers Cos Inc	^	1,686
	Trip.Com Group Ltd	Trip.Com Group Ltd	^	6,354
	Triplepoint Venture Growth B	Triplepoint Venture Growth B	^	9,269
	Truist Financial Corp	Truist Financial Corp	^	134,001
	TTEC Holdings Inc	TTEC Holdings Inc	^	16,717
	Two Harbors Investment Corp	Two Harbors Investment Corp	^	4,141
	Uber Technologies Inc	Uber Technologies Inc	^	14,236
	UCB Sa - Un-sponsored ADR	UCB Sa - Un-sponsored ADR	^	5,599
	UDR Inc	UDR Inc	^	4,558
	Ulta Salon Cosmetics & Fragrance Inc	Ulta Salon Cosmetics & Fragrance Inc	^	13,483
	Unilever Plc Spon Adr New	Unilever Plc Spon Adr New	^	44,510
	Union Pacific Corp.	Union Pacific Corp.	^	200,675
	United Parcel Service	United Parcel Service	^	66,297
	Unitedhealth Group Inc	Unitedhealth Group Inc	^	13,658

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Unity Software Inc	Unity Software Inc	^	4,494
	Universal Display Corp	Universal Display Corp	^	5,723
	Universal Music Gro-Unsp ADR	Universal Music Gro-Unsp ADR	^	11,293
	US Bancorp - Del	US Bancorp - Del	^	8,849
	Vail Resorts Inc.	Vail Resorts Inc.	^	2,812
	Vale SA ADR	Vale SA ADR	^	8,427
	Valero Energy Corp New	Valero Energy Corp New	^	5,884
	Vat Group Ag-ADR	Vat Group Ag-ADR	^	3,421
	Veralto Corp	Veralto Corp	^	12,833
	Verisk Analytics Inc CL A	Verisk Analytics Inc CL A	^	6,886
	Verizon Communications	Verizon Communications	^	64,709
	Vertex Energy Inc	Vertex Energy Inc	^	2,100
	Viatis Inc	Viatis Inc	^	3,230
	Village Farms International	Village Farms International	^	6,168
	Visa Inc Class A Shares	Visa Inc Class A Shares	^	97,668
	Vishay Intertechnology	Vishay Intertechnology	^	4,049
	Vodafone Group PLC ADR	Vodafone Group PLC ADR	^	23,891
	Volkswagen A G-Unspon ADR	Volkswagen A G-Unspon ADR	^	2,793
	Vornado Realty Trust Com	Vornado Realty Trust Com	^	3,350
	Vuzix Corp	Vuzix Corp	^	59,537
	Wabtec	Wabtec	^	2,109
	Wal Mart De Mexico Sa De Cv Cl V Spon ADR	Wal Mart De Mexico Sa De Cv Cl V Spon ADR	^	3,986
	Walgreens Boots Alliance Inc	Walgreens Boots Alliance Inc	^	71,057
	Walmart Inc	Walmart Inc	^	5,421
	Warner Bros Discovery Inc	Warner Bros Discovery Inc	^	7,991
	Waste Management Inc	Waste Management Inc	^	34,304
	Waters Corporation	Waters Corporation	^	4,845
	Watsco Inc	Watsco Inc	^	9,404
	Weg SA- Spn ADR	Weg SA- Spn ADR	^	9,458
	Wells Fargo & Co New	Wells Fargo & Co New	^	157,759
	Welltower Inc	Welltower Inc	^	16,636
	West Pharmaceutical Services	West Pharmaceutical Services	^	9,827
	WEX Inc	WEX Inc	^	4,822
	Weyerhaeuser Co	Weyerhaeuser Co	^	3,857
	Whirlpool Corp.	Whirlpool Corp.	^	2,862
	WillScot Holdings Corp	WillScot Holdings Corp	^	4,282
	Wix.com Ltd	Wix.com Ltd	^	13,946
	WM Technology Inc	WM Technology Inc	^	690
	Workday Inc-Class A	Workday Inc-Class A	^	7,483
	WW International Inc	WW International Inc	^	160
	Xcel Energy Inc	Xcel Energy Inc	^	7,225
	Xerox Corp	Xerox Corp	^	10,234
	XPO Inc	XPO Inc	^	14,427
	Xylem	Xylem	^	12,762
	Yum China Holdings Inc	Yum China Holdings Inc	^	13,206
	Yum! Brands Inc.	Yum! Brands Inc.	^	39,293
	Zai Lab Ltd ADR	Zai Lab Ltd ADR	^	1,703
	Zebra Technologies	Zebra Technologies	^	9,809
	Zoetis Inc	Zoetis Inc	^	13,034
	Zurn Elkay Water Solutions Corp	Zurn Elkay Water Solutions Corp	^	8,877
	Pacific Coast Oil Trust	Pacific Coast Oil Trust	^	637
		<b>TOTAL COMMON STOCKS</b>		<b>31,153,802</b>
	<b>PARTNERSHIPS</b>			
	Enterprise Products Pptns LP	Enterprise Products Pptns LP	^	214,377
	Icahn Enterprises LP	Icahn Enterprises LP	^	5,852
	KKR & Co Inc Cl A	KKR & Co Inc Cl A	^	15,974
	4300 BHH Partners SP, LLC	4300 BHH Partners SP, LLC	^	26,597
	D4 Equity - Little Rock LLC	D4 Equity - Little Rock LLC	^	150,000
	EM Ranch Owner, LLC.	EM Ranch Owner, LLC.	^	1,649,736
	G & V2 LP	G & V2 LP	^	61,212
	Gelt Baring Holdings LLC (Eastland Hills Apts)	Gelt Baring Holdings LLC (Eastland Hills Apts)	^	92,227
	Gelt Lakewood Portfolio, LP	Gelt Lakewood Portfolio, LP	^	79,456
	Gelt Oneida Holdings LLC	Gelt Oneida Holdings LLC	^	50,988

