

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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

2024

Department of Labor Employee Benefits Security Administration

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

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

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

Part II Basic Plan Information—enter all requested information

1a Name of plan VALUEMOMENTUM 401(K) PLAN 1b Three-digit plan number (PN) 001 1c Effective date of plan 04/01/2015 2a Plan sponsor's name (employer, if for a single-employer plan) VALUEMOMENTUM, INC. 220 OLD NEW BRUNSWICK ROAD SUITE 100 PISCATAWAY, NJ 08854 2b Employer Identification Number (EIN) 11-3414179 2c Plan Sponsor's telephone number 908-755-0048 2d Business code (see instructions) 541511

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	709
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	437
	<b>6a(2)</b>	626
	<b>6b</b>	0
	<b>6c</b>	115
	<b>6d</b>	741
	<b>6e</b>	0
	<b>6f</b>	741
	<b>6g(1)</b>	707
<b>6g(2)</b>	715	
<b>6h</b>	2	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" 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 1
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

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

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<p style="text-align: center;"><b>SCHEDULE A</b> <b>(Form 5500)</b></p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="text-align: center; font-size: small;">Pension Benefit Guaranty Corporation</p>	<p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p style="font-size: 24pt;"><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

<p><b>A</b> Name of plan <span style="color: blue;">VALUEMOMENTUM 401(K) PLAN</span></p>	<p><b>B</b> Three-digit plan number (PN) ▶</p>	<p><span style="color: blue;">001</span></p>
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <span style="color: blue;">VALUEMOMENTUM, INC.</span></p>	<p><b>D</b> Employer Identification Number (EIN) <span style="color: blue;">11-3414179</span></p>	

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
31-4156830	66869	GAP-CP-HQ90	715	04/01/2024	03/31/2025

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

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

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

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

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

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

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

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

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

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	1174179
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	40602453

**6** Contracts With Allocated Funds:

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

<b>b</b> Premiums paid to carrier .....	<b>6b</b>	
<b>c</b> Premiums due but unpaid at the end of the year .....	<b>6c</b>	
<b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	<b>6d</b>	

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

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

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

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

**b** Balance at the end of the previous year ..... **7b** 1253641

<b>c</b> Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>	90772
(2) Dividends and credits.....	<b>7c(2)</b>	231
(3) Interest credited during the year.....	<b>7c(3)</b>	19854
(4) Transferred from separate account .....	<b>7c(4)</b>	2259679
(5) Other (specify below).....	<b>7c(5)</b>	16406

▶ LOAN REPAYMENTS

(6) Total additions ..... **7c(6)** 2386942

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 3640583

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	<b>7e(1)</b>	165143
(2) Administration charge made by carrier.....	<b>7e(2)</b>	492
(3) Transferred to separate account .....	<b>7e(3)</b>	2281386
(4) Other (specify below).....	<b>7e(4)</b>	19382

▶ NEW LOAN DISBURSEMENT

(5) Total deductions ..... **7e(5)** 2466403

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 1174180

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

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

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **04/01/2024** and ending **03/31/2025**

<b>A</b> Name of plan VALUEMOMENTUM 401(K) PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 VALUEMOMENTUM, INC.	<b>D</b> Employer Identification Number (EIN) 11-3414179	

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

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

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

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

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

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

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**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)

NATIONWIDE

ONE NATIONWIDE PLAZA  
COLUMBUS, OH 43215

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26 27 28 33 37	RK - IA	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	70512	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BEON RETIREMENT

82-4086794

(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 13 15	TPA	10782	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	28234	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

**Part I Service Provider Information (continued)**

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

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>04/01/2024</b> and ending <b>03/31/2025</b>	
<b>A</b> Name of plan VALUEMOMENTUM 401(K) PLAN	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 VALUEMOMENTUM, INC.	<b>D</b> Employer Identification Number (EIN) 11-3414179

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

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	1226	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	716453	793681
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	35271827	40602453
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	1253641	1174179
<b>(15)</b> Other.....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	37243147	42570313
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	37243147	42570313

