

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 (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] a single-employer plan [] a DFE (specify) ____
B This return/report is: [] the first return/report [] the final return/report [x] an amended return/report [] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. []
D Check box if filing under: [x] Form 5558 [] automatic extension [] the DFVC program [] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. []

Part II Basic Plan Information—enter all requested information

1a Name of plan: ONS SAVINGS PLAN
1b Three-digit plan number (PN): 005
1c Effective date of plan: 10/01/1998
2a Plan sponsor's name (employer, if for a single-employer plan): ONS MSO, LLC
2b Employer Identification Number (EIN): 84-1758967
2c Plan Sponsor's telephone number: 203-869-1145
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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1394
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	1230
	6a(2)	1941
	6b	2
	6c	204
	6d	2147
	6e	0
	6f	2147
	6g(1)	1315
	6g(2)	1495
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

a Pension Schedules

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

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached 0
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan ONS SAVINGS PLAN	B Three-digit plan number (PN) ▶	005
C Plan sponsor's name as shown on line 2a of Form 5500 ONS MSO, LLC	D Employer Identification Number (EIN) 84-1758967	

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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)

SECURITIES AMERICA INC.

11-2551174

(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?
27	INVESTMENT ADVISORY	94595	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)

OSAIC WEALTH, INC.

93-0987232

(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?
49	BROKER	61908	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)

WILKIN GUTTENPLAN

22-2612018

(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?
10	ACCOUNTANT/A UDITOR	28850	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)

STRATEGIC ADVISORS, INC.

04-2654524

(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?
27	ADVISOR	26048	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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	-57013	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
BAIRD CORE PLUS INST - US BANCORP 39-0281260	0.02%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
HTFD INTL OPPTS R5 - HARTFORD ADMIN 41-0679409	0.20%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
JPM GOVT BOND R4 - DST ASSET MANAG 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.25%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
VICTORY S ESTB VAL A - FIS INVESTO 14785 PRESTON ROAD SUITE 1000 DALLAS, TX 75254	0.50%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
AMG YACHTMAN FD I 600 STEAMBOAT RD STE 300 GREENWICH, CT 06830	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
AQR DIVERSIFYING STRATEGIES FD CL 1 GREENWICH PLAZA GREENWICH, CT 06830	0.12%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
EDGEWOOD GROWTH FD RETAIL CL 1 FREEDOM VALLEY DR OAKS, PA 19456	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
PZENA EMERGING MRKTS FOCUSED VAL I 320 PARK AVE 8TH FL NEW YORK, NY 10022	0.12%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
DOUBLELINE CORE FIXED INC CL I 777 EAST WISCONSIN AVE MILWAUKEE, WI 53202	0.15%	

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
WCM FOCUSED INTL GROWTH FD INSTL 2220 EAST ROUTE 66 STE 226 GLEN DORA, CA 91740	0.12%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.	
TCW METWEST TOTAL RETURN BOND CL M 865 S FIGUEROA ST 1400 LOS ANGELES, CA 90071	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan ONS SAVINGS PLAN	B Three-digit plan number (PN) 005
C Plan sponsor's name as shown on line 2a of Form 5500 ONS MSO, LLC	D Employer Identification Number (EIN) 84-1758967

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	267089	300786
(2) Participant contributions	1b(2)	213013	215851
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3508602	1761887
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	217603	595695
(B) Common	1c(4)(B)	5920645	9603061
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	683675	801885
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	94399602	119801870
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	105210229	133081035
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	105210229	133081035

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	3322567	
(B) Participants.....	2a(1)(B)	9376432	
(C) Others (including rollovers).....	2a(1)(C)	3718688	
(2) Noncash contributions.....	2a(2)	0	16417687
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	120459	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	64351	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		184810
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	15263	
(B) Common stock.....	2b(2)(B)	94823	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	3729725	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3839811
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	13015910	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	12257274	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	1343594	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		12335939
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		34880477

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6827754	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		6827754
f Corrective distributions (see instructions)	2f		14933
g Certain deemed distributions of participant loans (see instructions)	2g		12746
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	19169	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	26048	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	109021	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		154238
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7009671

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		27870806
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **WILKIN & GUTTENPLAN, P.C**

(2) EIN: **22-2612018**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	7704890
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

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

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

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

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

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

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

A Name of plan <u>ONS SAVINGS PLAN</u>	B Three-digit plan number (PN) ▶	<u>005</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ONS MSO, LLC</u>	D Employer Identification Number (EIN) <u>84-1758967</u>	

Part I	Distributions
---------------	----------------------

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	
---	--

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): 04-6568107

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	
---	--

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

**ONS Savings Plan
Financial Statements
December 31, 2024 and 2023**

**ONS Savings Plan
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December 31, 2024 and 2023**

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Independent Auditors' Report

To the Plan Administrator and Trustees of the

ONS Savings Plan

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

We have performed audits of the accompanying financial statements of ONS Savings 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). 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 the year ended December 31, 2024, and the related notes to the financial statements (collectively referred to as the "financial statements").

Management, having determined that it is permissible in the circumstances, has elected to have the audits of ONS Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information relating to assets held for investment by 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 by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

1. 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.
2. 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 generally accepted auditing standards 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 generally accepted auditing standards, we:

1. Exercise professional judgment and maintain professional skepticism throughout the audit.
2. 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.
3. 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.
4. 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.
5. 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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



East Brunswick, New Jersey

November 4, 2025

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

	<u>2024</u>	<u>2023</u>
Assets		
Investments:		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total Investments	<u>131,762,513</u>	<u>104,046,452</u>
Participant Loans Receivable	<u>801,885</u>	<u>683,675</u>
Contributions Receivable:		
Employer contributions receivable	300,786	267,089
Participant contributions receivable	<u>215,851</u>	<u>213,013</u>
Total Contributions Receivable	<u>516,637</u>	<u>480,102</u>
Net Assets Available for Benefits	<u><u>\$ 133,081,035</u></u>	<u><u>\$ 105,210,229</u></u>

The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to Net Assets:

Investment Income

Net appreciation in fair value of investments	\$ 14,438,169
Dividends and interest	3,960,270

Total Investment Income	18,398,439
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Contributions:

Participants	9,376,432
Employer	3,322,567
Rollovers	3,718,688

Total Contributions	16,417,687
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Excess Revenue Credits, net	(109,021)
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Interest on Participant Loans Receivable	64,351
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Total Additions to Net Assets	34,771,456
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Deductions from Net Assets

Benefits paid to participants	6,855,433
Administrative expenses, net of revenue credits	45,217

Total Deductions from Net Assets	6,900,650
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Net Increase in Net Assets Available for Benefits	27,870,806
--	-------------------

Net Assets Available for Benefits - Beginning of Year	105,210,229
--	--------------------

Net Assets Available for Benefits - End of Year	\$ 133,081,035
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The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description

The following description of the ONS Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document or Summary of Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a voluntary, participant directed defined contribution plan under the provisions of Section 401(k) of the Internal Revenue Code ("IRC") and covers all eligible employees of Orthopaedic & Neurosurgery Specialists, P.C. (the "Sponsor" or the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974. The Plan's trustees and Administrator are responsible for oversight of the Plan including determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

On August 1, 2017, the Plan was amended and restated to comply with the Pension Protection Act. The Plan is a defined contribution plan covering substantially all employees of the Company. Certain employees are excluded from participation in the Plan, such as (i) employees covered by collective bargaining agreements under which retirement benefits were the subject of good faith bargaining, (ii) certain nonresident aliens, and (iii) employees classified as independent contractors.

All employees who have completed two months of service and are at least 21 years of age are eligible to participate in the Plan with respect to salary deferral contributions. Employees are automatically enrolled in the Plan with a deferral rate of 3%. Employees who have completed one year of service as of the first day of the quarter coinciding with or immediately following the date the requirements are met, are active employees at the end of the Plan year, and have attained age 21 will be eligible to participate in the Plan with respect to employer matching contributions and profit-sharing contributions.

On August 31, 2020, the Plan was amended to include employees of ONS MSO, LLC. ONS MSO, LLC employees became eligible to participate in the Plan effective September 2020.

On January 24, 2022, the Plan was amended to change the name from "Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan" to "ONS Savings Plan".

On April 26, 2022, the Plan was amended to include employees of Orthopedic Associates of Middletown, PC, Orthopedic Associates of Manhasset, PC, Connecticut Neck and Back, Middlesex Orthopedic Surgeons, and employees hired prior to August 1, 2017 with previous service with Greenwich Hospital. This amendment was retroactively effective as of January 1, 2022.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description (Continued)

General (Continued)

On October 2, 2023, the Plan was amended to include employees of Sports Medicine North, Orthopedic Surgical Center of North Shore, Orthopedic Associates of Dutchess County, and Surgery Center at Orthopedic Associates. This amendment was retroactively effective as of January 1, 2023 for the employees of Sports Medicine North and Orthopedic Surgical Center of North Shore and June 1, 2023 for the employees of Orthopedic Associates of Dutchess County and Surgery Center at Orthopedic Associates.

Effective March 1, 2024, the Plan was amended to include employees of Therafit 1 Riveredge, Inc.

Plan Contributions

Each year, participants may contribute up to 100% of their pretax annual compensation, as defined in the Plan, subject to certain limitations under the IRC. The Plan includes an automatic deferral feature of 3% of employee compensation unless a contrary election is made. Eligible employees are permitted to make both pre-tax and after-tax (Roth) contributions, provided the total of such elective contributions does not exceed the limits stated in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

Participants may make rollover contributions of eligible distributions from other qualified defined benefit or defined contribution plans ("rollovers"). Participants direct the investment of their contributions into various investment options offered by the Plan and may elect to change their deferral percentage at any time, effective with the next payroll period.

The Company at its discretion may contribute to the Plan a matching contribution equal to a uniform percentage of salary deferrals. These percentages are determined each year. For the years ended December 31, 2024 and 2023, the Company elected to match the employee contributions equivalent to 50% of employee deferrals, up to a maximum of 6% deferrals.

In addition, the Company, at its discretion, may elect to make a profit-sharing contribution each year. The allocation of the discretionary profit-sharing contribution is based on the ratio of the individual's compensation, as defined, to the aggregate compensation of those participant's eligible to share in the contribution. The Company did not elect to make a profit-sharing contribution for the year ended December 31, 2024.

Note 1 Plan Description (Continued)

Participant Accounts

Each participant's account is credited with the participant's own contributions and allocations of Company contributions and Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant compensation and/or account balances, as defined in the Plan document. The benefits to which participants are entitled are limited to the value of their vested accounts.

Vesting

Participants are immediately vested in their elective contributions and the related earnings thereon. Participants become vested in employer contributions, if any, based on a graded-vesting schedule, with participants becoming fully vested after five years. In addition, participants become fully vested in all of their accounts upon reaching normal retirement age (as defined in the Plan) prior to termination of employment or in the event of death or permanent disability.

Participant Loans Receivable

Participants may borrow from their individual accounts in amounts ranging from a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000 (reduced by the highest outstanding loan balance during the preceding 12-month period). Loan terms range from one to five years except for loans used to purchase a primary residence, which may have longer repayment periods as determined reasonable by the Plan Administrator.

Loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates at the time the loans are originated. The interest rate remains fixed throughout the duration of the loan. At December 31, 2024, interest rates on the outstanding loans ranged from 4.25% - 9.75%. Principal and interest are paid ratably, generally through payroll deductions. If a participant is terminated prior to repayment of the loan balance, the remaining balance on the loan is considered to be a deemed distribution to the participant.

Revenue Sharing Agreement

The Plan is party to a revenue sharing agreement which provides for a revenue account for the Plan to pay for certain administrative expenses from Plan assets. The account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 1 Plan Description (Continued)

Revenue Sharing Agreement (Continued)

For the year ended December 31, 2024, revenue received under the agreement totaled approximately \$76,300 and Plan expenses paid to Fidelity from revenue sharing funds were \$185,400. The net expenses of approximately \$109,000 are reflected as excess revenue credits, net, on the accompanying financial statements. At December 31, 2024, the Plan had a balance of approximately \$104,900 in the revenue-sharing account, which is available to pay future administrative expenses.

Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive benefits in the form of (i) a lump-sum amount equal to the value of the participant's vested account balance, (ii) periodic or annual installments, and (iii) partial withdrawals to the extent permitted under the Plan.

Alternatively, participants may elect to have their vested benefits rolled over to another qualified plan, an individual retirement account ("IRA"), or receive a lump-sum cash distribution. If a participant's vested balance is greater than \$1,000 but not more than \$5,000, the amount will be automatically rolled over to an IRA established for the participant's benefit. If the vested balance is \$1,000 or less, the participant receives a lump-sum distribution without consent.