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

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	Gelt Silverwood Holdings LLC	Gelt Silverwood Holdings LLC	^	139,981
	Happy Homes Keystone Portfolio, LLC	Happy Homes Keystone Portfolio, LLC	^	54,677
	Ironwood Institutional Multi-Strategy Fund LLC	Ironwood Institutional Multi-Strategy Fund LLC	^	262,041
	Kiowa Partners LLC	Kiowa Partners LLC	^	34,083
	OCP Liberty, LLC	OCP Liberty, LLC	^	42,702
	Skya Highland Park Partners II LLC	Skya Highland Park Partners II LLC	^	75,000
	SQN Venture Income Fund II LP	SQN Venture Income Fund II LP	^	209,146
	Tesorx Pharma LLC Series A-1	Tesorx Pharma LLC Series A-1	^	58,067
	Tesorx Pharma LLC Series B-1	Tesorx Pharma LLC Series B-1	^	34,854
	The Evergreen Advantage, LLC	The Evergreen Advantage, LLC	^	129,436
		<b>TOTAL PARTNERSHIPS</b>		<b>3,386,406</b>
	<b>PARTICIPANT LOANS</b>			
*	Master Participant Loan	SECURED BY VESTED INTEREST 4.25% TO 9.50%	^	298,406
		<b>TOTAL PARTICIPANT LOANS</b>		<b>298,406</b>
	<b>COMMON/COLLECTIVE TRUST FUNDS</b>			
	Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL	Great Gray CIT III for MetLife Group Annuity Contract No. 25554 CL J	^	10,764,547
		<b>TOTAL COMMON/COLLECTIVE TRUST FUNDS</b>		<b>10,764,547</b>
	<b>MUTUAL FUNDS</b>			
	Acap Strategic Fund-W	Acap Strategic Fund-W	^	455,946
	Akre Focus Retail	Akre Focus Retail	^	39,974
	Alps Clean Energy Etf	Alps Clean Energy Etf	^	26,040
	Amer Fnd Bnd Fnd Of Am-F3	Amer Fnd Bnd Fnd Of Am-F3	^	59,467
	Amer Funds Washington Inv R5	Amer Funds Washington Inv R5	^	501,808
	American Century Short Dur Infl ProBd I	American Century Short Dur Infl ProBd I	^	61,636
	American Fnds Infl Lnk-R5E	American Fnds Infl Lnk-R5E	^	439,207
	American Funds 2015 Trgt Date Retire R6	American Funds 2015 Trgt Date Retire R6	^	410,523
	American Funds 2020 Trgt Date Retire R6	American Funds 2020 Trgt Date Retire R6	^	1,771,098
	American Funds 2025 Trgt Date Retire R6	American Funds 2025 Trgt Date Retire R6	^	1,538,940
	American Funds 2030 Trgt Date Retire R6	American Funds 2030 Trgt Date Retire R6	^	4,344,767
	American Funds 2035 Trgt Date Retire R6	American Funds 2035 Trgt Date Retire R6	^	9,226,593
	American Funds 2040 Trgt Date Retire R6	American Funds 2040 Trgt Date Retire R6	^	3,775,124
	American Funds 2045 Trgt Date Retire R6	American Funds 2045 Trgt Date Retire R6	^	5,221,785
	American Funds 2050 Trgt Date Retire R6	American Funds 2050 Trgt Date Retire R6	^	3,488,936
	American Funds 2055 Trgt Date Retire R6	American Funds 2055 Trgt Date Retire R6	^	1,179,556
	American Funds 2060 Trgt Date Retire R6	American Funds 2060 Trgt Date Retire R6	^	836,100
	American Funds Europacific Growth F3	American Funds Europacific Growth F3	^	80,957
	American Funds Europacific Growth R6	American Funds Europacific Growth R6	^	7,766,169
	AMG Boston Common Global Impact Fund I	AMG Boston Common Global Impact Fund I	^	106,670
	AMG Yacktman Focused I	AMG Yacktman Focused I	^	131,230
	Amplify Cwp Enhanced Dividend	Amplify Cwp Enhanced Dividend	^	63,351
	Aristotle International Equity Fund Class I-2	Aristotle International Equity Fund Class I-2	^	384,853
	Avantis Emerging Markets Eq	Avantis Emerging Markets Eq	^	206,882
	Avantis Us Small Cap Equity	Avantis US Small Cap Equity	^	215,429
	Avantis US Small Cap Value	Avantis US Small Cap Value	^	49,230
	Avantis® US Large Cap Value ETF	Avantis® US Large Cap Value ETF	^	49,143
	Axonic Strategic Income I	Axonic Strategic Income I	^	80,766
	Baird Aggregate Bond Inst	Baird Aggregate Bond Inst	^	924,233
	Baron Discovery Institutional	Baron Discovery Institutional	^	23,307
	Bitcoin Profund	Bitcoin Profund	^	24,118
	BlackRock Enhanced International Dividend Trust	BlackRock Enhanced International Dividend Trust	^	72,460
	BlackRock Science and Tech Term Trust	BlackRock Science and Tech Term Trust	^	3,107
	BlackRock Strategic Income Opps Instl	BlackRock Strategic Income Opps Instl	^	97,680
	BlackRock Systematic Multi-Strategy Instl	BlackRock Systematic Multi-Strategy Instl	^	115,730
	BNY Mellon Midcap Index Fund, Inc. - Investor Shares	BNY Mellon Midcap Index Fund, Inc. - Investor Shares	^	1,263,350
	BNY Mellon Smallcap Stock Index Fund - Investor Shares	BNY Mellon Smallcap Stock Index Fund - Investor Shares	^	1,059,350
	Boston Partners Small Cap Value II Fund Cls Instl	Boston Partners Small Cap Value II Fund Cls Instl	^	32,281
	Calamos Global Total Return	Calamos Global Total Return	^	4,556
	Capital Group Global Growth	Capital Group Global Growth	^	113,023