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	1986819	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	4160657	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	8281	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		6155757
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	54690	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	20085	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		74775
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	14246	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		14246
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		1417808
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		7662586

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	2242013	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		2242013
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses.....	<b>2i(11)</b>	93407	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		93407
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		2335420

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		5327166
<b>l</b> Transfers of assets:			
(1) To this plan.....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: WILKINGUTTENPLAN, 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
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1302349
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input type="checkbox"/>	

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

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **04/01/2024** and ending **03/31/2025**

<b>A</b> Name of plan <b>VALUEMOMENTUM 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN)	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>VALUEMOMENTUM, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>11-3414179</b>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

**1** Total value of distributions paid in property other than in cash or the forms of property specified in the instructions..... **1** **0**

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
 EIN(s): 04-3157927

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

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

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

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

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

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

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

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

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

<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?.....  Yes  No

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703912A.

**ValueMomentum 401(k) Plan  
Financial Statements  
March 31, 2025 and 2024**

**ValueMomentum 401(k) Plan**  
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**March 31, 2025 and 2024**

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## **Independent Auditors' Report**

**To the Plan Administrator and Trustees of**

**ValueMomentum 401(k) Plan**

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

We have performed audits of the accompanying financial statements of ValueMomentum 401(k) 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 March 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended March 31, 2025, 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 ValueMomentum 401(k) 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 a certification from a qualified institution as of March 31, 2025 and 2024 and for the year ended March 31, 2025, 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 agree 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 schedule 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 schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the 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 agrees 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

January 15, 2026

**ValueMomentum 401(k) Plan**  
**Statements of Net Assets Available for Benefits**  
**As of March 31, 2025 and 2024**

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	<u>2025</u>	<u>2024</u>
<b>Assets</b>		
<b>Investments</b>		
Mutual funds at fair value	\$ 40,602,453	\$ 35,271,827
Insurance company contract at contract value	<u>1,174,179</u>	<u>1,253,641</u>
<b>Total Investments</b>	41,776,632	36,525,468
<b>Cash</b>	-	1,226
<b>Participant Loans Receivable</b>	<u>793,681</u>	<u>716,453</u>
<b>Net Assets Available for Benefits</b>	<u>\$ 42,570,313</u>	<u>\$ 37,243,147</u>

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

**ValueMomentum 401(k) Plan**  
**Statement of Changes in Net Assets Available for Benefits**  
**For the Year Ended March 31, 2025**

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**Additions to Net Assets**

**Investment Income**

Net appreciation in fair value of investments	\$ 1,417,808
Interest and dividends	34,331

<b>Total Investment Income</b>	<b>1,452,139</b>
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**Contributions**

Participants	4,160,657
Employer	1,986,819
Rollovers	8,281

<b>Total Contributions</b>	<b>6,155,757</b>
----------------------------	------------------

<b>Interest on Participant Loans Receivable</b>	<b>54,690</b>
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<b>Total Additions to Net Assets</b>	<b>7,662,586</b>
--------------------------------------	------------------

**Deductions from Net Assets**

Benefits paid to participants	2,242,013
Administrative expenses	93,407

<b>Total Deductions from Net Assets</b>	<b>2,335,420</b>
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<b>Net Increase in Net Assets Available for Benefits</b>	<b>5,327,166</b>
--	------------------

<b>Net Assets Available for Benefits - Beginning of Year</b>	<b>37,243,147</b>
--	-------------------

<b>Net Assets Available for Benefits - End of Year</b>	<b>\$ 42,570,313</b>
--	----------------------

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

**ValueMomentum 401 (k) Plan**  
**Notes to the Financial Statements**  
**March 31, 2025 and 2024**

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**Note 1      Plan Description**

The following description of the ValueMomentum 401(k) 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 established on April 1, 2015, by ValueMomentum, Inc. (the "Company" or "Plan Sponsor") under the provision of Section 401(a) of the Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in section 401(k) of the IRC, for the benefit of eligible employees of the Company.