The Plan allows for in-service withdrawals by participants who have attained the age of 59 ½ for all or a part of the vested portion of their account in accordance with the Plan provisions.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participants' pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Forfeitures

When a participant withdraws from the Plan and has a nonvested balance in their account, the nonvested portion is forfeited. At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$82,004 and \$67,441, respectively. These accounts are available to reduce future employer matching contributions or pay for Plan expenses. During the year ended December 31, 2024, forfeitures of \$187,661 were used to reduce employer matching contributions.

Note 2 Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes in net assets available for benefits, as well as the disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustee determines the Plan's valuation policies based on information provided by the investment advisers, custodians and insurance company (See Note 4).

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in the fair value of investments includes both realized gains and losses on investments sold and unrealized appreciation (depreciation) on investments held during the year.

Participant Loans Receivable

Participant loans receivable is stated at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Delinquent participant loans are treated as deemed distributions in accordance with the terms of the Plan document and applicable Internal Revenue Code provisions. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be in default, the outstanding loan balance is reduced and recorded as a benefit payment in the Statement of Changes in Net Assets Available for Benefits.

Payment of Benefits

Benefit payments to participants are recorded when paid to the participants or beneficiaries.

Reclassifications

Certain amounts in the December 31, 2023 financial statements have been reclassified to conform to the December 31, 2024 financial statement presentation. These reclassifications had no effect on the previously reported results of operations or equity balances.

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Plan Sponsor. Administrative expenses paid directly by the Plan Sponsor are excluded from the financial statements.

Fees related to the administration of participant loans are charged directly to the participant's account and are included in administrative expenses. Investment-management and other investment-related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Subsequent to year end, effective January 1, 2025, the Plan was amended to include employees of Orthopedics Rhode Island, Inc.

Note 3 Certified Investments

As permitted under ERISA Section 103(a)(3)(C), the information related to investments and participant loans receivable disclosed in the accompanying financial statements and supplemental schedule (Schedule H, Line 4i - Schedule of Assets Held), including investments and participant loans held as of December 31, 2024 and 2023 and the net appreciation (depreciation) in fair value of investments; and related interest and dividends for the year ended December 31, 2024, has been obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company ("Fidelity"), the Plan's trustee.

Note 4 Fair Value Measurements

U.S. GAAP establishes a framework for measuring fair value and requires enhanced disclosures about fair value measurements. The framework provides a fair value hierarchy that prioritizes the inputs used in valuation techniques used to measure fair value.

The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The Plan held no Level 2 or Level 3 investments at December 31, 2024.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 4 Fair Value Measurements (Continued)

At December 31, 2024, the Plan held only Level 1 investments, as described below:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

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

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

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are investment companies registered with the Securities and Exchange Commission ("SEC"). These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are classified as Level 1 investments and deemed to be actively traded.

Money Market Mutual Funds

Valued at the closing price reported by the fund, which represents the net asset value (NAV) of shares held on the valuation date.

Self-directed Brokerage Accounts

Accounts primarily consist of cash, mutual funds, common stocks and government bonds that are valued at the closing price reported on the active market on which the individual securities are traded.

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

Investments at fair value:

	<u>2024</u>	<u>2023</u>
Level 1 -		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total	<u>\$ 131,762,513</u>	<u>\$104,046,452</u>

Note 5 Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's ERISA counsel believe that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC and, therefore, continue to believe that the Plan remains qualified and that the related trust remains tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if it is determined that the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods. The Plan remains open for examination by taxing authorities for the most recent three years.

Note 6 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants would become fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 7 Party-In-Interest and Related Party Transactions

Certain Plan investments are managed by Fidelity. Fidelity is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services amounted to approximately \$19,200 for the year ended December 31, 2024.

Certain administrative expenses of the Plan are paid directly by the Plan Sponsor and are therefore not included in the accompanying financial statements. Investment-related expenses are generally deducted from each fund's net asset value.

Participant loan receivables also represent party-in-interest transactions as such loans are made to participants who are considered parties-in-interest under ERISA.

All party-in-interest transactions described above are exempt from the prohibited transaction rules under ERISA.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 8 Risks and Uncertainties

The Plan invests in various investment securities that are exposed to a variety of risks such as interest rates, market, and credit risks. It is reasonably possible that changes in the values of investment securities could occur in the near term, and materially affect participants' account balances and the amounts reported in the accompanying Statements of Net Assets Available for Plan Benefits.

The Plan's exposure to a concentration of credit risk is mitigated by diversification of investments across a variety of participant-directed fund options. Additionally, the investments within each participant-directed fund election are further diversified among varied financial instruments.

At December 31, 2024, two investment options accounted for more than 10% of the Plan's total net assets:

Fidelity 500 Index	\$18,879,028	14%
FID Freedom 2035 K	\$15,602,607	12%

SUPPLEMENTAL SCHEDULES REQUIRED BY ERISA

Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan
Supplementary Information
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2024

EIN: 06-1619395
 Plan Number 005

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions
--	---

Check here if Late Participant Loan Repayments are Included	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected under VFCP and PTE 2002-51
\$ 7,704,890	\$ 7,704,890	\$ -	\$ -	\$ -

See Independent Auditors' Report

ONS Savings Plan
Supplemental Schedule Required by ERISA
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2024

EIN: 06-1619395
Plan Number 005

(a)	(b) Identity of Issuer/Borrower/Lesser or Similar Party	(c) Description of Investment Including of Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	FIDELITY 500 INDEX	Mutual Fund - Registered Investment Company	**	\$ 18,879,028
*	FIDELITY FREEDOM 2035 K	Mutual Fund - Registered Investment Company	**	15,602,607
*	FIDELITY BLUE CHIP GR	Mutual Fund - Registered Investment Company	**	12,102,517
*	FIDELITY FREEDOM 2045 K	Mutual Fund - Registered Investment Company	**	8,849,841
*	FIDELITY FREEDOM 2040 K	Mutual Fund - Registered Investment Company	**	8,732,703
*	FIDELITY FREEDOM 2030 K	Mutual Fund - Registered Investment Company	**	6,160,454
*	FIDELITY FREEDOM 2055 K	Mutual Fund - Registered Investment Company	**	5,229,094
*	FIDELITY FREEDOM 2025 K	Mutual Fund - Registered Investment Company	**	4,850,819
*	FIDELITY FREEDOM 2050 K	Mutual Fund - Registered Investment Company	**	4,794,540
*	JPM US VALUE R6	Mutual Fund - Registered Investment Company	**	4,100,295
*	FIDELITY BALANCED	Mutual Fund - Registered Investment Company	**	3,244,762
*	FIDELITY SMALL CAP GROWTH	Mutual Fund - Registered Investment Company	**	3,088,533
*	FIDELITY FREEDOM 2060 K	Mutual Fund - Registered Investment Company	**	2,352,584
*	VICTORY SYCAMORE ESTABLISHED VALUE A	Mutual Fund - Registered Investment Company	**	2,298,635
*	BAIRD CORE PLUS INST	Mutual Fund - Registered Investment Company	**	2,265,981
*	FIDELITY INTL GROWTH	Mutual Fund - Registered Investment Company	**	2,146,532
*	TRP QM US SMCP EQ 1	Mutual Fund - Registered Investment Company	**	1,392,467
*	FIDELITY INTL INDEX	Mutual Fund - Registered Investment Company	**	1,354,359
*	FIDELITY FREEDOM 2020 K	Mutual Fund - Registered Investment Company	**	1,281,588
*	HARTFORD INTERNATIONAL OPPORTUNITIES R5	Mutual Fund - Registered Investment Company	**	1,189,968
*	FIDELITY FREEDOM 2065 K	Mutual Fund - Registered Investment Company	**	987,540
*	FIDELITY US BOND IDX	Mutual Fund - Registered Investment Company	**	625,668
*	IS R SM/MD-CAP INDEX K	Mutual Fund - Registered Investment Company	**	549,275
*	MFS NEW DISCOVERY R6	Mutual Fund - Registered Investment Company	**	315,435
*	FIDELITY FREEDOM INC K	Mutual Fund - Registered Investment Company	**	151,300
*	JPMORGAN GOVERNMENT BOND R4	Mutual Fund - Registered Investment Company	**	133,886
*	FIDELITY FREEDOM 2010 K	Mutual Fund - Registered Investment Company	**	13,439
*	FIDELITY FREEDOM 2015 K	Mutual Fund - Registered Investment Company	**	1,847
*	FIDELITY FREEDOM 2070 K	Mutual Fund - Registered Investment Company	**	571
				112,696,268
	Brokerage Link Account - Exhibit I			17,571,998
*	Cash Equivalents	Fidelity Money Market		1,494,247
		Total Investments		\$ 131,762,513
*	Participant Loans Receivable	Participant Loans Receivable at interest rates of 4.25% - 9.75% and maturity dates ranging from January 2025 to May 2033		\$ 801,885

(a) * Party-in-interest.

(d) ** Cost is not provided for participant-directed investments.

See Independent Auditors' Report

EXHIBIT I

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
	CASH				
316067107	FIDELITY CASH RESERVES	267,639.820	\$1.00	\$267,639.82	\$267,639.82
	COMMON STOCK				
G89479102	TORM PLC SER A USD0.01	2,876.517	\$19.45	\$55,948.26	\$69,599.11
G98239109	XP INC COM USD0.00001 CLASS A	555.311	\$11.85	\$6,580.44	\$15,253.41
Q4982L109	IRIS ENERGY LTD COM NPV	26,750.000	\$9.82	\$262,685.00	\$307,173.76
000899104	ADMA BIOLOGICS INC COM USD0.0001	5,000.000	\$17.15	\$85,750.00	\$81,000.00
00724F101	ADOBE SYS INC NFS LLC IS A MARKET	98.000	\$444.68	\$43,578.64	\$47,745.59
008474108	AGNICO EAGLE MINES LTD	2,200.000	\$78.21	\$172,062.00	\$184,700.81
01609W102	ALIBABA GROUP HLDG LTD	627.601	\$84.79	\$53,214.29	\$52,309.62
018820100	ALLIANZ SE UNSPON ADS EACH REP 1/10	1,895.000	\$30.54	\$57,873.30	\$34,085.36
020764106	ALPHA METALLURGICAL RESOUR INC COM	300.000	\$200.12	\$60,036.00	\$70,500.00
023135106	AMAZON.COM INC NFS LLC IS A MARKET	1,999.268	\$219.39	\$438,619.41	\$441,253.33
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	5,832.359	\$250.42	\$1,460,539.34	\$73,675.30
038222105	APPLIED MATERIALS INC	278.194	\$162.63	\$45,242.69	\$56,692.57
060505104	BANK OF AMERICA CORP	3,250.000	\$43.95	\$142,837.50	\$139,730.00
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	395.000	\$453.28	\$179,045.60	\$159,871.61
09290D101	BLACKROCK INC COM	90.000	\$1,025.11	\$92,259.90	\$93,739.76
11135F101	BROADCOM INC COM	2,059.000	\$231.84	\$477,358.56	\$357,035.98
149123101	CATERPILLAR INC NFS IS A SPECIALIST	150.953	\$362.76	\$54,759.71	\$43,079.12
15102K100	CELCUITY INC COM	5,000.000	\$13.09	\$65,450.00	\$104,000.00
172908105	CINTAS CORP NFS LLC IS A MARKET	150.000	\$182.70	\$27,405.00	\$33,434.58
217204106	COPART INC	2,440.000	\$57.39	\$140,031.60	\$34,469.95
21874A106	CORE SCIENTIFIC INC COM	46,650.000	\$14.05	\$655,432.50	\$343,219.05
22160K105	COSTCO WHOLESALE CORP	363.372	\$916.27	\$332,946.86	\$304,429.37
30303M102	FACEBOOK INC COM USD0.000006 CL A	399.459	\$585.51	\$233,887.24	\$197,491.25
36828A101	GE VERNOVA INC COM	1,275.000	\$328.93	\$419,385.75	\$278,619.29
369604301	GENERAL ELECTRIC CO COM NEW	1,350.000	\$166.79	\$225,166.50	\$231,086.72
38911N206	GRAVITY CO LTD ADR EACH REP 2 ORD	1,001.000	\$63.11	\$63,173.11	\$63,063.00
45685K102	INFUSYSTEM HLDGS INC COM	4,500.000	\$8.45	\$38,025.00	\$37,529.00
46625H100	J P MORGAN CHASE & CO	250.016	\$239.71	\$59,931.34	\$38,662.87
57636Q104	MASTERCARD INC CL A	735.000	\$526.57	\$387,028.95	\$355,429.68
58733R102	MERCADOLIBRE INC	36.000	\$1,700.44	\$61,215.84	\$63,930.60
595112103	MICRON TECHNOLOGY NFS IS A SPECIALIST	2,500.000	\$84.16	\$210,400.00	\$245,931.00
617446448	MORGAN STANLEY DEAN WITTER & CO FRMLY	1,207.551	\$125.72	\$151,813.31	\$17,509.19
64110L106	NETFLIX COM INC COM	260.000	\$891.32	\$231,743.20	\$213,254.06
67066G104	NVIDIA CORP NFS LLC IS A MARKET	440.866	\$134.29	\$59,203.90	\$11,361.68
68389X105	ORACLE CORPORATION NFS LLC IS A MARKET	1,770.772	\$166.64	\$295,081.45	\$283,864.14
690370101	OVERSTOCK COM INC DEL COM	1,000.000	\$4.93	\$4,930.00	\$16,180.00
743315103	PROGRESSIVE CORP OHIO	1,575.000	\$239.61	\$377,385.75	\$381,823.35
770700102	ROBINHOOD MKTS INC COM CL A	5,200.000	\$37.26	\$193,752.00	\$195,182.07
79466L302	SALESFORCE COM INC	200.232	\$334.33	\$66,943.56	\$44,710.38
855244109	STARBUCKS CORP NFS LLC IS A MARKET	400.000	\$91.25	\$36,500.00	\$39,579.87
863667101	STRYKER CORP NFS LLC IS A	575.000	\$360.05	\$207,028.75	\$213,097.62
864159108	STURM RUGER & CO INC	155.040	\$35.37	\$5,483.76	\$7,766.77
872540109	TJX COMPANIES INC	460.233	\$120.81	\$55,600.75	\$30,755.52
88339J105	THE TRADE DESK INC COM CL A	500.000	\$117.53	\$58,765.00	\$64,959.71
889478103	TOLL BROS INC	2,484.687	\$125.95	\$312,946.33	\$336,153.03
92826C839	VISA INC COM CL A	1,350.000	\$316.04	\$426,654.00	\$362,461.14
931142103	WAL-MART STORES INC NFS IS A SPECIALIST	3,500.000	\$90.35	\$316,225.00	\$271,216.50
94106L109	WASTE MANAGEMENT INC NFS LLC IS A	900.000	\$201.79	\$181,611.00	\$199,628.26
98978V103	ZOETIS INC COM USD0.01 CL A	83.000	\$162.93	\$13,523.19	\$14,525.00
	EXTERNAL FUND				
00170K588	AMG YACHTMAN FUND SERVICE CLASS	10,036.897	\$22.37	\$224,525.39	\$121,813.48
00191K351	AQR DIVERSIFYING STRATEGIES FUND CL I	2,199.057	\$12.31	\$27,070.39	\$26,262.72
0075W0742	EDGEWOOD GROWTH FUND RETAIL CLASS	9,960.263	\$40.15	\$399,904.56	\$153,291.22
00770X675	PZENA EMERGING MRKTS FOCUSED VAL INSTL	1,057.540	\$11.88	\$12,563.58	\$12,766.35
258620301	DOUBLELINE CORE FIXED INCOME CL I	10,755.404	\$9.13	\$98,196.84	\$26,193.37
461418444	WCM FOCUSED INTL GROWTH FUND INSTL	3,656.410	\$21.76	\$79,563.48	\$87,097.40
922908678	VANGUARD VALUE INDEX ADMIRAL	571.920	\$66.04	\$37,769.60	\$38,958.85