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

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	Carlyle-Tactical Prvt Crdt-N	Carlyle-Tactical Prvt Crdt-N	^	25,227
	Cascade Private Capital Fund	Cascade Private Capital Fund	^	72,645
	Causeway Internatl Value Ins	Causeway Internatl Value Ins	^	327,029
	ClearBridge Appreciation Fund Class I	ClearBridge Appreciation Fund Class I	^	222,442
	ClearBridge International Growth Fund Class I	ClearBridge International Growth Fund Class I	^	219,558
	Cliffwater Corp Lndng-I	Cliffwater Corp Lndng-I	^	675,577
	Cliffwater Enhanced Lend-I	Cliffwater Enhanced Lend-I	^	346,982
	Columbia Seligman Technology & Information I	Columbia Seligman Technology & Information I	^	1,941,769
	Consumer Staples Select Sector Spdr	Consumer Staples Select Sector Spdr	^	19,252
	DFA Emerging Markets Core Equity 2	DFA Emerging Markets Core Equity 2	^	115,295
	DFA Intermediate Govt Fixed-Income I	DFA Intermediate Govt Fixed-Income I	^	450,501
	DFA Investment Grade I	DFA Investment Grade I	^	59,241
	DFA Real Estate Securities I	DFA Real Estate Securities I	^	76,467
	DFA US Large Cap Value I	DFA US Large Cap Value I	^	928,605
	DFA US Small Cap I	DFA US Small Cap I	^	145,527
	DFA US Targeted Value I	DFA US Targeted Value I	^	131,477
	Dimensional Int'l Value ETF	Dimensional Int'l Value ETF	^	212,880
	Dimensional International Co	Dimensional International Co	^	97,294
	Dimensional International Hi	Dimensional International Hi	^	207,466
	Dimensional U.S. Small Cap ETF	Dimensional U.S. Small Cap ETF	^	5,337
	Dimensional US High Profi ETF	Dimensional US High Profi ETF	^	604,537
	Dimensional US Marketwide Value	Dimensional US Marketwide Value	^	547,264
	Dimensional World Eqty Etf	Dimensional World Eqty Etf	^	114,677
	Direxion Daily Robotics A.I. & Automation Index Bull 2x Shares	Direxion Daily Robotics A.I. & Automation Index Bull 2x Shares	^	6,825
	Distillate Us Fundamental St	Distillate Us Fundamental St	^	68,051
	Dodge & Cox Income Cl I	Dodge & Cox Income Cl I	^	85,022
	Domini Impact Equity Investor	Domini Impact Equity Investor	^	7,187
	DoubleLine Flexible Income N	DoubleLine Flexible Income N	^	18,969
	Eaton Vance Short Duration Strategic Income I	Eaton Vance Short Duration Strategic Income I	^	90,742
	Ecofin Glbl Renew Infra-Inst	Ecofin Glbl Renew Infra-Inst	^	40,802
	ETFMG Prime Cyber Security ETF	ETFMG Prime Cyber Security ETF	^	10,436
	FAM Dividend Focus Fund	FAM Dividend Focus Fund	^	41,713
	Federated Hermes Kaufmann R	Federated Hermes Kaufmann R	^	196,700
	Federated Hermes Short-Term Govt IS	Federated Hermes Short-Term Govt IS	^	76,973
	Fidelity Advisor Capital & Income Fund I	Fidelity Advisor Capital & Income Fund I	^	2,714,917
	Fidelity Advisor Intl Small Cap Z	Fidelity Advisor Intl Small Cap Z	^	79,454
	Fidelity High Dividend ETF	Fidelity High Dividend ETF	^	205,253
	Fidelity Wise Origin Bitcoin	Fidelity Wise Origin Bitcoin	^	97,896
	Fidelity® Contrafund®	Fidelity® Contrafund®	^	385,183
	Fidelity® Floating Rate High Income	Fidelity® Floating Rate High Income	^	22,120
	Fidelity® Focused Stock	Fidelity® Focused Stock	^	294,626
	Fidelity® Investment Grade Bond	Fidelity® Investment Grade Bond	^	143,472
	Fidelity® Short Duration High Income	Fidelity® Short Duration High Income	^	30,313
	Fidelity® Total Bond Fund	Fidelity® Total Bond Fund	^	26,121
	Financial Select Sector Spdr	Financial Select Sector Spdr	^	205,547
	First Eagle Overseas I	First Eagle Overseas I	^	57,225
	First Trst Nasd Cl Edg Sgiif	First Trst Nasd Cl Edg Sgiif	^	37,592
	First Trust Brazil	First Trust Brazil	^	3,616
	First Trust Capital Strength ETF	First Trust Capital Strength ETF	^	64,987
	First Trust Emerging Markets	First Trust Emerging Markets	^	15,420
	First Trust Enh Short Mat Fd	First Trust Enh Short Mat Fd	^	35,862
	First Trust Exchange Traded Fund III Emerging Markets	First Trust Exchange Traded Fund III Emerging Markets	^	60,663
	First Trust Exchange Traded Fund VI Rlsing Div Achievers ETF	First Trust Exchange Traded Fund VI Rlsing Div Achievers ETF	^	138,269
	First Trust Financial Alphad	First Trust Financial Alphad	^	72,697
	First Trust Intermediate Dur	First Trust Intermediate Dur	^	38,124
	First Trust Materials Alphad	First Trust Materials Alphad	^	11,362
	First Trust Morn Dvd Lead In	First Trust Morn Dvd Lead In	^	16,104
	First Trust Nasdaq Aba Cbif	First Trust Nasdaq Aba Cbif	^	33,332
	First Trust NASDAQ Cybersecurity ETF	First Trust NASDAQ Cybersecurity ETF	^	41,243
	First Trust Senior Loan ETF	First Trust Senior Loan ETF	^	436,691
	First Trust Smid Cap Rising	First Trust Smid Cap Rising	^	63,598
	First Trust Stoxx Europe	First Trust Stoxx Europe	^	9,005
	First Trust US NextGen Infrastrucure ETF	First Trust US NextGen Infrastrucure ETF	^	13,264
	First Trust Value Line Dividend Index Fund	First Trust Value Line Dividend Index Fund	^	4,364
	Ft-Preferred Secur & Inc Etf	Ft-Preferred Secur & Inc Etf	^	870,982
	FT Vest US Equity Enhance &	FT Vest US Equity Enhance &	^	3,730