Employees covered by a collective bargaining agreement, leased employees, and non-resident aliens are excluded from participation in the Plan. All other employees of the Company are eligible to participate on the semi-annual enrollment date following attainment of one year of service with at least 1,000 hours of service completed, as defined, provided they are at least twenty-one years of age. The Plan Trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings, and monitors investment performance.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

**Plan Contributions**

Participants may contribute up to the maximum amount allowed by limits stated under the "IRC". 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 are permitted to 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. The Plan currently offers various mutual funds or an insurance company contract as investment options for participants.

In addition, the Company contributes to the Plan a safe harbor contribution equal to 3% of gross salary. A safe harbor matching contribution is a minimum contribution made by the Company that allows the Plan to be exempt from certain 401(k) non-discrimination tests. Employer safe harbor contributions totaled approximately \$1,990,000 for the year ended March 31, 2025.

**Note 1      Plan Description (Continued)**

**Investment Options**

Upon enrollment in the Plan, participants may direct their contributions among the various investment options offered under the Plan. A separate account is maintained for each participant, and interest and dividends earned by each fund are allocated to participants based on their investment elections and are automatically reinvested. Participants may change their investment options on a regular basis, as permitted by the Plan. All participants self-direct their individual accounts.

**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 fully vested in their elective contributions and the related earnings thereon, as well as in employer contributions, and the earnings thereon.

**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. The Plan allows only two outstanding loans per participant at any given time.

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. At March 31, 2025, the interest rate on the outstanding loans ranged from 4.25% - 9.50%. Principal and interest are paid ratably, generally through payroll deductions. Processing fees are charged against participant accounts.

**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 or an individual retirement account ("IRA") or receive a lump-sum cash distribution.

**Note 1 Plan Description (Continued)**

**Payment of Benefits (Continued)**

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

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 balance will be automatically distributed in a lump-sum payment without participant consent.

**Hardship Benefits**

The Plan allows for "hardship withdrawals" of employee benefits from participant's pre-tax elective deferral and ROTH elective deferral accounts in accordance with the provisions of the Plan document and applicable Treasury regulations. Hardship withdrawals are subject to income tax withholding and, where applicable, early distribution penalties. The minimum withdrawal amount is \$1,000.

**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 therein, and 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 of investment securities based on information provided by the investment advisers, custodians and insurance company (See Note 4). The Plan's investments are stated at fair value except for its benefit-responsive investment contract, which is valued at contract value (see Note 5).

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.

**Note 2 Summary of Significant Accounting Policies (Continued)**

**Participant Loans Receivable**

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

Delinquent participant loans are treated as deemed distributions in accordance with the terms of the Plan Document and applicable IRC 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. Loans treated as distributions totaled approximately \$2,400 for the year ended March 31, 2025.

**Payment of Benefits**

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

**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 these 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-related expenses, other than those paid directly by the Plan, are integrated with investment performance.

**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.

**Note 3 Certified Investments**

As permitted under ERISA Section 103(a)(3)(C), the information presented in the accompanying financial statements and supplemental schedule (Schedule H, Line 4i – Schedule of Assets (Held at End of Year)) — including investments as of March 31, 2025 and 2024, net appreciation (depreciation) in the fair value of investments, and related investment income such as interest and dividends for the year ended March 31, 2025 — has been obtained or derived from information certified as complete and accurate by Nationwide Trust Company, FSB (the custodian and trustee of the Plan).

**ValueMomentum 401 (k) Plan**  
**Notes to the Financial Statements**  
**March 31, 2025 and 2024**

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**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 to 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 did not hold any Level 2 or Level 3 investments at March 31, 2025 and 2024.

At March 31, 2025 and 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 were no changes in the valuation methodologies used during the years ended March 31, 2025 and 2024.

**Mutual Funds**

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

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

	<u>2025</u>	<u>2024</u>
Level 1 - Mutual Funds	<u>\$ 40,602,453</u>	<u>\$ 35,271,827</u>

**Note 5      Investment Contract with Insurance Company**

In 2015, the Plan entered into a benefit-responsive investment contract with Nationwide Trust Company, FSB ("Nationwide"). Nationwide maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract is included in the financial statements at contract value as reported to the Plan by Nationwide. Contract value represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate to the Plan.