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
921937686	VANGUARD SMALL-CAP VALUE INDEX ADMIRAL	47.531	\$85.17	\$4,048.22	\$4,288.43
	VANGUARD SMALL-CAP GROWTH INDEX ADMIRAL	41.036	\$98.43	\$4,039.17	\$4,272.01
921943809	VANGUARD TAX MANAGED INT'L INVESTOR CL	1,359.250	\$15.36	\$20,878.08	\$21,867.72
92202E409	VANGUARD TARGET RET 2025 FD INVESTOR CL	128,955.387	\$18.69	\$2,410,176.18	\$2,183,938.93
922042841	VANGUARD EMERGING MRKTS INDEX ADMIRAL	189.083	\$36.77	\$6,952.58	\$7,311.44
922908660	VANGUARD GROWTH INDEX ADMIRAL	177.629	\$211.22	\$37,518.80	\$38,790.28
592905103	METROPOLITAN WEST TOTAL RETURN BOND FIDELITY FUND	2,408.292	\$8.87	\$21,361.55	\$5,261.37
316390822	FIDELITY SELECT SOFTWARE & COMPUTER	4.346	\$27.43	\$119.21	\$125.28
316390863	FIDELITY SELECT ELECTRONICS	38.904	\$33.47	\$1,302.12	\$953.04
31635V638	FIDELITY TOTAL INTL INDEX FD INSTL PREM	4,341.067	\$13.43	\$58,300.53	\$53,576.31
31635V398	FID US SUSTAINBLTY INDEX FD INSTL CL	27.096	\$25.94	\$702.87	\$584.39
316357708	FIDELITY ZERO TOTAL MARKET INDEX	19,599.772	\$20.37	\$399,247.36	\$245,704.15
31635T609	FIDELITY ZERO INTERNATIONAL INDEX	1,796.321	\$11.33	\$20,352.32	\$19,368.24
31635T104	FIDELITY INFLAT-PROT BD INDEX INSTL PREM	1,955.324	\$8.89	\$17,382.83	\$17,865.24
31617K881	FIDELITY TOTAL BOND	1,814.269	\$9.40	\$17,054.13	\$17,008.42
316146232	FIDELITY REAL ESTATE INDEX INSTITUTIONAL	1,170.899	\$16.11	\$18,863.18	\$18,698.33
315911693	FID TOTAL MKT INDEX INSTL PREMIUM CLASS PREFERRED STOCK	1,152.653	\$161.27	\$185,888.35	\$129,385.07
949746804	WELLS FARGO & CO NEW PERP PFD CONV CL A RIGHTS/WARRANTS	210.000	\$1,194.31	\$250,805.10	\$243,137.34
21874A114	CORE SCIENTIFIC INC NEW	29,336.000	\$8.22	\$241,141.92	\$85,428.63
21874A130	CORE SCIENTIFIC INC WTS EXP 01/23/2029 UNIT	7,400.000	\$14.02	\$103,748.00	\$35,675.00
464288273	ISHARES TR MSCI EAFE SMALL CAP INDEX FD	224.631	\$60.75	\$13,646.33	\$13,854.37
464288281	ISHARES TR JPMORGAN USD EMERGING MKTS BD	63.830	\$89.04	\$5,683.42	\$5,736.47
464288588	ISHARES TR LEHMAN MBS FIXED RATE	179.525	\$91.68	\$16,458.85	\$17,106.09
464288646	ISHARES TR LEHMAN 1- 3 YR CR BD FD	348.972	\$51.70	\$18,041.85	\$17,865.40
464288653	ISHARES TR LEHMAN 10-20 YR TREAS BD FD	1,202.545	\$99.54	\$119,701.33	\$125,029.08
464288760	ISHARES TR DOW JONES US AEROSPACE & DEF	400.000	\$145.35	\$58,140.00	\$57,383.26
46432F339	ISHARES TRUST MSCI USA QUALITY FACTOR	233.952	\$178.08	\$41,662.17	\$31,300.83
46432F842	ISHARES TRUST CORE MSCI EAFE ETF	1,059.071	\$70.28	\$74,431.51	\$61,899.00
46434G863	ISHARES INC MSCI EM ESG OPZ	809.248	\$33.39	\$27,020.79	\$29,470.87
46434V860	ISHARES TR TREAS FLTG RATE BD ETF	2,300.000	\$50.47	\$116,081.00	\$116,114.79
46435G425	ISHARES TRUST MSCI USA ESG OPTIMIZED	368.692	\$128.82	\$47,494.90	\$40,000.96
46435G847	ISHARES TRUST CURRENCY HEDGED MSCI	1,086.591	\$32.21	\$34,999.10	\$30,337.37
46435U549	ISHARES TR ESG US AGR BD	1,380.852	\$46.44	\$64,126.77	\$65,940.51
46435U853	ISHARES TR BROAD USD HIGH	301.816	\$36.79	\$11,103.81	\$10,770.05
500767306	KRANESHARES TR CSI CHINA INTERNET ETF	956.705	\$29.24	\$27,974.05	\$48,773.25
512816109	LAMAR ADVERTISING CO NEW CL A	500.000	\$121.74	\$60,870.00	\$59,204.50
69121K104	OWL ROCK CAPITAL CORPORATION COM	3,604.767	\$15.12	\$54,504.08	\$54,441.73
746729300	PUTNAM ETF TRUST FOCUSED LAR CAP	1,304.709	\$37.12	\$48,430.80	\$42,095.79
78462F103	S & P 500 DEPOSITORY RECEIPT	2,029.089	\$586.08	\$1,189,208.48	\$403,143.30
78467X109	SPDR DOW JONES INDL AVERAGE ETF TR UNIT	110.000	\$425.50	\$46,805.00	\$49,610.80
78467Y107	SPDR S&P MIDCAP 400 ETF TR UNIT SER 1	383.789	\$569.58	\$218,598.54	\$14,151.36
78468R887	SPDR SERIES TRUST RUSSELL 2000 LOW	536.247	\$127.63	\$68,443.30	\$63,990.57
808524797	SCHWAB STRATEGIC TR US DIVIDEND EQUITY	2,355.190	\$27.32	\$64,343.79	\$58,148.02
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	534.832	\$127.59	\$68,239.21	\$55,909.34
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	1.021	\$538.81	\$550.13	\$412.92
46137V159	INVESCO EXCHANGE TRADED FD TR S&P	750.000	\$82.16	\$61,620.00	\$63,420.33
46090E103	INVESCO QQQ TR UNIT SER 1	206.421	\$511.23	\$105,528.61	\$107,016.19
315948109	FIDELITY WISE ORIGIN BITCOIN FUND	778.000	\$81.58	\$63,469.24	\$31,591.48
25460E240	DIREXION SHS ETF TR DAILY FINL BEAR	2,961.383	\$6.37	\$18,864.01	\$42,865.41
25434V203	DIMENSIONAL ETF TRUST INTL CORE EQT	2,140.718	\$29.20	\$62,508.97	\$54,706.87
025072877	AMERICAN CENTY ETF TR US SML CP VALU	286.021	\$96.53	\$27,609.61	\$25,719.02
025072802	AMERICAN CENTY ETF TR INTL SMCP VLU	289.015	\$65.08	\$18,809.10	\$19,367.90
464287879	ISHARES TR S&P SMALLCAP 600/BARRA	204.719	\$108.61	\$22,234.53	\$20,180.85
464287507	ISHARES TR S&P MIDCAP 400 INDEX FD	465.123	\$62.31	\$28,981.81	\$16,442.38
464287200	ISHARES TR S&P 500 INDEX FD	137.288	\$588.68	\$80,818.70	\$65,685.00

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
464287432	ISHARES TR 20+ TREAS INDEX FD	169.660	\$87.33	\$14,816.41	\$15,956.00
NET ASSETS :				\$17,571,997.64	

**ONS Savings Plan
Financial Statements
December 31, 2024 and 2023**

**ONS Savings Plan
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December 31, 2024 and 2023**

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Independent Auditors' Report

To the Plan Administrator and Trustees of the

ONS Savings Plan

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

We have performed audits of the accompanying financial statements of ONS Savings 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). 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 the year ended December 31, 2024, and the related notes to the financial statements (collectively referred to as the "financial statements").