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December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	FullerThaler Behavioral Mid-Cap Value - Instl	FullerThaler Behavioral Mid-Cap Value - Instl	^	49,598
	FullerThaler Behavioral Small-Cap Equity - Instl	FullerThaler Behavioral Small-Cap Equity - Instl	^	46,535
	FullerThaler Behavioral Small-Cap Growth - Instl	FullerThaler Behavioral Small-Cap Growth - Instl	^	116,326
	Gia Stable Value Product 10bps 7/1/2024	Gia Stable Value Product 10bps 7/1/2024	^	340
	Gildan Activewear Inc Cl A	Gildan Activewear Inc Cl A	^	13,880
	Global X Autonomous&Elec Etf	Global X Autonomous&Elec Etf	^	4,592
	Global X Fds NASDAQ 100 Cover	Global X Fds NASDAQ 100 Cover	^	153,868
	Global X Funds Global X Artificial Int & Tech ETF	Global X Funds Global X Artificial Int & Tech ETF	^	26,693
	Global X Lithium & Battery Tech ETF	Global X Lithium & Battery Tech ETF	^	8,371
	Global X Nasdaq 100 Risk Man	Global X Nasdaq 100 Risk Man	^	5,226
	Global X Robotics & Artifici	Global X Robotics & Artifici	^	22,365
	Global X Russell 2000 Cov Cl	Global X Russell 2000 Cov Cl	^	42,402
	Global X S&P 500 Risk Manage	Global X S&P 500 Risk Manage	^	5,597
	Goldman Sachs US Equity Div PR I	Goldman Sachs US Equity Div PR I	^	144,012
	GQG Part Emerg Mkts Eq-Inst	GQG Part Emerg Mkts Eq-Inst	^	289,576
	Grayscale Bitcoin Mini Trust ETF	Grayscale Bitcoin Mini Trust ETF	^	18,925
	Grayscale Bitcoin Trust ETF	Grayscale Bitcoin Trust ETF	^	167,581
	Grayscale Ethereum Classic T	Grayscale Ethereum Classic T	^	1,077
	GS GQG Part Intl Opp-Inst	GS GQG Part Intl Opp-Inst	^	62,212
	Guggenheim Macro Opportunities Instl	Guggenheim Macro Opportunities Instl	^	94,333
	Harbor Intl Compoundsers ETF	Harbor Intl Compoundsers ETF	^	60,748
	Harding Loevner International Eq Instl	Harding Loevner International Eq Instl	^	354,242
	Hartford Strategic Inc-I	Hartford Strategic Inc-I	^	111,674
	Hartford World Bond R6	Hartford World Bond R6	^	868,053
	Health Care Select Sector Spdr	Health Care Select Sector Spdr	^	69,335
	Horizons S&P 500 Covered Call ETF	Horizons S&P 500 Covered Call ETF	^	144,765
	Invesco Active US Real Estate	Invesco Active US Real Estate	^	104,736
	Invesco Ai And Next Gen Soft	Invesco Ai And Next Gen Soft	^	36,184
	Invesco Developing Markets Fund Y	Invesco Developing Markets Fund Y	^	2,380,661
	Invesco International Small-Mid Company Fund Y	Invesco International Small-Mid Company Fund Y	^	93,378
	Invesco Optimum Yield Diversified Commodity Strategy No K-1 ETF	Invesco Optimum Yield Diversified Commodity Strategy No K-1 ETF	^	1,357
	Invesco Qqq Trust Series 1	Invesco Qqq Trust Series 1	^	458,861
	Invesco Real Estate Fund - Investor	Invesco Real Estate Fund - Investor	^	1,185,856
	Invesco S&P 500 Low Volatili	Invesco S&P 500 Low Volatili	^	43,120
	Invesco S&P Small Cap 600	Invesco S&P Small Cap 600	^	70,287
	Invesco S&P Spin-Off Etf	Invesco S&P Spin-Off Etf	^	12,344
	Invesco Senior Loan Etf	Invesco Senior Loan Etf	^	61,082
	Invesco Solar Etf	Invesco Solar Etf	^	6,624
	Invesco Total Return Bond Et	Invesco Total Return Bond Et	^	196,040
	iShares 20+ Year Treasury Bond	iShares 20+ Year Treasury Bond	^	44,189
	iShares Biotechnology ETF	iShares Biotechnology ETF	^	38,281
	iShares Bitcoin Trust ETF	iShares Bitcoin Trust ETF	^	79,575
	iShares Core Intl Stock ETF	iShares Core Intl Stock ETF	^	75,069
	iShares Core MSCI EAFE ETF	iShares Core MSCI EAFE ETF	^	339,031
	iShares Core S&P Small-Cap ETF	iShares Core S&P Small-Cap ETF	^	54,960
	iShares Core S&P Total US Stock Market ETF	iShares Core S&P Total US Stock Market ETF	^	5,788
	iShares Core U.S. Aggregate Bond ETF	iShares Core U.S. Aggregate Bond ETF	^	401,941
	iShares Expanded Tech-Software Sector ETF	iShares Expanded Tech-Software Sector ETF	^	12,014
	iShares MSCI ACWI ETF	iShares MSCI ACWI ETF	^	400,675
	iShares MSCI EAFE ETF	iShares MSCI EAFE ETF	^	45,290
	iShares MSCI Emerging Markets	iShares MSCI Emerging Markets	^	34,502
	iShares MSCI Intl Momentum F	iShares MSCI Intl Momentum F	^	212,769
	iShares MSCI USA Momentum Fa	iShares MSCI USA Momentum Fa	^	565,305
	iShares Russell 2000 ETF	iShares Russell 2000 ETF	^	6,665
	iShares Russell 2000 Value ETF	iShares Russell 2000 Value ETF	^	62,549
	iShares Russell 3000 ETF	iShares Russell 3000 ETF	^	408,788
	iShares Semiconductor ETF	iShares Semiconductor ETF	^	27,735
	iShares SILVER TRUST iShares	iShares SILVER TRUST iShares	^	13,165
	iShares TIPS Bond ETF	iShares TIPS Bond ETF	^	117,631
	Janus Henderson Forty T	Janus Henderson Forty T	^	407,895
	Janus Henderson Research T	Janus Henderson Research T	^	282,853
	Janus Henderson Triton I	Janus Henderson Triton I	^	1,969,332
	JHancock2 Fundamental All Cap Core I	JHancock2 Fundamental All Cap Core I	^	79,426
	John Hancock Financial Opportunity Fund	John Hancock Financial Opportunity Fund	^	71,380
	JP Morgan International Growth	JP Morgan International Growth	^	177,851
	JPM Nasdaq Equity Premium	JPM Nasdaq Equity Premium	^	1,993,315