Because the contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the contract. Contract value, as reported to the Plan by Nationwide, represents contributions made under the contract, plus earnings, less participant withdrawals, and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer. Such interest rates are reviewed on a quarterly basis for resetting.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include: (1) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan); (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions; (3) bankruptcy of the Plan sponsor or other Plan sponsor events (for example; divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA; or (5) premature termination of the contract.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include: (1) an uncured violation of the Plan's investment guidelines; (2) a breach of material obligation under the contract; (3) a material misrepresentation; or (4) a material amendment to the agreement without the consent of the issuer.

No events are considered probable of occurring that might limit the ability of the Plan to transact at contract value with the issuer or the participants.

**ValueMomentum 401 (k) Plan**  
**Notes to the Financial Statements**  
**March 31, 2025 and 2024**

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**Note 6 Party-In-Interest and Related Party Transactions**

Certain Plan investments are managed by Nationwide. Nationwide is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Additionally, the Plan contracts BEON Retirement as their third-party administrator. The fees paid to BEON Retirement also qualify as party-in-interest transactions.

For the year ended March 31, 2025, fees paid by the Plan to the custodian and the third-party administrator for administrative services and investment management amounted to \$93,407.

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 the 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.

**Note 7 Plan Termination**

Although the Company has not expressed any intent to do so, it reserves 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 the Plan's net assets would be allocated and distributed to participants and beneficiaries in proportion to their respective account balances.

**Note 8 Tax Status**

The Internal Revenue Service has determined and informed the Company by 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 tax counsel believe that the Plan continues to be designed and operated in compliance with the applicable requirements of the IRC and, therefore, 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.

**ValueMomentum 401 (k) Plan**  
**Notes to the Financial Statements**  
**March 31, 2025 and 2024**

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**Note 9      Risks and Uncertainties**

The Plan invests in various investment securities that are subject to risks including interest rate, 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 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 investment options. Additionally, investments within each participant-directed fund are further diversified across a range of financial instruments.

At March 31, 2025, two investment options accounted for 10% or more of the Plan's total net assets:

JPMorgan Growth Advantage R5	\$4,807,855	11%
Vanguard 500 Index Fund	\$4,273,815	10%

## SUPPLEMENTAL SCHEDULES REQUIRED BY ERISA

**ValueMomentum 401(k) Plan**  
**Supplemental Schedule Required by ERISA**  
**Schedule H, Line 4a - Schedule of Delinquent Participant Contributions**  
**For the Year Ended March 31, 2025**

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EIN: 11-3414179  
 PLAN NUMBER: 001

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

<input checked="" type="checkbox"/> 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
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\$	1,302,349	\$	1,302,349	\$	-	\$	-	\$	-
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See Independent Auditors' Report.

**ValueMomentum 401(k) Plan**  
**Supplemental Schedule Required by ERISA**  
**Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**  
**March 31, 2025**