Management, having determined that it is permissible in the circumstances, has elected to have the audits of ONS Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information relating to assets held for investment by 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 by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

1. 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.
2. 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 generally accepted auditing standards 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 generally accepted auditing standards, we:

1. Exercise professional judgment and maintain professional skepticism throughout the audit.
2. 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.
3. 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.
4. 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.
5. 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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



East Brunswick, New Jersey

November 4, 2025

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

	<u>2024</u>	<u>2023</u>
Assets		
Investments:		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total Investments	<u>131,762,513</u>	<u>104,046,452</u>
Participant Loans Receivable	<u>801,885</u>	<u>683,675</u>
Contributions Receivable:		
Employer contributions receivable	300,786	267,089
Participant contributions receivable	<u>215,851</u>	<u>213,013</u>
Total Contributions Receivable	<u>516,637</u>	<u>480,102</u>
Net Assets Available for Benefits	<u><u>\$ 133,081,035</u></u>	<u><u>\$ 105,210,229</u></u>

The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to Net Assets:

Investment Income

Net appreciation in fair value of investments	\$ 14,438,169
Dividends and interest	3,960,270

Total Investment Income	18,398,439
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Contributions:

Participants	9,376,432
Employer	3,322,567
Rollovers	3,718,688

Total Contributions	16,417,687
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Excess Revenue Credits, net	(109,021)
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Interest on Participant Loans Receivable	64,351
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Total Additions to Net Assets	34,771,456
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Deductions from Net Assets

Benefits paid to participants	6,855,433
Administrative expenses, net of revenue credits	45,217

Total Deductions from Net Assets	6,900,650
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Net Increase in Net Assets Available for Benefits	27,870,806
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Net Assets Available for Benefits - Beginning of Year	105,210,229
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Net Assets Available for Benefits - End of Year	\$ 133,081,035
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The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description

The following description of the ONS Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document or Summary of Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a voluntary, participant directed defined contribution plan under the provisions of Section 401(k) of the Internal Revenue Code ("IRC") and covers all eligible employees of Orthopaedic & Neurosurgery Specialists, P.C. (the "Sponsor" or the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974. The Plan's trustees and Administrator are responsible for oversight of the Plan including determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

On August 1, 2017, the Plan was amended and restated to comply with the Pension Protection Act. The Plan is a defined contribution plan covering substantially all employees of the Company. Certain employees are excluded from participation in the Plan, such as (i) employees covered by collective bargaining agreements under which retirement benefits were the subject of good faith bargaining, (ii) certain nonresident aliens, and (iii) employees classified as independent contractors.

All employees who have completed two months of service and are at least 21 years of age are eligible to participate in the Plan with respect to salary deferral contributions. Employees are automatically enrolled in the Plan with a deferral rate of 3%. Employees who have completed one year of service as of the first day of the quarter coinciding with or immediately following the date the requirements are met, are active employees at the end of the Plan year, and have attained age 21 will be eligible to participate in the Plan with respect to employer matching contributions and profit-sharing contributions.

On August 31, 2020, the Plan was amended to include employees of ONS MSO, LLC. ONS MSO, LLC employees became eligible to participate in the Plan effective September 2020.

On January 24, 2022, the Plan was amended to change the name from "Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan" to "ONS Savings Plan".

On April 26, 2022, the Plan was amended to include employees of Orthopedic Associates of Middletown, PC, Orthopedic Associates of Manhasset, PC, Connecticut Neck and Back, Middlesex Orthopedic Surgeons, and employees hired prior to August 1, 2017 with previous service with Greenwich Hospital. This amendment was retroactively effective as of January 1, 2022.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description (Continued)

General (Continued)

On October 2, 2023, the Plan was amended to include employees of Sports Medicine North, Orthopedic Surgical Center of North Shore, Orthopedic Associates of Dutchess County, and Surgery Center at Orthopedic Associates. This amendment was retroactively effective as of January 1, 2023 for the employees of Sports Medicine North and Orthopedic Surgical Center of North Shore and June 1, 2023 for the employees of Orthopedic Associates of Dutchess County and Surgery Center at Orthopedic Associates.

Effective March 1, 2024, the Plan was amended to include employees of Therafit 1 Riveredge, Inc.

Plan Contributions

Each year, participants may contribute up to 100% of their pretax annual compensation, as defined in the Plan, subject to certain limitations under the IRC. The Plan includes an automatic deferral feature of 3% of employee compensation unless a contrary election is made. Eligible employees are permitted to make both pre-tax and after-tax (Roth) contributions, provided the total of such elective contributions does not exceed the limits stated in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

Participants may make rollover contributions of eligible distributions from other qualified defined benefit or defined contribution plans ("rollovers"). Participants direct the investment of their contributions into various investment options offered by the Plan and may elect to change their deferral percentage at any time, effective with the next payroll period.

The Company at its discretion may contribute to the Plan a matching contribution equal to a uniform percentage of salary deferrals. These percentages are determined each year. For the years ended December 31, 2024 and 2023, the Company elected to match the employee contributions equivalent to 50% of employee deferrals, up to a maximum of 6% deferrals.

In addition, the Company, at its discretion, may elect to make a profit-sharing contribution each year. The allocation of the discretionary profit-sharing contribution is based on the ratio of the individual's compensation, as defined, to the aggregate compensation of those participant's eligible to share in the contribution. The Company did not elect to make a profit-sharing contribution for the year ended December 31, 2024.

Note 1 Plan Description (Continued)

Participant Accounts

Each participant's account is credited with the participant's own contributions and allocations of Company contributions and Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant compensation and/or account balances, as defined in the Plan document. The benefits to which participants are entitled are limited to the value of their vested accounts.

Vesting

Participants are immediately vested in their elective contributions and the related earnings thereon. Participants become vested in employer contributions, if any, based on a graded-vesting schedule, with participants becoming fully vested after five years. In addition, participants become fully vested in all of their accounts upon reaching normal retirement age (as defined in the Plan) prior to termination of employment or in the event of death or permanent disability.

Participant Loans Receivable

Participants may borrow from their individual accounts in amounts ranging from a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000 (reduced by the highest outstanding loan balance during the preceding 12-month period). Loan terms range from one to five years except for loans used to purchase a primary residence, which may have longer repayment periods as determined reasonable by the Plan Administrator.

Loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates at the time the loans are originated. The interest rate remains fixed throughout the duration of the loan. At December 31, 2024, interest rates on the outstanding loans ranged from 4.25% - 9.75%. Principal and interest are paid ratably, generally through payroll deductions. If a participant is terminated prior to repayment of the loan balance, the remaining balance on the loan is considered to be a deemed distribution to the participant.

Revenue Sharing Agreement

The Plan is party to a revenue sharing agreement which provides for a revenue account for the Plan to pay for certain administrative expenses from Plan assets. The account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 1 Plan Description (Continued)

Revenue Sharing Agreement (Continued)

For the year ended December 31, 2024, revenue received under the agreement totaled approximately \$76,300 and Plan expenses paid to Fidelity from revenue sharing funds were \$185,400. The net expenses of approximately \$109,000 are reflected as excess revenue credits, net, on the accompanying financial statements. At December 31, 2024, the Plan had a balance of approximately \$104,900 in the revenue-sharing account, which is available to pay future administrative expenses.

Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive benefits in the form of (i) a lump-sum amount equal to the value of the participant's vested account balance, (ii) periodic or annual installments, and (iii) partial withdrawals to the extent permitted under the Plan.

Alternatively, participants may elect to have their vested benefits rolled over to another qualified plan, an individual retirement account ("IRA"), or receive a lump-sum cash distribution. If a participant's vested balance is greater than \$1,000 but not more than \$5,000, the amount will be automatically rolled over to an IRA established for the participant's benefit. If the vested balance is \$1,000 or less, the participant receives a lump-sum distribution without consent.

The Plan allows for in-service withdrawals by participants who have attained the age of 59 ½ for all or a part of the vested portion of their account in accordance with the Plan provisions.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participants' pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Forfeitures

When a participant withdraws from the Plan and has a nonvested balance in their account, the nonvested portion is forfeited. At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$82,004 and \$67,441, respectively. These accounts are available to reduce future employer matching contributions or pay for Plan expenses. During the year ended December 31, 2024, forfeitures of \$187,661 were used to reduce employer matching contributions.

Note 2 Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes in net assets available for benefits, as well as the disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustee determines the Plan's valuation policies based on information provided by the investment advisers, custodians and insurance company (See Note 4).

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in the fair value of investments includes both realized gains and losses on investments sold and unrealized appreciation (depreciation) on investments held during the year.

Participant Loans Receivable

Participant loans receivable is stated at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Delinquent participant loans are treated as deemed distributions in accordance with the terms of the Plan document and applicable Internal Revenue Code provisions. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be in default, the outstanding loan balance is reduced and recorded as a benefit payment in the Statement of Changes in Net Assets Available for Benefits.

Payment of Benefits

Benefit payments to participants are recorded when paid to the participants or beneficiaries.

Reclassifications

Certain amounts in the December 31, 2023 financial statements have been reclassified to conform to the December 31, 2024 financial statement presentation. These reclassifications had no effect on the previously reported results of operations or equity balances.

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Plan Sponsor. Administrative expenses paid directly by the Plan Sponsor are excluded from the financial statements.

Fees related to the administration of participant loans are charged directly to the participant's account and are included in administrative expenses. Investment-management and other investment-related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Subsequent to year end, effective January 1, 2025, the Plan was amended to include employees of Orthopedics Rhode Island, Inc.

Note 3 Certified Investments

As permitted under ERISA Section 103(a)(3)(C), the information related to investments and participant loans receivable disclosed in the accompanying financial statements and supplemental schedule (Schedule H, Line 4i - Schedule of Assets Held), including investments and participant loans held as of December 31, 2024 and 2023 and the net appreciation (depreciation) in fair value of investments; and related interest and dividends for the year ended December 31, 2024, has been obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company ("Fidelity"), the Plan's trustee.

Note 4 Fair Value Measurements

U.S. GAAP establishes a framework for measuring fair value and requires enhanced disclosures about fair value measurements. The framework provides a fair value hierarchy that prioritizes the inputs used in valuation techniques used to measure fair value.

The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The Plan held no Level 2 or Level 3 investments at December 31, 2024.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 4 Fair Value Measurements (Continued)

At December 31, 2024, the Plan held only Level 1 investments, as described below:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

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

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

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are investment companies registered with the Securities and Exchange Commission ("SEC"). These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are classified as Level 1 investments and deemed to be actively traded.

Money Market Mutual Funds

Valued at the closing price reported by the fund, which represents the net asset value (NAV) of shares held on the valuation date.

Self-directed Brokerage Accounts

Accounts primarily consist of cash, mutual funds, common stocks and government bonds that are valued at the closing price reported on the active market on which the individual securities are traded.

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

Investments at fair value:

	<u>2024</u>	<u>2023</u>
Level 1 -		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total	<u>\$ 131,762,513</u>	<u>\$104,046,452</u>

Note 5 Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's ERISA counsel believe that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC and, therefore, continue to believe that the Plan remains qualified and that the related trust remains tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if it is determined that the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods. The Plan remains open for examination by taxing authorities for the most recent three years.

Note 6 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants would become fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 7 Party-In-Interest and Related Party Transactions

Certain Plan investments are managed by Fidelity. Fidelity is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services amounted to approximately \$19,200 for the year ended December 31, 2024.

Certain administrative expenses of the Plan are paid directly by the Plan Sponsor and are therefore not included in the accompanying financial statements. Investment-related expenses are generally deducted from each fund's net asset value.

Participant loan receivables also represent party-in-interest transactions as such loans are made to participants who are considered parties-in-interest under ERISA.

All party-in-interest transactions described above are exempt from the prohibited transaction rules under ERISA.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 8 Risks and Uncertainties

The Plan invests in various investment securities that are exposed to a variety of risks such as interest rates, market, and credit risks. It is reasonably possible that changes in the values of investment securities could occur in the near term, and materially affect participants' account balances and the amounts reported in the accompanying Statements of Net Assets Available for Plan Benefits.

The Plan's exposure to a concentration of credit risk is mitigated by diversification of investments across a variety of participant-directed fund options. Additionally, the investments within each participant-directed fund election are further diversified among varied financial instruments.