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	JPMorgan Active Growth ETF	JPMorgan Active Growth ETF	^	51,697
	JPMorgan Active Value Etf	JPMorgan Active Value Etf	^	48,298
	JPMorgan Equity Income Fund I	JPMorgan Equity Income Fund I	^	221,043
	JPMorgan Equity Premium Inco	JPMorgan Equity Premium Inco	^	14,476
	JPMorgan Large Cap Growth I	JPMorgan Large Cap Growth I	^	221,332
	JPMorgan Large Cap Growth R6	JPMorgan Large Cap Growth R6	^	13,876,121
	JPMorgan Mid Cap Growth Fund R5	JPMorgan Mid Cap Growth Fund R5	^	2,484,726
	JPMorgan Short Duration Core Plus Fund I	JPMorgan Short Duration Core Plus Fund I	^	181,196
	JPMorgan Strategic Income Opports I	JPMorgan Strategic Income Opports I	^	82,955
	JPMorgan Ultra-Short Income	JPMorgan Ultra-Short Income	^	41,303
	JPMorgan US Equity I	JPMorgan US Equity I	^	355,196
	Lord Abbett Developing Growth I	Lord Abbett Developing Growth I	^	40,440
	Lord Abbett Short Duration Income I	Lord Abbett Short Duration Income I	^	91,194
	Macquarie Small Cap Value Instl	Macquarie Small Cap Value Instl	^	2,164,196
	Martin Currie Smash Ser Em	Martin Currie Smash Ser Em	^	180,470
	Materials Select Sector Spdr	Materials Select Sector Spdr	^	20,194
	Mercer Non US Core Eqty-I	Mercer Non US Core Eqty-I	^	81,628
	MFS Mid Cap Value Fund I	MFS Mid Cap Value Fund I	^	80,734
	MFS Value Fund R3	MFS Value Fund R3	^	8,917,371
	Morgan Stanley Inst Intl Advgt I	Morgan Stanley Inst Intl Advgt I	^	402,151
	Neos Nasdaq-100 High Inc ETF	Neos Nasdaq-100 High Inc ETF	^	6,546
	Neuberger Berman Long Short Instl	Neuberger Berman Long Short Instl	^	97,272
	Oakmark International Institutional	Oakmark International Institutional	^	80,481
	Oakmark International Investor	Oakmark International Investor	^	51,030
	Parnassus Core Equity Investor	Parnassus Core Equity Investor	^	140,686
	Parnassus Value Equity Fund Instl	Parnassus Value Equity Fund Instl	^	226,765
	Performance Trust Total Return Bond Instl	Performance Trust Total Return Bond Instl	^	283,840
	PGIM Short-Term Corporate Bond Z	PGIM Short-Term Corporate Bond Z	^	91,085
	PIMCO Income Instl	PIMCO Income Instl	^	542,545
	Pimco Multi Sector Bond Act	Pimco Multi Sector Bond Act	^	8,113
	Pin Oak Equity	Pin Oak Equity	^	8,218
	Polen Growth Institutional	Polen Growth Institutional	^	83,866
	Proshrs Rsl 2000 Dvd Grw Etf	Proshrs Rsl 2000 Dvd Grw Etf	^	27,609
	Rex AI Equity Prem Inc ETF	Rex AI Equity Prem Inc ETF	^	29,400
	Rivernorth/Doubleline Strate	Rivernorth/Doubleline Strate	^	25
	Roundhill Gen AI & Tech ETF	Roundhill Gen AI & Tech ETF	^	28,322
	Royce Micro-Cap Trust	Royce Micro-Cap Trust	^	12,352
	Schwab Fundamental International Equity ETF	Schwab Fundamental International Equity ETF	^	60,708
	Schwab Intermediate-Term Us	Schwab Intermediate-Term Us	^	105,176
	Schwab US Aggregate Bd Index	Schwab US Aggregate Bd Index	^	50,102
	Schwab® S&P 500 Index	Schwab® S&P 500 Index	^	132,474
	Select Sector Consumer Discretionary Tr	Select Sector Consumer Discretionary Tr	^	7,628
	Select Sector Spdr Utilities	Select Sector Spdr Utilities	^	38,678
	SPDR Blackstone Senior Loan ETF	SPDR Blackstone Senior Loan ETF	^	121,559
	Spdr Bloomberg Convertible S	Spdr Bloomberg Convertible S	^	236,863
	SPDR GOLD TRUST GOLD SHS	SPDR GOLD TRUST GOLD SHS	^	33,898
	SPDR Oil & Gas Export & Prod	SPDR Oil & Gas Export & Prod	^	6,354
	SPDR Portfolio Emerging Markets ETF	SPDR Portfolio Emerging Markets ETF	^	35,262
	SPDR Portfolio Intermediate Term Corp Bond ETF	SPDR Portfolio Intermediate Term Corp Bond ETF	^	81,572
	SPDR Portfolio S&P 500 ETF	SPDR Portfolio S&P 500 ETF	^	6,894
	SPDR Portfolio S&P 500 Growth ETF	SPDR Portfolio S&P 500 Growth ETF	^	334,020
	SPDR Portfolio S&P 500 High Dividend ETF	SPDR Portfolio S&P 500 High Dividend ETF	^	30,268
	SPDR Portfolio S&P 500 Value ETF	SPDR Portfolio S&P 500 Value ETF	^	258,241
	SPDR Portfolio S&P 600 Small Cap ETF	SPDR Portfolio S&P 600 Small Cap ETF	^	139,252
	SPDR S&P 500 ETF Trust	SPDR S&P 500 ETF Trust	^	1,041,464
	SPDR S&P 600 S/C Value Fund	SPDR S&P 600 S/C Value Fund	^	52,350
	SPDR S&P 600 Small Cap Growth	SPDR S&P 600 Small Cap Growth	^	72,280
	SPDR S&P Bank ETF	SPDR S&P Bank ETF	^	10,817
	Sprd Euro Stoxx 50 ETF	Sprd Euro Stoxx 50 ETF	^	5,297
	T-Rex 2X Inverse Tesla Dt	T-Rex 2X Inverse Tesla Dt	^	593
	T. Rowe Price Dividend Growth	T. Rowe Price Dividend Growth	^	222,326
	T. Rowe Price Mid-Cap Growth I	T. Rowe Price Mid-Cap Growth I	^	251,481
	T. Rowe Price New Asia	T. Rowe Price New Asia	^	134,715
	T. Rowe Price Retirement 2040	T. Rowe Price Retirement 2040	^	2,472,140
	TCW Emerging Markets Income I	TCW Emerging Markets Income I	^	47,743
	TCW Emerging Markets Income N	TCW Emerging Markets Income N	^	48,886