EIN: 11-3414179  
PLAN NUMBER: 001

(a)	(b)	(c)	(d)	(e)
	IDENTITY OF ISSUER/BORROWER/LESSER OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	COST	CURRENT VALUE
	JPMorgan Growth Advantage R5	Mutual Fund - Registered Investment Company	**	\$ 4,807,855
	Vanguard 500 Index Fund	Mutual Fund - Registered Investment Company	**	4,273,815
	Vanguard Target Retirement 2050	Mutual Fund - Registered Investment Company	**	3,731,599
	Vanguard Target Retirement 2035	Mutual Fund - Registered Investment Company	**	3,069,178
	Vanguard U.S. Growth Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	2,771,997
	Vanguard Target Retirement 2045	Mutual Fund - Registered Investment Company	**	2,107,703
	Vanguard Target Retirement 2055	Mutual Fund - Registered Investment Company	**	1,558,541
	Vanguard Target Retirement 2060	Mutual Fund - Registered Investment Company	**	1,289,869
	Goldman Sachs Small/Mid Cap	Mutual Fund - Registered Investment Company	**	1,241,502
	Vanguard Target Retirement 2040	Mutual Fund - Registered Investment Company	**	1,228,898
	American Funds American Balanced Fund	Mutual Fund - Registered Investment Company	**	1,128,033
	Vanguard Mid Cap Growth Index Fund	Mutual Fund - Registered Investment Company	**	802,272
	Vanguard Strategic Equity Fund	Mutual Fund - Registered Investment Company	**	726,171
	JPMorgan U.S. Research Enhanced Equity Fund Class R6	Mutual Fund - Registered Investment Company	**	579,672
	Vanguard Strategic Small-Cap Equity Fund	Mutual Fund - Registered Investment Company	**	558,392
	PIMCO Income Fund	Mutual Fund - Registered Investment Company	**	523,263
	T. Rowe Price Value Fund	Mutual Fund - Registered Investment Company	**	475,192
	Vanguard Explorer Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	458,893
	American Century Mid Cap Value	Mutual Fund - Registered Investment Company	**	410,107
	PIMCO StockPLUS International Hedged Fund	Mutual Fund - Registered Investment Company	**	369,089
	Vanguard Value Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	317,191
	Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	282,002
	Admiral Shares	Mutual Fund - Registered Investment Company	**	257,841
	Fund	Mutual Fund - Registered Investment Company	**	251,361
	Vanguard Developed Markets Index Fund	Mutual Fund - Registered Investment Company	**	240,068
	Lord Abbett HighrLord Abbett High Yield Fund Class I	Mutual Fund - Registered Investment Company	**	230,531
	American Funds New World Fund	Mutual Fund - Registered Investment Company	**	226,160
	Wells Fargo Small Company Growth Fund	Mutual Fund - Registered Investment Company	**	224,052

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**ValueMomentum 401(k) Plan**  
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**Schedule H, Line 4i - Schedule of Assets (Held at End of Year)**  
**March 31, 2025**

EIN: 11-3414179  
PLAN NUMBER: 001

(a)	(b)	(c)	(d)	(e)
	<b>IDENTITY OF ISSUER/BORROWER/LESSER OR SIMILAR PARTY</b>	<b>DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE</b>	<b>COST</b>	<b>CURRENT VALUE</b>
	Vanguard Target Retirement 2020	Mutual Fund - Registered Investment Company	**	223,537
	Vanguard Target Retirement 2065 Fund	Mutual Fund - Registered Investment Company	**	221,159
	DFA U.S. Targeted Value Fund	Mutual Fund - Registered Investment Company	**	217,191
	T. Rowe Price Real Estate Fund	Mutual Fund - Registered Investment Company	**	216,621
	Vanguard Target Retirement 2025	Mutual Fund - Registered Investment Company	**	216,054
	Vanguard Target Retirement 2030	Mutual Fund - Registered Investment Company	**	215,878
	Vanguard Real Estate Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	199,895
	Vanguard Selected Value Fund Investor Shares	Mutual Fund - Registered Investment Company	**	188,317
	T. Rowe Price Spectrum Moderate Growth Allocation Fund	Mutual Fund - Registered Investment Company	**	178,900
	Franklin Templeton Global Bond Advantage Fund	Mutual Fund - Registered Investment Company	**	177,575
	Vanguard Total Bond Market Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	169,950
	DFA Global Equity Fund	Mutual Fund - Registered Investment Company	**	164,659
	Vanguard Target Retirement Income Fund	Mutual Fund - Registered Investment Company	**	163,259
	American Funds Capital Income Builder	Mutual Fund - Registered Investment Company	**	161,804
	Vanguard Emerging Markets Stock Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	153,265
	Fidelity Select Semiconductors Portfolio	Mutual Fund - Registered Investment Company	**	142,855
	DWS Science and Technology Fund Institutional Shares	Mutual Fund - Registered Investment Company	**	141,000
	Morgan Stanley Insight Fund Class I	Mutual Fund - Registered Investment Company	**	133,608
	Morgan Stanley Institutional Growth I Fund	Mutual Fund - Registered Investment Company	**	132,174
	Vanguard Dividend Growth Fund	Mutual Fund - Registered Investment Company	**	125,296
*	Nationwide Bailard Technology and Science Funds	Mutual Fund - Registered Investment Company	**	118,237
	Metropolitan West Total Return Bond Fund	Mutual Fund - Registered Investment Company	**	115,294
	Vanguard Global Equity Fund	Mutual Fund - Registered Investment Company	**	112,305
	Baron Partners Fund Institutional Shares	Mutual Fund - Registered Investment Company	**	108,517
	Allspring Special Small Cap Value Institutional Shares	Mutual Fund - Registered Investment Company	**	104,706
	Fidelity Advisor Industrials Fund Class I	Mutual Fund - Registered Investment Company	**	103,591
	Fidelity 500 Index Fund	Mutual Fund - Registered Investment Company	**	103,211