At December 31, 2024, two investment options accounted for more than 10% of the Plan's total net assets:

Fidelity 500 Index	\$18,879,028	14%
FID Freedom 2035 K	\$15,602,607	12%

SUPPLEMENTAL SCHEDULES REQUIRED BY ERISA

Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan
Supplementary Information
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2024

EIN: 06-1619395
 Plan Number 005

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions
--	---

Check here if Late Participant Loan Repayments are Included	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected under VFCP and PTE 2002-51
\$ 7,704,890	\$ 7,704,890	\$ -	\$ -	\$ -

See Independent Auditors' Report

ONS Savings Plan
Supplemental Schedule Required by ERISA
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2024

EIN: 06-1619395
Plan Number 005

(a)	(b) Identity of Issuer/Borrower/Lesser or Similar Party	(c) Description of Investment Including of Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	FIDELITY 500 INDEX	Mutual Fund - Registered Investment Company	**	\$ 18,879,028
*	FIDELITY FREEDOM 2035 K	Mutual Fund - Registered Investment Company	**	15,602,607
*	FIDELITY BLUE CHIP GR	Mutual Fund - Registered Investment Company	**	12,102,517
*	FIDELITY FREEDOM 2045 K	Mutual Fund - Registered Investment Company	**	8,849,841
*	FIDELITY FREEDOM 2040 K	Mutual Fund - Registered Investment Company	**	8,732,703
*	FIDELITY FREEDOM 2030 K	Mutual Fund - Registered Investment Company	**	6,160,454
*	FIDELITY FREEDOM 2055 K	Mutual Fund - Registered Investment Company	**	5,229,094
*	FIDELITY FREEDOM 2025 K	Mutual Fund - Registered Investment Company	**	4,850,819
*	FIDELITY FREEDOM 2050 K	Mutual Fund - Registered Investment Company	**	4,794,540
*	JPM US VALUE R6	Mutual Fund - Registered Investment Company	**	4,100,295
*	FIDELITY BALANCED	Mutual Fund - Registered Investment Company	**	3,244,762
*	FIDELITY SMALL CAP GROWTH	Mutual Fund - Registered Investment Company	**	3,088,533
*	FIDELITY FREEDOM 2060 K	Mutual Fund - Registered Investment Company	**	2,352,584
*	VICTORY SYCAMORE ESTABLISHED VALUE A	Mutual Fund - Registered Investment Company	**	2,298,635
*	BAIRD CORE PLUS INST	Mutual Fund - Registered Investment Company	**	2,265,981
*	FIDELITY INTL GROWTH	Mutual Fund - Registered Investment Company	**	2,146,532
*	TRP QM US SMCP EQ 1	Mutual Fund - Registered Investment Company	**	1,392,467
*	FIDELITY INTL INDEX	Mutual Fund - Registered Investment Company	**	1,354,359
*	FIDELITY FREEDOM 2020 K	Mutual Fund - Registered Investment Company	**	1,281,588
*	HARTFORD INTERNATIONAL OPPORTUNITIES R5	Mutual Fund - Registered Investment Company	**	1,189,968
*	FIDELITY FREEDOM 2065 K	Mutual Fund - Registered Investment Company	**	987,540
*	FIDELITY US BOND IDX	Mutual Fund - Registered Investment Company	**	625,668
*	IS R SM/MD-CAP INDEX K	Mutual Fund - Registered Investment Company	**	549,275
*	MFS NEW DISCOVERY R6	Mutual Fund - Registered Investment Company	**	315,435
*	FIDELITY FREEDOM INC K	Mutual Fund - Registered Investment Company	**	151,300
*	JPMORGAN GOVERNMENT BOND R4	Mutual Fund - Registered Investment Company	**	133,886
*	FIDELITY FREEDOM 2010 K	Mutual Fund - Registered Investment Company	**	13,439
*	FIDELITY FREEDOM 2015 K	Mutual Fund - Registered Investment Company	**	1,847
*	FIDELITY FREEDOM 2070 K	Mutual Fund - Registered Investment Company	**	571
				112,696,268
	Brokerage Link Account - Exhibit I			17,571,998
*	Cash Equivalents	Fidelity Money Market		1,494,247
		Total Investments		\$ 131,762,513
*	Participant Loans Receivable	Participant Loans Receivable at interest rates of 4.25% - 9.75% and maturity dates ranging from January 2025 to May 2033		\$ 801,885

(a) * Party-in-interest.

(d) ** Cost is not provided for participant-directed investments.

See Independent Auditors' Report

EXHIBIT I

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
	CASH				
316067107	FIDELITY CASH RESERVES	267,639.820	\$1.00	\$267,639.82	\$267,639.82
	COMMON STOCK				
G89479102	TORM PLC SER A USD0.01	2,876.517	\$19.45	\$55,948.26	\$69,599.11
G98239109	XP INC COM USD0.00001 CLASS A	555.311	\$11.85	\$6,580.44	\$15,253.41
Q4982L109	IRIS ENERGY LTD COM NPV	26,750.000	\$9.82	\$262,685.00	\$307,173.76
000899104	ADMA BIOLOGICS INC COM USD0.0001	5,000.000	\$17.15	\$85,750.00	\$81,000.00
00724F101	ADOBE SYS INC NFS LLC IS A MARKET	98.000	\$444.68	\$43,578.64	\$47,745.59
008474108	AGNICO EAGLE MINES LTD	2,200.000	\$78.21	\$172,062.00	\$184,700.81
01609W102	ALIBABA GROUP HLDG LTD	627.601	\$84.79	\$53,214.29	\$52,309.62
018820100	ALLIANZ SE UNSPON ADS EACH REP 1/10	1,895.000	\$30.54	\$57,873.30	\$34,085.36
020764106	ALPHA METALLURGICAL RESOUR INC COM	300.000	\$200.12	\$60,036.00	\$70,500.00
023135106	AMAZON.COM INC NFS LLC IS A MARKET	1,999.268	\$219.39	\$438,619.41	\$441,253.33
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	5,832.359	\$250.42	\$1,460,539.34	\$73,675.30
038222105	APPLIED MATERIALS INC	278.194	\$162.63	\$45,242.69	\$56,692.57
060505104	BANK OF AMERICA CORP	3,250.000	\$43.95	\$142,837.50	\$139,730.00
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	395.000	\$453.28	\$179,045.60	\$159,871.61
09290D101	BLACKROCK INC COM	90.000	\$1,025.11	\$92,259.90	\$93,739.76
11135F101	BROADCOM INC COM	2,059.000	\$231.84	\$477,358.56	\$357,035.98
149123101	CATERPILLAR INC NFS IS A SPECIALIST	150.953	\$362.76	\$54,759.71	\$43,079.12
15102K100	CELCIITY INC COM	5,000.000	\$13.09	\$65,450.00	\$104,000.00
172908105	CINTAS CORP NFS LLC IS A MARKET	150.000	\$182.70	\$27,405.00	\$33,434.58
217204106	COPART INC	2,440.000	\$57.39	\$140,031.60	\$34,469.95
21874A106	CORE SCIENTIFIC INC COM	46,650.000	\$14.05	\$655,432.50	\$343,219.05
22160K105	COSTCO WHOLESALE CORP	363.372	\$916.27	\$332,946.86	\$304,429.37
30303M102	FACEBOOK INC COM USD0.000006 CL A	399.459	\$585.51	\$233,887.24	\$197,491.25
36828A101	GE VERNOVA INC COM	1,275.000	\$328.93	\$419,385.75	\$278,619.29
369604301	GENERAL ELECTRIC CO COM NEW	1,350.000	\$166.79	\$225,166.50	\$231,086.72
38911N206	GRAVITY CO LTD ADR EACH REP 2 ORD	1,001.000	\$63.11	\$63,173.11	\$63,063.00
45685K102	INFUSYSTEM HLDGS INC COM	4,500.000	\$8.45	\$38,025.00	\$37,529.00
46625H100	J P MORGAN CHASE & CO	250.016	\$239.71	\$59,931.34	\$38,662.87
57636Q104	MASTERCARD INC CL A	735.000	\$526.57	\$387,028.95	\$355,429.68
58733R102	MERCADOLIBRE INC	36.000	\$1,700.44	\$61,215.84	\$63,930.60
595112103	MICRON TECHNOLOGY NFS IS A SPECIALIST	2,500.000	\$84.16	\$210,400.00	\$245,931.00
617446448	MORGAN STANLEY DEAN WITTER & CO FRMLY	1,207.551	\$125.72	\$151,813.31	\$17,509.19
64110L106	NETFLIX COM INC COM	260.000	\$891.32	\$231,743.20	\$213,254.06
67066G104	NVIDIA CORP NFS LLC IS A MARKET	440.866	\$134.29	\$59,203.90	\$11,361.68
68389X105	ORACLE CORPORATION NFS LLC IS A MARKET	1,770.772	\$166.64	\$295,081.45	\$283,864.14
690370101	OVERSTOCK COM INC DEL COM	1,000.000	\$4.93	\$4,930.00	\$16,180.00
743315103	PROGRESSIVE CORP OHIO	1,575.000	\$239.61	\$377,385.75	\$381,823.35
770700102	ROBINHOOD MKTS INC COM CL A	5,200.000	\$37.26	\$193,752.00	\$195,182.07
79466L302	SALESFORCE COM INC	200.232	\$334.33	\$66,943.56	\$44,710.38
855244109	STARBUCKS CORP NFS LLC IS A MARKET	400.000	\$91.25	\$36,500.00	\$39,579.87
863667101	STRYKER CORP NFS LLC IS A	575.000	\$360.05	\$207,028.75	\$213,097.62
864159108	STURM RUGER & CO INC	155.040	\$35.37	\$5,483.76	\$7,766.77
872540109	TJX COMPANIES INC	460.233	\$120.81	\$55,600.75	\$30,755.52
88339J105	THE TRADE DESK INC COM CL A	500.000	\$117.53	\$58,765.00	\$64,959.71
889478103	TOLL BROS INC	2,484.687	\$125.95	\$312,946.33	\$336,153.03
92826C839	VISA INC COM CL A	1,350.000	\$316.04	\$426,654.00	\$362,461.14
931142103	WAL-MART STORES INC NFS IS A SPECIALIST	3,500.000	\$90.35	\$316,225.00	\$271,216.50
94106L109	WASTE MANAGEMENT INC NFS LLC IS A	900.000	\$201.79	\$181,611.00	\$199,628.26
98978V103	ZOETIS INC COM USD0.01 CL A	83.000	\$162.93	\$13,523.19	\$14,525.00
	EXTERNAL FUND				
00170K588	AMG YACHTMAN FUND SERVICE CLASS	10,036.897	\$22.37	\$224,525.39	\$121,813.48
00191K351	AQR DIVERSIFYING STRATEGIES FUND CL I	2,199.057	\$12.31	\$27,070.39	\$26,262.72
0075W0742	EDGEWOOD GROWTH FUND RETAIL CLASS	9,960.263	\$40.15	\$399,904.56	\$153,291.22
00770X675	PZENA EMERGING MRKTS FOCUSED VAL INSTL	1,057.540	\$11.88	\$12,563.58	\$12,766.35
258620301	DOUBLELINE CORE FIXED INCOME CL I	10,755.404	\$9.13	\$98,196.84	\$26,193.37
461418444	WCM FOCUSED INTL GROWTH FUND INSTL	3,656.410	\$21.76	\$79,563.48	\$87,097.40
922908678	VANGUARD VALUE INDEX ADMIRAL	571.920	\$66.04	\$37,769.60	\$38,958.85