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	TCW MetWest Total Return Bd Admin	TCW MetWest Total Return Bd Admin	^	15,267,757
	Technology Select Sector Spdr	Technology Select Sector Spdr	^	28,367
	TETON Westwood SmallCap Equity AAA	TETON Westwood SmallCap Equity AAA	^	9,833
	Thornburg Strategic Income I	Thornburg Strategic Income I	^	151,185
	Touchstone Sands Em Gr-Inst	Touchstone Sands Em Gr-Inst	^	76,272
	Transamerica Mid Cap Value Opportunities I	Transamerica Mid Cap Value Opportunities I	^	136,824
	Undiscovered Managers Behavioral Val L	Undiscovered Managers Behavioral Val L	^	58,089
	US Treasury 3 Month Bill Etf	US Treasury 3 Month Bill Etf	^	169,524
	Vaneck Oil Services Etf	Vaneck Oil Services Etf	^	11,074
	Vaneck Vietnam Etf	Vaneck Vietnam Etf	^	23,061
	Vanguard 500 Index Admiral	Vanguard 500 Index Admiral	^	3,728,725
	Vanguard Energy ETF	Vanguard Energy ETF	^	6,472
	Vanguard European Stk Ind Admiral	Vanguard European Stk Ind Admiral	^	133,219
	Vanguard Financials ETF	Vanguard Financials ETF	^	25,215
	Vanguard FTSE Emerging Market	Vanguard FTSE Emerging Market	^	10,129
	Vanguard FTSE European ETF	Vanguard FTSE European ETF	^	31,735
	Vanguard FTSE Social Index Fund Admiral Shares	Vanguard FTSE Social Index Fund Admiral Shares	^	581,764
	Vanguard Growth ETF	Vanguard Growth ETF	^	2,138,392
	Vanguard High-Yield Corporate Inv	Vanguard High-Yield Corporate Inv	^	56,842
	Vanguard High Dividend Yield	Vanguard High Dividend Yield	^	60,406
	Vanguard High Dividend Yield Index Fund Admiral Shares	Vanguard High Dividend Yield Index Fund Admiral Shares	^	273,143
	Vanguard Institutional Index I	Vanguard Institutional Index I	^	16,100,817
	Vanguard International Bond	Vanguard International Bond	^	190,657
	Vanguard Pacific Stock Index Fund Admrl 572	Vanguard Pacific Stock Index Fund Admrl 572	^	37,364
	Vanguard S&P 500 ETF	Vanguard S&P 500 ETF	^	1,009,816
	Vanguard Short Term Bond ETF	Vanguard Short Term Bond ETF	^	511,064
	Vanguard Small- Cap ETF	Vanguard Small- Cap ETF	^	352,010
	Vanguard Small -Cap Gr ETF	Vanguard Small -Cap Gr ETF	^	16,804
	Vanguard Small Cap Value Index Admiral	Vanguard Small Cap Value Index Admiral	^	54,509
	Vanguard Target Retirement 2030 Inv	Vanguard Target Retirement 2030 Inv	^	15,870
	Vanguard Target Retirement 2035 Inv	Vanguard Target Retirement 2035 Inv	^	484,596
	Vanguard Total Bond Market	Vanguard Total Bond Market	^	228,242
	Vanguard Total Bond Market Index Adm	Vanguard Total Bond Market Index Adm	^	2,863,339