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**ValueMomentum 401(k) Plan**  
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EIN: 11-3414179  
PLAN NUMBER: 001

(a)	(b) IDENTITY OF ISSUER/BORROWER/LESSER OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	AQR Long Short Equity I Fund	Mutual Fund - Registered Investment Company	**	93,964
	DWS Enhanced Commodity Strategy Fund	Mutual Fund - Registered Investment Company	**	80,885
	Vanguard Wellesley Income Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	80,483
	Allspring Diversified Cap Builder Fund	Mutual Fund - Registered Investment Company	**	80,411
	T. Rowe Price Science and Technology Fund	Mutual Fund - Registered Investment Company	**	78,908
	Vanguard International Explorer Fund	Mutual Fund - Registered Investment Company	**	74,453
	Fidelity International Growth Fund	Mutual Fund - Registered Investment Company	**	69,706
	Vanguard Large Cap Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	68,352
	BlackRock S & P 500 Index Vanguard Mid-Cap Value Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	67,196
	Invesco Nasdaq 100 Index Fund Class R6 Vanguard Mid-Cap Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	62,572
	Vanguard Mid-Cap Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	62,335
*	Nationwide S & P 500 Index Vanguard Inflation-Protected Securities Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	61,420
	Baron Opportunity Fund Institutional Class	Mutual Fund - Registered Investment Company	**	59,252
	Fidelity Environment and Alternative Energy Fund	Mutual Fund - Registered Investment Company	**	58,889
	DFA U.S. Small Cap Value Portfolio Institutional Class	Mutual Fund - Registered Investment Company	**	54,129
	Baron Fifth Avenue Growth Fund Institutional Class	Mutual Fund - Registered Investment Company	**	53,928
	Columbia Small Cap Value Discovery Fund Institutional 3 Class	Mutual Fund - Registered Investment Company	**	52,961
	Nationwide NYSE Arca Tech 100 Index Fund Class R6	Mutual Fund - Registered Investment Company	**	52,847
*	BNY Mellon Small/Mid Cap Growth Fund	Mutual Fund - Registered Investment Company	**	50,422
	Federated Hermes Government Obligations Fund	Mutual Fund - Registered Investment Company	**	48,437
	Vanguard Growth Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	47,810
	Morgan Stanley Institutional Fund, International Advantage Portfolio	Mutual Fund - Registered Investment Company	**	46,498
	Fidelity Advisor Growth Opportunities Fund Class I	Mutual Fund - Registered Investment Company	**	45,020
	Fidelity Advisory Technology Fund	Mutual Fund - Registered Investment Company	**	43,654
	Vanguard Utilities Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	41,713
	Fidelity Advisor Energy I Fund	Mutual Fund - Registered Investment Company	**	37,715
			**	33,948
			**	31,829