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
921937686	VANGUARD SMALL-CAP VALUE INDEX ADMIRAL	47.531	\$85.17	\$4,048.22	\$4,288.43
	VANGUARD SMALL-CAP GROWTH INDEX ADMIRAL	41.036	\$98.43	\$4,039.17	\$4,272.01
921943809	VANGUARD TAX MANAGED INT'L INVESTOR CL	1,359.250	\$15.36	\$20,878.08	\$21,867.72
92202E409	VANGUARD TARGET RET 2025 FD INVESTOR CL	128,955.387	\$18.69	\$2,410,176.18	\$2,183,938.93
922042841	VANGUARD EMERGING MRKTS INDEX ADMIRAL	189.083	\$36.77	\$6,952.58	\$7,311.44
922908660	VANGUARD GROWTH INDEX ADMIRAL	177.629	\$211.22	\$37,518.80	\$38,790.28
592905103	METROPOLITAN WEST TOTAL RETURN BOND FIDELITY FUND	2,408.292	\$8.87	\$21,361.55	\$5,261.37
316390822	FIDELITY SELECT SOFTWARE & COMPUTER	4.346	\$27.43	\$119.21	\$125.28
316390863	FIDELITY SELECT ELECTRONICS	38.904	\$33.47	\$1,302.12	\$953.04
31635V638	FIDELITY TOTAL INTL INDEX FD INSTL PREM	4,341.067	\$13.43	\$58,300.53	\$53,576.31
31635V398	FID US SUSTAINBLTY INDEX FD INSTL CL	27.096	\$25.94	\$702.87	\$584.39
316357708	FIDELITY ZERO TOTAL MARKET INDEX	19,599.772	\$20.37	\$399,247.36	\$245,704.15
31635T609	FIDELITY ZERO INTERNATIONAL INDEX	1,796.321	\$11.33	\$20,352.32	\$19,368.24
31635T104	FIDELITY INFLAT-PROT BD INDEX INSTL PREM	1,955.324	\$8.89	\$17,382.83	\$17,865.24
31617K881	FIDELITY TOTAL BOND	1,814.269	\$9.40	\$17,054.13	\$17,008.42
316146232	FIDELITY REAL ESTATE INDEX INSTITUTIONAL	1,170.899	\$16.11	\$18,863.18	\$18,698.33
315911693	FID TOTAL MKT INDEX INSTL PREMIUM CLASS PREFERRED STOCK	1,152.653	\$161.27	\$185,888.35	\$129,385.07
949746804	WELLS FARGO & CO NEW PERP PFD CONV CL A RIGHTS/WARRANTS	210.000	\$1,194.31	\$250,805.10	\$243,137.34
21874A114	CORE SCIENTIFIC INC NEW	29,336.000	\$8.22	\$241,141.92	\$85,428.63
21874A130	CORE SCIENTIFIC INC WTS EXP 01/23/2029 UNIT	7,400.000	\$14.02	\$103,748.00	\$35,675.00
464288273	ISHARES TR MSCI EAFE SMALL CAP INDEX FD	224.631	\$60.75	\$13,646.33	\$13,854.37
464288281	ISHARES TR JPMORGAN USD EMERGING MKTS BD	63.830	\$89.04	\$5,683.42	\$5,736.47
464288588	ISHARES TR LEHMAN MBS FIXED RATE	179.525	\$91.68	\$16,458.85	\$17,106.09
464288646	ISHARES TR LEHMAN 1- 3 YR CR BD FD	348.972	\$51.70	\$18,041.85	\$17,865.40
464288653	ISHARES TR LEHMAN 10-20 YR TREAS BD FD	1,202.545	\$99.54	\$119,701.33	\$125,029.08
464288760	ISHARES TR DOW JONES US AEROSPACE & DEF	400.000	\$145.35	\$58,140.00	\$57,383.26
46432F339	ISHARES TRUST MSCI USA QUALITY FACTOR	233.952	\$178.08	\$41,662.17	\$31,300.83
46432F842	ISHARES TRUST CORE MSCI EAFE ETF	1,059.071	\$70.28	\$74,431.51	\$61,899.00
46434G863	ISHARES INC MSCI EM ESG OPZ	809.248	\$33.39	\$27,020.79	\$29,470.87
46434V860	ISHARES TR TREAS FLTG RATE BD ETF	2,300.000	\$50.47	\$116,081.00	\$116,114.79
46435G425	ISHARES TRUST MSCI USA ESG OPTIMIZED	368.692	\$128.82	\$47,494.90	\$40,000.96
46435G847	ISHARES TRUST CURRENCY HEDGED MSCI	1,086.591	\$32.21	\$34,999.10	\$30,337.37
46435U549	ISHARES TR ESG US AGR BD	1,380.852	\$46.44	\$64,126.77	\$65,940.51
46435U853	ISHARES TR BROAD USD HIGH	301.816	\$36.79	\$11,103.81	\$10,770.05
500767306	KRANESHARES TR CSI CHINA INTERNET ETF	956.705	\$29.24	\$27,974.05	\$48,773.25
512816109	LAMAR ADVERTISING CO NEW CL A	500.000	\$121.74	\$60,870.00	\$59,204.50
69121K104	OWL ROCK CAPITAL CORPORATION COM	3,604.767	\$15.12	\$54,504.08	\$54,441.73
746729300	PUTNAM ETF TRUST FOCUSED LAR CAP	1,304.709	\$37.12	\$48,430.80	\$42,095.79
78462F103	S & P 500 DEPOSITORY RECEIPT	2,029.089	\$586.08	\$1,189,208.48	\$403,143.30
78467X109	SPDR DOW JONES INDL AVERAGE ETF TR UNIT	110.000	\$425.50	\$46,805.00	\$49,610.80
78467Y107	SPDR S&P MIDCAP 400 ETF TR UNIT SER 1	383.789	\$569.58	\$218,598.54	\$14,151.36
78468R887	SPDR SERIES TRUST RUSSELL 2000 LOW	536.247	\$127.63	\$68,443.30	\$63,990.57
808524797	SCHWAB STRATEGIC TR US DIVIDEND EQUITY	2,355.190	\$27.32	\$64,343.79	\$58,148.02
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	534.832	\$127.59	\$68,239.21	\$55,909.34
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	1.021	\$538.81	\$550.13	\$412.92
46137V159	INVESCO EXCHANGE TRADED FD TR S&P	750.000	\$82.16	\$61,620.00	\$63,420.33
46090E103	INVESCO QQQ TR UNIT SER 1	206.421	\$511.23	\$105,528.61	\$107,016.19
315948109	FIDELITY WISE ORIGIN BITCOIN FUND	778.000	\$81.58	\$63,469.24	\$31,591.48
25460E240	DIREXION SHS ETF TR DAILY FINL BEAR	2,961.383	\$6.37	\$18,864.01	\$42,865.41
25434V203	DIMENSIONAL ETF TRUST INTL CORE EQT	2,140.718	\$29.20	\$62,508.97	\$54,706.87
025072877	AMERICAN CENTY ETF TR US SML CP VALU	286.021	\$96.53	\$27,609.61	\$25,719.02
025072802	AMERICAN CENTY ETF TR INTL SMCP VLU	289.015	\$65.08	\$18,809.10	\$19,367.90
464287879	ISHARES TR S&P SMALLCAP 600/BARRA	204.719	\$108.61	\$22,234.53	\$20,180.85
464287507	ISHARES TR S&P MIDCAP 400 INDEX FD	465.123	\$62.31	\$28,981.81	\$16,442.38
464287200	ISHARES TR S&P 500 INDEX FD	137.288	\$588.68	\$80,818.70	\$65,685.00

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
464287432	ISHARES TR 20+ TREAS INDEX FD	169.660	\$87.33	\$14,816.41	\$15,956.00
NET ASSETS :				\$17,571,997.64	

**ONS Savings Plan
Financial Statements
December 31, 2024 and 2023**

**ONS Savings Plan
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December 31, 2024 and 2023**

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Independent Auditors' Report

To the Plan Administrator and Trustees of the

ONS Savings Plan

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

We have performed audits of the accompanying financial statements of ONS Savings 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). 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 the year ended December 31, 2024, and the related notes to the financial statements (collectively referred to as the "financial statements").

Management, having determined that it is permissible in the circumstances, has elected to have the audits of ONS Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information relating to assets held for investment by 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 by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

1. 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.
2. 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 generally accepted auditing standards 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 generally accepted auditing standards, we:

1. Exercise professional judgment and maintain professional skepticism throughout the audit.
2. 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.
3. 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.
4. 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.
5. 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets (held at end of year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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



East Brunswick, New Jersey

November 4, 2025

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

	<u>2024</u>	<u>2023</u>
Assets		
Investments:		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total Investments	<u>131,762,513</u>	<u>104,046,452</u>
Participant Loans Receivable	<u>801,885</u>	<u>683,675</u>
Contributions Receivable:		
Employer contributions receivable	300,786	267,089
Participant contributions receivable	<u>215,851</u>	<u>213,013</u>
Total Contributions Receivable	<u>516,637</u>	<u>480,102</u>
Net Assets Available for Benefits	<u><u>\$ 133,081,035</u></u>	<u><u>\$ 105,210,229</u></u>

The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to Net Assets:

Investment Income

Net appreciation in fair value of investments	\$ 14,438,169
Dividends and interest	3,960,270

Total Investment Income	<u>18,398,439</u>
--------------------------------	-------------------

Contributions:

Participants	9,376,432
Employer	3,322,567
Rollovers	3,718,688

Total Contributions	<u>16,417,687</u>
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Excess Revenue Credits, net	(109,021)
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Interest on Participant Loans Receivable	<u>64,351</u>
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Total Additions to Net Assets	<u>34,771,456</u>
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Deductions from Net Assets

Benefits paid to participants	6,855,433
Administrative expenses, net of revenue credits	45,217

Total Deductions from Net Assets	<u>6,900,650</u>
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Net Increase in Net Assets Available for Benefits	27,870,806
--	------------

Net Assets Available for Benefits - Beginning of Year	<u>105,210,229</u>
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Net Assets Available for Benefits - End of Year	<u><u>\$ 133,081,035</u></u>
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The accompanying notes are an integral part of these financial statements.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description

The following description of the ONS Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document or Summary of Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a voluntary, participant directed defined contribution plan under the provisions of Section 401(k) of the Internal Revenue Code ("IRC") and covers all eligible employees of Orthopaedic & Neurosurgery Specialists, P.C. (the "Sponsor" or the "Company"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974. The Plan's trustees and Administrator are responsible for oversight of the Plan including determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

On August 1, 2017, the Plan was amended and restated to comply with the Pension Protection Act. The Plan is a defined contribution plan covering substantially all employees of the Company. Certain employees are excluded from participation in the Plan, such as (i) employees covered by collective bargaining agreements under which retirement benefits were the subject of good faith bargaining, (ii) certain nonresident aliens, and (iii) employees classified as independent contractors.

All employees who have completed two months of service and are at least 21 years of age are eligible to participate in the Plan with respect to salary deferral contributions. Employees are automatically enrolled in the Plan with a deferral rate of 3%. Employees who have completed one year of service as of the first day of the quarter coinciding with or immediately following the date the requirements are met, are active employees at the end of the Plan year, and have attained age 21 will be eligible to participate in the Plan with respect to employer matching contributions and profit-sharing contributions.

On August 31, 2020, the Plan was amended to include employees of ONS MSO, LLC. ONS MSO, LLC employees became eligible to participate in the Plan effective September 2020.

On January 24, 2022, the Plan was amended to change the name from "Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan" to "ONS Savings Plan".

On April 26, 2022, the Plan was amended to include employees of Orthopedic Associates of Middletown, PC, Orthopedic Associates of Manhasset, PC, Connecticut Neck and Back, Middlesex Orthopedic Surgeons, and employees hired prior to August 1, 2017 with previous service with Greenwich Hospital. This amendment was retroactively effective as of January 1, 2022.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 1 Plan Description (Continued)

General (Continued)

On October 2, 2023, the Plan was amended to include employees of Sports Medicine North, Orthopedic Surgical Center of North Shore, Orthopedic Associates of Dutchess County, and Surgery Center at Orthopedic Associates. This amendment was retroactively effective as of January 1, 2023 for the employees of Sports Medicine North and Orthopedic Surgical Center of North Shore and June 1, 2023 for the employees of Orthopedic Associates of Dutchess County and Surgery Center at Orthopedic Associates.

Effective March 1, 2024, the Plan was amended to include employees of Therafit 1 Riveredge, Inc.

Plan Contributions

Each year, participants may contribute up to 100% of their pretax annual compensation, as defined in the Plan, subject to certain limitations under the IRC. The Plan includes an automatic deferral feature of 3% of employee compensation unless a contrary election is made. Eligible employees are permitted to make both pre-tax and after-tax (Roth) contributions, provided the total of such elective contributions does not exceed the limits stated in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

Participants may make rollover contributions of eligible distributions from other qualified defined benefit or defined contribution plans ("rollovers"). Participants direct the investment of their contributions into various investment options offered by the Plan and may elect to change their deferral percentage at any time, effective with the next payroll period.

The Company at its discretion may contribute to the Plan a matching contribution equal to a uniform percentage of salary deferrals. These percentages are determined each year. For the years ended December 31, 2024 and 2023, the Company elected to match the employee contributions equivalent to 50% of employee deferrals, up to a maximum of 6% deferrals.

In addition, the Company, at its discretion, may elect to make a profit-sharing contribution each year. The allocation of the discretionary profit-sharing contribution is based on the ratio of the individual's compensation, as defined, to the aggregate compensation of those participant's eligible to share in the contribution. The Company did not elect to make a profit-sharing contribution for the year ended December 31, 2024.

Note 1 Plan Description (Continued)

Participant Accounts

Each participant's account is credited with the participant's own contributions and allocations of Company contributions and Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant compensation and/or account balances, as defined in the Plan document. The benefits to which participants are entitled are limited to the value of their vested accounts.

Vesting

Participants are immediately vested in their elective contributions and the related earnings thereon. Participants become vested in employer contributions, if any, based on a graded-vesting schedule, with participants becoming fully vested after five years. In addition, participants become fully vested in all of their accounts upon reaching normal retirement age (as defined in the Plan) prior to termination of employment or in the event of death or permanent disability.

Participant Loans Receivable

Participants may borrow from their individual accounts in amounts ranging from a minimum of \$1,000 up to a maximum equal to the lesser of 50% of their vested account balance or \$50,000 (reduced by the highest outstanding loan balance during the preceding 12-month period). Loan terms range from one to five years except for loans used to purchase a primary residence, which may have longer repayment periods as determined reasonable by the Plan Administrator.

Loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates at the time the loans are originated. The interest rate remains fixed throughout the duration of the loan. At December 31, 2024, interest rates on the outstanding loans ranged from 4.25% - 9.75%. Principal and interest are paid ratably, generally through payroll deductions. If a participant is terminated prior to repayment of the loan balance, the remaining balance on the loan is considered to be a deemed distribution to the participant.

Revenue Sharing Agreement

The Plan is party to a revenue sharing agreement which provides for a revenue account for the Plan to pay for certain administrative expenses from Plan assets. The account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 1 Plan Description (Continued)

Revenue Sharing Agreement (Continued)

For the year ended December 31, 2024, revenue received under the agreement totaled approximately \$76,300 and Plan expenses paid to Fidelity from revenue sharing funds were \$185,400. The net expenses of approximately \$109,000 are reflected as excess revenue credits, net, on the accompanying financial statements. At December 31, 2024, the Plan had a balance of approximately \$104,900 in the revenue-sharing account, which is available to pay future administrative expenses.

Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive benefits in the form of (i) a lump-sum amount equal to the value of the participant's vested account balance, (ii) periodic or annual installments, and (iii) partial withdrawals to the extent permitted under the Plan.

Alternatively, participants may elect to have their vested benefits rolled over to another qualified plan, an individual retirement account ("IRA"), or receive a lump-sum cash distribution. If a participant's vested balance is greater than \$1,000 but not more than \$5,000, the amount will be automatically rolled over to an IRA established for the participant's benefit. If the vested balance is \$1,000 or less, the participant receives a lump-sum distribution without consent.

The Plan allows for in-service withdrawals by participants who have attained the age of 59 ½ for all or a part of the vested portion of their account in accordance with the Plan provisions.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participants' pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Forfeitures

When a participant withdraws from the Plan and has a nonvested balance in their account, the nonvested portion is forfeited. At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$82,004 and \$67,441, respectively. These accounts are available to reduce future employer matching contributions or pay for Plan expenses. During the year ended December 31, 2024, forfeitures of \$187,661 were used to reduce employer matching contributions.

Note 2 Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes in net assets available for benefits, as well as the disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustee determines the Plan's valuation policies based on information provided by the investment advisers, custodians and insurance company (See Note 4).

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) in the fair value of investments includes both realized gains and losses on investments sold and unrealized appreciation (depreciation) on investments held during the year.

Participant Loans Receivable

Participant loans receivable is stated at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

Delinquent participant loans are treated as deemed distributions in accordance with the terms of the Plan document and applicable Internal Revenue Code provisions. If a participant ceases making loan repayments and the Plan administrator deems the participant loan to be in default, the outstanding loan balance is reduced and recorded as a benefit payment in the Statement of Changes in Net Assets Available for Benefits.

Payment of Benefits

Benefit payments to participants are recorded when paid to the participants or beneficiaries.

Reclassifications

Certain amounts in the December 31, 2023 financial statements have been reclassified to conform to the December 31, 2024 financial statement presentation. These reclassifications had no effect on the previously reported results of operations or equity balances.

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Plan Sponsor. Administrative expenses paid directly by the Plan Sponsor are excluded from the financial statements.

Fees related to the administration of participant loans are charged directly to the participant's account and are included in administrative expenses. Investment-management and other investment-related expenses are included in net appreciation (depreciation) in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Subsequent to year end, effective January 1, 2025, the Plan was amended to include employees of Orthopedics Rhode Island, Inc.

Note 3 Certified Investments

As permitted under ERISA Section 103(a)(3)(C), the information related to investments and participant loans receivable disclosed in the accompanying financial statements and supplemental schedule (Schedule H, Line 4i - Schedule of Assets Held), including investments and participant loans held as of December 31, 2024 and 2023 and the net appreciation (depreciation) in fair value of investments; and related interest and dividends for the year ended December 31, 2024, has been obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Fidelity Management Trust Company ("Fidelity"), the Plan's trustee.

Note 4 Fair Value Measurements

U.S. GAAP establishes a framework for measuring fair value and requires enhanced disclosures about fair value measurements. The framework provides a fair value hierarchy that prioritizes the inputs used in valuation techniques used to measure fair value.

The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The Plan held no Level 2 or Level 3 investments at December 31, 2024.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 4 Fair Value Measurements (Continued)

At December 31, 2024, the Plan held only Level 1 investments, as described below:

Level 1

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access as of the measurement date.

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

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

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are investment companies registered with the Securities and Exchange Commission ("SEC"). These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are classified as Level 1 investments and deemed to be actively traded.

Money Market Mutual Funds

Valued at the closing price reported by the fund, which represents the net asset value (NAV) of shares held on the valuation date.

Self-directed Brokerage Accounts

Accounts primarily consist of cash, mutual funds, common stocks and government bonds that are valued at the closing price reported on the active market on which the individual securities are traded.

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

Investments at fair value:

	<u>2024</u>	<u>2023</u>
Level 1 -		
Self-directed brokerage account	\$ 17,571,998	\$ 14,159,920
Mutual funds	112,696,268	88,445,271
Money market mutual funds	<u>1,494,247</u>	<u>1,441,261</u>
Total	<u>\$ 131,762,513</u>	<u>\$104,046,452</u>

Note 5 Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's ERISA counsel believe that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC and, therefore, continue to believe that the Plan remains qualified and that the related trust remains tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if it is determined that the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods. The Plan remains open for examination by taxing authorities for the most recent three years.

Note 6 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants would become fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 7 Party-In-Interest and Related Party Transactions

Certain Plan investments are managed by Fidelity. Fidelity is the trustee and recordkeeper for the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for investment management services amounted to approximately \$19,200 for the year ended December 31, 2024.

Certain administrative expenses of the Plan are paid directly by the Plan Sponsor and are therefore not included in the accompanying financial statements. Investment-related expenses are generally deducted from each fund's net asset value.

Participant loan receivables also represent party-in-interest transactions as such loans are made to participants who are considered parties-in-interest under ERISA.

All party-in-interest transactions described above are exempt from the prohibited transaction rules under ERISA.

ONS Savings Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Note 8 Risks and Uncertainties

The Plan invests in various investment securities that are exposed to a variety of risks such as interest rates, market, and credit risks. It is reasonably possible that changes in the values of investment securities could occur in the near term, and materially affect participants' account balances and the amounts reported in the accompanying Statements of Net Assets Available for Plan Benefits.

The Plan's exposure to a concentration of credit risk is mitigated by diversification of investments across a variety of participant-directed fund options. Additionally, the investments within each participant-directed fund election are further diversified among varied financial instruments.

At December 31, 2024, two investment options accounted for more than 10% of the Plan's total net assets:

Fidelity 500 Index	\$18,879,028	14%
FID Freedom 2035 K	\$15,602,607	12%

SUPPLEMENTAL SCHEDULES REQUIRED BY ERISA

Orthopaedic & Neurosurgery Specialists, P.C. Incentive Savings Plan
Supplementary Information
Schedule H, Line 4a - Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2024

EIN: 06-1619395
 Plan Number 005

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions
--	---

Check here if Late Participant Loan Repayments are Included	Contributions not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected under VFCP and PTE 2002-51
\$ 7,704,890	\$ 7,704,890	\$ -	\$ -	\$ -

See Independent Auditors' Report

ONS Savings Plan
Supplemental Schedule Required by ERISA
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2024

EIN: 06-1619395
Plan Number 005

(a)	(b) Identity of Issuer/Borrower/Lesser or Similar Party	(c) Description of Investment Including of Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	FIDELITY 500 INDEX	Mutual Fund - Registered Investment Company	**	\$ 18,879,028
*	FIDELITY FREEDOM 2035 K	Mutual Fund - Registered Investment Company	**	15,602,607
*	FIDELITY BLUE CHIP GR	Mutual Fund - Registered Investment Company	**	12,102,517
*	FIDELITY FREEDOM 2045 K	Mutual Fund - Registered Investment Company	**	8,849,841
*	FIDELITY FREEDOM 2040 K	Mutual Fund - Registered Investment Company	**	8,732,703
*	FIDELITY FREEDOM 2030 K	Mutual Fund - Registered Investment Company	**	6,160,454
*	FIDELITY FREEDOM 2055 K	Mutual Fund - Registered Investment Company	**	5,229,094
*	FIDELITY FREEDOM 2025 K	Mutual Fund - Registered Investment Company	**	4,850,819
*	FIDELITY FREEDOM 2050 K	Mutual Fund - Registered Investment Company	**	4,794,540
*	JPM US VALUE R6	Mutual Fund - Registered Investment Company	**	4,100,295
*	FIDELITY BALANCED	Mutual Fund - Registered Investment Company	**	3,244,762
*	FIDELITY SMALL CAP GROWTH	Mutual Fund - Registered Investment Company	**	3,088,533
*	FIDELITY FREEDOM 2060 K	Mutual Fund - Registered Investment Company	**	2,352,584
	VICTORY SYCAMORE ESTABLISHED VALUE A	Mutual Fund - Registered Investment Company	**	2,298,635
	BAIRD CORE PLUS INST	Mutual Fund - Registered Investment Company	**	2,265,981
*	FIDELITY INTL GROWTH	Mutual Fund - Registered Investment Company	**	2,146,532
	TRP QM US SMCP EQ 1	Mutual Fund - Registered Investment Company	**	1,392,467
*	FIDELITY INTL INDEX	Mutual Fund - Registered Investment Company	**	1,354,359
*	FIDELITY FREEDOM 2020 K	Mutual Fund - Registered Investment Company	**	1,281,588
	HARTFORD INTERNATIONAL OPPORTUNITIES R5	Mutual Fund - Registered Investment Company	**	1,189,968
*	FIDELITY FREEDOM 2065 K	Mutual Fund - Registered Investment Company	**	987,540
*	FIDELITY US BOND IDX	Mutual Fund - Registered Investment Company	**	625,668
	IS R SM/MD-CAP INDEX K	Mutual Fund - Registered Investment Company	**	549,275
	MFS NEW DISCOVERY R6	Mutual Fund - Registered Investment Company	**	315,435
*	FIDELITY FREEDOM INC K	Mutual Fund - Registered Investment Company	**	151,300
	JPMORGAN GOVERNMENT BOND R4	Mutual Fund - Registered Investment Company	**	133,886
*	FIDELITY FREEDOM 2010 K	Mutual Fund - Registered Investment Company	**	13,439
*	FIDELITY FREEDOM 2015 K	Mutual Fund - Registered Investment Company	**	1,847
*	FIDELITY FREEDOM 2070 K	Mutual Fund - Registered Investment Company	**	571
				112,696,268
	Brokerage Link Account - Exhibit I			17,571,998
*	Cash Equivalents	Fidelity Money Market		1,494,247
		Total Investments		\$ 131,762,513
*	Participant Loans Receivable	Participant Loans Receivable at interest rates of 4.25% - 9.75% and maturity dates ranging from January 2025 to May 2033		\$ 801,885

(a) * Party-in-interest.

(d) ** Cost is not provided for participant-directed investments.