	Vanguard Total Intl Stock Index Admiral	Vanguard Total Intl Stock Index Admiral	^	59,281
	Vanguard Total Stock Mkt Idx Adm	Vanguard Total Stock Mkt Idx Adm	^	3,439,927
	Vanguard Value ETF	Vanguard Value ETF	^	1,004,118
	Vanguard Value Index Adm	Vanguard Value Index Adm	^	26,493
	Vanguard Wellington™ Admiral™	Vanguard Wellington™ Admiral™	^	13,221,704
	Vanguard Wellington™ Inv	Vanguard Wellington™ Inv	^	474,204
	Vanguard Windsor™ Inv	Vanguard Windsor™ Inv	^	407,476
	Versus Capital Real Assets	Versus Capital Real Assets	^	65,513
	Victory Sycamore Established Value Fund R	Victory Sycamore Established Value Fund R	^	1,705,750
	Victory Sycamore Established Value I	Victory Sycamore Established Value I	^	230,919
	Wasatch Core Growth Fund-Ins	Wasatch Core Growth Fund-Ins	^	118,022
		<b>TOTAL MUTUAL FUNDS</b>		<b>179,040,141</b>
	<b>OTHER ASSETS</b>			
	Boise City Id Arpt Revenue Txbl-Conrac Project	Boise City Id Arpt Revenue Txbl-Conrac Project	^	25,498
	California Public Fin Auth Rev Txbl-Ref-Henry Mayo Newhall Ho	California Public Fin Auth Rev Txbl-Ref-Henry Mayo Newhall Ho	^	9,212
	California St Univ Revenue Txbl-Ref-Ser B	California St Univ Revenue Txbl-Ref-Ser B	^	9,146
	California St Univ Revenue Txbl-Ser D	California St Univ Revenue Txbl-Ser D	^	16,005
	Colorado St Hsg & Fin Auth Social Bonds-Txbl-Class I-Ser	Colorado St Hsg & Fin Auth Social Bonds-Txbl-Class I-Ser	^	10,043
	Columbia Boro Pa Txbl-Ref	Columbia Boro Pa Txbl-Ref	^	9,841
	Connecticut St Build America Bonds-Ser D-Dire	Connecticut St Build America Bonds-Ser D-Dire	^	9,998
	Del Norte Cnty CA Unif Sch Dis Txbl-Ref-Ser B	Del Norte Cnty CA Unif Sch Dis Txbl-Ref-Ser B	^	8,707
	Dwight IL Txbl-Ref-Ser 21C	Dwight IL Txbl-Ref-Ser 21C	^	9,185
	Financial Select Sector Spdr @38 1/17/25	Financial Select Sector Spdr @38 1/17/25	^	(9,315)
	Houston Tx Arpt Sys Revenue Txbl-Ref-Sub-Ser C-Bam-Tcrs	Houston Tx Arpt Sys Revenue Txbl-Ref-Sub-Ser C-Bam-Tcrs	^	8,614
	Illinois St Hsg Dev Auth Reven Txbl-Sustainable Bonds-Ser E	Illinois St Hsg Dev Auth Reven Txbl-Sustainable Bonds-Ser E	^	14,855
	Inglewood CA Unif Sch Dist Txbl-Ref	Inglewood CA Unif Sch Dist Txbl-Ref	^	8,984
	Invesco Qqq Trust Series 1 @464.78 1/17/25	Invesco Qqq Trust Series 1 @464.78 1/17/25	^	(14,559)
	Kankakee IL Txbl	Kankakee IL Txbl	^	9,788
	Kenner La Sales Tax Revenue Txbl-Ref	Kenner La Sales Tax Revenue Txbl-Ref	^	9,204
	Long Island NY Pwr Auth Elec S Txbl-Gen-Ser B	Long Island NY Pwr Auth Elec S Txbl-Gen-Ser B	^	9,934