See Independent Auditors' Report

EXHIBIT I

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
	CASH				
316067107	FIDELITY CASH RESERVES	267,639.820	\$1.00	\$267,639.82	\$267,639.82
	COMMON STOCK				
G89479102	TORM PLC SER A USD0.01	2,876.517	\$19.45	\$55,948.26	\$69,599.11
G98239109	XP INC COM USD0.00001 CLASS A	555.311	\$11.85	\$6,580.44	\$15,253.41
Q4982L109	IRIS ENERGY LTD COM NPV	26,750.000	\$9.82	\$262,685.00	\$307,173.76
000899104	ADMA BIOLOGICS INC COM USD0.0001	5,000.000	\$17.15	\$85,750.00	\$81,000.00
00724F101	ADOBE SYS INC NFS LLC IS A MARKET	98.000	\$444.68	\$43,578.64	\$47,745.59
008474108	AGNICO EAGLE MINES LTD	2,200.000	\$78.21	\$172,062.00	\$184,700.81
01609W102	ALIBABA GROUP HLDG LTD	627.601	\$84.79	\$53,214.29	\$52,309.62
018820100	ALLIANZ SE UNSPON ADS EACH REP 1/10	1,895.000	\$30.54	\$57,873.30	\$34,085.36
020764106	ALPHA METALLURGICAL RESOUR INC COM	300.000	\$200.12	\$60,036.00	\$70,500.00
023135106	AMAZON.COM INC NFS LLC IS A MARKET	1,999.268	\$219.39	\$438,619.41	\$441,253.33
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	5,832.359	\$250.42	\$1,460,539.34	\$73,675.30
038222105	APPLIED MATERIALS INC	278.194	\$162.63	\$45,242.69	\$56,692.57
060505104	BANK OF AMERICA CORP	3,250.000	\$43.95	\$142,837.50	\$139,730.00
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	395.000	\$453.28	\$179,045.60	\$159,871.61
09290D101	BLACKROCK INC COM	90.000	\$1,025.11	\$92,259.90	\$93,739.76
11135F101	BROADCOM INC COM	2,059.000	\$231.84	\$477,358.56	\$357,035.98
149123101	CATERPILLAR INC NFS IS A SPECIALIST	150.953	\$362.76	\$54,759.71	\$43,079.12
15102K100	CELCUITY INC COM	5,000.000	\$13.09	\$65,450.00	\$104,000.00
172908105	CINTAS CORP NFS LLC IS A MARKET	150.000	\$182.70	\$27,405.00	\$33,434.58
217204106	COPART INC	2,440.000	\$57.39	\$140,031.60	\$34,469.95
21874A106	CORE SCIENTIFIC INC COM	46,650.000	\$14.05	\$655,432.50	\$343,219.05
22160K105	COSTCO WHOLESALE CORP	363.372	\$916.27	\$332,946.86	\$304,429.37
30303M102	FACEBOOK INC COM USD0.000006 CL A	399.459	\$585.51	\$233,887.24	\$197,491.25
36828A101	GE VERNOVA INC COM	1,275.000	\$328.93	\$419,385.75	\$278,619.29
369604301	GENERAL ELECTRIC CO COM NEW	1,350.000	\$166.79	\$225,166.50	\$231,086.72
38911N206	GRAVITY CO LTD ADR EACH REP 2 ORD	1,001.000	\$63.11	\$63,173.11	\$63,063.00
45685K102	INFUSYSTEM HLDGS INC COM	4,500.000	\$8.45	\$38,025.00	\$37,529.00
46625H100	J P MORGAN CHASE & CO	250.016	\$239.71	\$59,931.34	\$38,662.87
57636Q104	MASTERCARD INC CL A	735.000	\$526.57	\$387,028.95	\$355,429.68
58733R102	MERCADOLIBRE INC	36.000	\$1,700.44	\$61,215.84	\$63,930.60
595112103	MICRON TECHNOLOGY NFS IS A SPECIALIST	2,500.000	\$84.16	\$210,400.00	\$245,931.00
617446448	MORGAN STANLEY DEAN WITTER & CO FRMLY	1,207.551	\$125.72	\$151,813.31	\$17,509.19
64110L106	NETFLIX COM INC COM	260.000	\$891.32	\$231,743.20	\$213,254.06
67066G104	NVIDIA CORP NFS LLC IS A MARKET	440.866	\$134.29	\$59,203.90	\$11,361.68
68389X105	ORACLE CORPORATION NFS LLC IS A MARKET	1,770.772	\$166.64	\$295,081.45	\$283,864.14
690370101	OVERSTOCK COM INC DEL COM	1,000.000	\$4.93	\$4,930.00	\$16,180.00
743315103	PROGRESSIVE CORP OHIO	1,575.000	\$239.61	\$377,385.75	\$381,823.35
770700102	ROBINHOOD MKTS INC COM CL A	5,200.000	\$37.26	\$193,752.00	\$195,182.07
79466L302	SALESFORCE COM INC	200.232	\$334.33	\$66,943.56	\$44,710.38
855244109	STARBUCKS CORP NFS LLC IS A MARKET	400.000	\$91.25	\$36,500.00	\$39,579.87
863667101	STRYKER CORP NFS LLC IS A	575.000	\$360.05	\$207,028.75	\$213,097.62
864159108	STURM RUGER & CO INC	155.040	\$35.37	\$5,483.76	\$7,766.77
872540109	TJX COMPANIES INC	460.233	\$120.81	\$55,600.75	\$30,755.52
88339J105	THE TRADE DESK INC COM CL A	500.000	\$117.53	\$58,765.00	\$64,959.71
889478103	TOLL BROS INC	2,484.687	\$125.95	\$312,946.33	\$336,153.03
92826C839	VISA INC COM CL A	1,350.000	\$316.04	\$426,654.00	\$362,461.14
931142103	WAL-MART STORES INC NFS IS A SPECIALIST	3,500.000	\$90.35	\$316,225.00	\$271,216.50
94106L109	WASTE MANAGEMENT INC NFS LLC IS A	900.000	\$201.79	\$181,611.00	\$199,628.26
98978V103	ZOETIS INC COM USD0.01 CL A	83.000	\$162.93	\$13,523.19	\$14,525.00
	EXTERNAL FUND				
00170K588	AMG YACHTMAN FUND SERVICE CLASS	10,036.897	\$22.37	\$224,525.39	\$121,813.48
00191K351	AQR DIVERSIFYING STRATEGIES FUND CL I	2,199.057	\$12.31	\$27,070.39	\$26,262.72
0075W0742	EDGEWOOD GROWTH FUND RETAIL CLASS	9,960.263	\$40.15	\$399,904.56	\$153,291.22
00770X675	PZENA EMERGING MRKTS FOCUSED VAL INSTL	1,057.540	\$11.88	\$12,563.58	\$12,766.35
258620301	DOUBLELINE CORE FIXED INCOME CL I	10,755.404	\$9.13	\$98,196.84	\$26,193.37
461418444	WCM FOCUSED INTL GROWTH FUND INSTL	3,656.410	\$21.76	\$79,563.48	\$87,097.40
922908678	VANGUARD VALUE INDEX ADMIRAL	571.920	\$66.04	\$37,769.60	\$38,958.85

EXHIBIT I - Detail of Self-Directed Brokerage Accounts

TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
921937686	VANGUARD SMALL-CAP VALUE INDEX ADMIRAL	47.531	\$85.17	\$4,048.22	\$4,288.43
	VANGUARD SMALL-CAP GROWTH INDEX ADMIRAL	41.036	\$98.43	\$4,039.17	\$4,272.01
921943809	VANGUARD TAX MANAGED INT'L INVESTOR CL	1,359.250	\$15.36	\$20,878.08	\$21,867.72
92202E409	VANGUARD TARGET RET 2025 FD INVESTOR CL	128,955.387	\$18.69	\$2,410,176.18	\$2,183,938.93
922042841	VANGUARD EMERGING MRKTS INDEX ADMIRAL	189.083	\$36.77	\$6,952.58	\$7,311.44
922908660	VANGUARD GROWTH INDEX ADMIRAL	177.629	\$211.22	\$37,518.80	\$38,790.28
592905103	METROPOLITAN WEST TOTAL RETURN BOND FIDELITY FUND	2,408.292	\$8.87	\$21,361.55	\$5,261.37
316390822	FIDELITY SELECT SOFTWARE & COMPUTER	4.346	\$27.43	\$119.21	\$125.28
316390863	FIDELITY SELECT ELECTRONICS	38.904	\$33.47	\$1,302.12	\$953.04
31635V638	FIDELITY TOTAL INTL INDEX FD INSTL PREM	4,341.067	\$13.43	\$58,300.53	\$53,576.31
31635V398	FID US SUSTAINBLTY INDEX FD INSTL CL	27.096	\$25.94	\$702.87	\$584.39
316357708	FIDELITY ZERO TOTAL MARKET INDEX	19,599.772	\$20.37	\$399,247.36	\$245,704.15
31635T609	FIDELITY ZERO INTERNATIONAL INDEX	1,796.321	\$11.33	\$20,352.32	\$19,368.24
31635T104	FIDELITY INFLAT-PROT BD INDEX INSTL PREM	1,955.324	\$8.89	\$17,382.83	\$17,865.24
31617K881	FIDELITY TOTAL BOND	1,814.269	\$9.40	\$17,054.13	\$17,008.42
316146232	FIDELITY REAL ESTATE INDEX INSTITUTIONAL	1,170.899	\$16.11	\$18,863.18	\$18,698.33
315911693	FID TOTAL MKT INDEX INSTL PREMIUM CLASS PREFERRED STOCK	1,152.653	\$161.27	\$185,888.35	\$129,385.07
949746804	WELLS FARGO & CO NEW PERP PFD CONV CL A RIGHTS/WARRANTS	210.000	\$1,194.31	\$250,805.10	\$243,137.34
21874A114	CORE SCIENTIFIC INC NEW	29,336.000	\$8.22	\$241,141.92	\$85,428.63
21874A130	CORE SCIENTIFIC INC WTS EXP 01/23/2029 UNIT	7,400.000	\$14.02	\$103,748.00	\$35,675.00
464288273	ISHARES TR MSCI EAFE SMALL CAP INDEX FD	224.631	\$60.75	\$13,646.33	\$13,854.37
464288281	ISHARES TR JPMORGAN USD EMERGING MKTS BD	63.830	\$89.04	\$5,683.42	\$5,736.47
464288588	ISHARES TR LEHMAN MBS FIXED RATE	179.525	\$91.68	\$16,458.85	\$17,106.09
464288646	ISHARES TR LEHMAN 1- 3 YR CR BD FD	348.972	\$51.70	\$18,041.85	\$17,865.40
464288653	ISHARES TR LEHMAN 10-20 YR TREAS BD FD	1,202.545	\$99.54	\$119,701.33	\$125,029.08
464288760	ISHARES TR DOW JONES US AEROSPACE & DEF	400.000	\$145.35	\$58,140.00	\$57,383.26
46432F339	ISHARES TRUST MSCI USA QUALITY FACTOR	233.952	\$178.08	\$41,662.17	\$31,300.83
46432F842	ISHARES TRUST CORE MSCI EAFE ETF	1,059.071	\$70.28	\$74,431.51	\$61,899.00
46434G863	ISHARES INC MSCI EM ESG OPZ	809.248	\$33.39	\$27,020.79	\$29,470.87
46434V860	ISHARES TR TREAS FLTG RATE BD ETF	2,300.000	\$50.47	\$116,081.00	\$116,114.79
46435G425	ISHARES TRUST MSCI USA ESG OPTIMIZED	368.692	\$128.82	\$47,494.90	\$40,000.96
46435G847	ISHARES TRUST CURRENCY HEDGED MSCI	1,086.591	\$32.21	\$34,999.10	\$30,337.37
46435U549	ISHARES TR ESG US AGR BD	1,380.852	\$46.44	\$64,126.77	\$65,940.51
46435U853	ISHARES TR BROAD USD HIGH	301.816	\$36.79	\$11,103.81	\$10,770.05
500767306	KRANESHARES TR CSI CHINA INTERNET ETF	956.705	\$29.24	\$27,974.05	\$48,773.25
512816109	LAMAR ADVERTISING CO NEW CL A	500.000	\$121.74	\$60,870.00	\$59,204.50
69121K104	OWL ROCK CAPITAL CORPORATION COM	3,604.767	\$15.12	\$54,504.08	\$54,441.73
746729300	PUTNAM ETF TRUST FOCUSED LAR CAP	1,304.709	\$37.12	\$48,430.80	\$42,095.79
78462F103	S & P 500 DEPOSITORY RECEIPT	2,029.089	\$586.08	\$1,189,208.48	\$403,143.30
78467X109	SPDR DOW JONES INDL AVERAGE ETF TR UNIT	110.000	\$425.50	\$46,805.00	\$49,610.80
78467Y107	SPDR S&P MIDCAP 400 ETF TR UNIT SER 1	383.789	\$569.58	\$218,598.54	\$14,151.36
78468R887	SPDR SERIES TRUST RUSSELL 2000 LOW	536.247	\$127.63	\$68,443.30	\$63,990.57
808524797	SCHWAB STRATEGIC TR US DIVIDEND EQUITY	2,355.190	\$27.32	\$64,343.79	\$58,148.02
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	534.832	\$127.59	\$68,239.21	\$55,909.34
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	1.021	\$538.81	\$550.13	\$412.92
46137V159	INVESCO EXCHANGE TRADED FD TR S&P	750.000	\$82.16	\$61,620.00	\$63,420.33
46090E103	INVESCO QQQ TR UNIT SER 1	206.421	\$511.23	\$105,528.61	\$107,016.19
315948109	FIDELITY WISE ORIGIN BITCOIN FUND	778.000	\$81.58	\$63,469.24	\$31,591.48
25460E240	DIREXION SHS ETF TR DAILY FINL BEAR	2,961.383	\$6.37	\$18,864.01	\$42,865.41
25434V203	DIMENSIONAL ETF TRUST INTL CORE EQT	2,140.718	\$29.20	\$62,508.97	\$54,706.87
025072877	AMERICAN CENTY ETF TR US SML CP VALU	286.021	\$96.53	\$27,609.61	\$25,719.02
025072802	AMERICAN CENTY ETF TR INTL SMCP VLU	289.015	\$65.08	\$18,809.10	\$19,367.90
464287879	ISHARES TR S&P SMALLCAP 600/BARRA	204.719	\$108.61	\$22,234.53	\$20,180.85
464287507	ISHARES TR S&P MIDCAP 400 INDEX FD	465.123	\$62.31	\$28,981.81	\$16,442.38
464287200	ISHARES TR S&P 500 INDEX FD	137.288	\$588.68	\$80,818.70	\$65,685.00

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TOTAL PLAN ASSETS AS OF 12/31/2024

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
464287432	ISHARES TR 20+ TREAS INDEX FD	169.660	\$87.33	\$14,816.41	\$15,956.00
NET ASSETS :				\$17,571,997.64	