**SANSUM SANTA BARBARA MEDICAL CLINIC, INC. PROFIT SHARING PLAN**

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

EIN: 95-2855614 PN: 001

December 31, 2024

(a)	(b) IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT	(d) COST	(e) CURRENT VALUE
	Manteca Ca Redev Agy Successor Txb1-Ref-Ser B	Manteca Ca Redev Agy Successor Txb1-Ref-Ser B	^	8,401
	Massachusetts St Spl Oblg Reve Txb1-Sustainable Bonds-Ser A	Massachusetts St Spl Oblg Reve Txb1-Sustainable Bonds-Ser A	^	9,807
	Met Govt Nashville & Davidsonc Txb1-Ref-Arena Proj-Ser B	Met Govt Nashville & Davidsonc Txb1-Ref-Arena Proj-Ser B	^	9,338
	Miami-Dade Cnty Fl Aviation Re Txb1-Ref-Ser B-Agm-Cr	Miami-Dade Cnty Fl Aviation Re Txb1-Ref-Ser B-Agm-Cr	^	18,615
	New Jersey St Hsg & Mtge Fin A Txb1-Ref-Ser C	New Jersey St Hsg & Mtge Fin A Txb1-Ref-Ser C	^	9,267
	New Orleans LA Wtr Revenue Txb1-Ref	New Orleans LA Wtr Revenue Txb1-Ref	^	8,304
	New York City NY Transitional Qualified Sch Constr Bd G-3	New York City NY Transitional Qualified Sch Constr Bd G-3	^	10,092
	Nthrn KY Univ Gen Recpts Txb1-Ser A	Nthrn KY Univ Gen Recpts Txb1-Ser A	^	19,566
	Nvidia Corp @141 2/21/25	Nvidia Corp @141 2/21/25	^	(2,293)
	Nvidia Corp @144 3/21/25	Nvidia Corp @144 3/21/25	^	(1,831)
	Oklahoma St Capitol Impt Auth Txb1-Ok Tourism & Rec Dept Pro	Oklahoma St Capitol Impt Auth Txb1-Ok Tourism & Rec Dept Pro	^	8,864
	Pleasant Hill Ca Recreation &P Txb1-Ref	Pleasant Hill Ca Recreation &P Txb1-Ref	^	13,441
	Rhode Island St Hsg & Mtge Fin Txb1-Ser 80-T-1	Rhode Island St Hsg & Mtge Fin Txb1-Ser 80-T-1	^	10,118
	Riverside CA Pensn Oblg Txb1-Ser A	Riverside CA Pensn Oblg Txb1-Ser A	^	9,689
	San Francisco CA Cmnty Clg Dis Txb1-Ser A1	San Francisco CA Cmnty Clg Dis Txb1-Ser A1	^	8,440
	San Jose CA Redev Agy Successo Txb1-Ref-Senior-Ser A-T	San Jose CA Redev Agy Successo Txb1-Ref-Senior-Ser A-T	^	9,792
	SPDR S&P 500 ETF Trust @598 1/31/25	SPDR S&P 500 ETF Trust @598 1/31/25	^	(477)
	Tulare Cnty CA Brd Of Edu Cops Txb1-Ref-Cops	Tulare Cnty CA Brd Of Edu Cops Txb1-Ref-Cops	^	9,413
	Warren Cnty KY Hosp Revenue Txb1-Ref-Bowling Green Warren	Warren Cnty KY Hosp Revenue Txb1-Ref-Bowling Green Warren	^	8,269
	Wells Fargo & Co New @65 1/17/25	Wells Fargo & Co New @65 1/17/25	^	(2,855)
	Westminster Ca Redev Agy Succe Txb1-Ref-Sub-Westminster Comm	Westminster Ca Redev Agy Succe Txb1-Ref-Sub-Westminster Comm	^	18,928
	Westmont ILPark Dist Txb1-Ref-Cabs	Westmont ILPark Dist Txb1-Ref-Cabs	^	7,846
		<b>TOTAL OTHER ASSETS</b>		<b>335,873</b>
		<b>PRINICIPAL CASH</b>		<b>267,922</b>
		<b>TOTAL ASSETS</b>		<b>\$ 234,923,636</b>

\* Denotes Party-In-Interest as defined by EIRSA

^ Cost Information not provided as assets are part of an individual account plan that participants and beneficiaries directed 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.