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**ValueMomentum 401(k) Plan**  
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EIN: 11-3414179  
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(a)	(b) IDENTITY OF ISSUER/BORROWER/LESSER OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	BlackRock Technology Opportunities Fund Institutional	Mutual Fund - Registered Investment Company	**	28,173
	Franklin Small Cap Growth Fund Advisor Class	Mutual Fund - Registered Investment Company	**	28,105
	Fidelity Select Technology	Mutual Fund - Registered Investment Company	**	27,914
	Fidelity Total Market Index Fund	Mutual Fund - Registered Investment Company	**	24,149
	Vanguard Dividend Appreciation Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	23,391
	Vanguard High Dividend Yield Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	23,274
	Vanguard Financials Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	21,826
	Rydex S&P 500 2x Strategy Fund Class	Mutual Fund - Registered Investment Company	**	21,295
	BlackRock Energy Opportunities Fund Investor A Class	Mutual Fund - Registered Investment Company	**	20,797
	Allspring Special Mid Cap Value Fund	Mutual Fund - Registered Investment Company	**	18,249
	Vanguard Total Stock Market Index Fund	Mutual Fund - Registered Investment Company	**	16,491
	Victory Income Fund Institutional Shares	Mutual Fund - Registered Investment Company	**	15,942
	Invesco SteelPath MLP Alpha Fund Class Y	Mutual Fund - Registered Investment Company	**	15,567
	Harbor Capital Appreciation Institutional Invesco SteelPath MLP Income Fund Class Y	Mutual Fund - Registered Investment Company	**	14,936
	Fidelity Government Money Market Fund Class K6	Mutual Fund - Registered Investment Company	**	14,108
	Morgan Stanley Institutional Fund, Inc. Inception Portfolio Class I	Mutual Fund - Registered Investment Company	**	13,335
	Invesco SteelPath MLP Alpha Plus Fund Class A	Mutual Fund - Registered Investment Company	**	12,428
	Allspring Government Securities Fund DFA Investment Grade Portfolio Institutional Class Shares	Mutual Fund - Registered Investment Company	**	11,738
	Invesco Energy Fund R5 Class	Mutual Fund - Registered Investment Company	**	11,196
	Vanguard Energy Index Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	11,177
	Vanguard International Value Fund Investor Shares	Mutual Fund - Registered Investment Company	**	10,573
	Vanguard Health Care Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	10,369
	Delaware Healthcare Fund Class I	Mutual Fund - Registered Investment Company	**	9,728
	Vanguard Energy Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	9,271
	Putnam Large Cap Value Y	Mutual Fund - Registered Investment Company	**	9,176
	DFA International Core Equity Fund	Mutual Fund - Registered Investment Company	**	8,037
	Eaton Vance Atlanta Capital SMID-Cap I	Mutual Fund - Registered Investment Company	**	7,366
			**	7,354
			**	7,223

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**March 31, 2025**

EIN: 11-3414179  
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(a)	(b) IDENTITY OF ISSUER/BORROWER/LESSER OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE, RATE OF INTEREST, COLLATERAL, PAR OR MATURITY VALUE	(d) COST	(e) CURRENT VALUE
	JPMorgan Growth Advantage Fund R6	Mutual Fund - Registered Investment Company	**	7,125
	JPMorgan Undiscovered Managers Behavioral Val R6	Mutual Fund - Registered Investment Company	**	6,688
	Baron Partners Fund R6 Shares	Mutual Fund - Registered Investment Company	**	5,856
	Vanguard Health Care Fund Admiral Shares	Mutual Fund - Registered Investment Company	**	5,643
	Macquarie Mid Cap Growth Fund Institutional	Mutual Fund - Registered Investment Company	**	5,449
	BlackRock Health Sciences Opportunities Fund	Mutual Fund - Registered Investment Company	**	4,938
	Neuberger Berman Large Cap Value Fund	Mutual Fund - Registered Investment Company	**	3,518
	DFA US Large Cap Value Portfolio	Mutual Fund - Registered Investment Company	**	3,079
	Amana Growth Investor Fund	Mutual Fund - Registered Investment Company	**	2,754
	Calvert Equity Fund (R6)	Mutual Fund - Registered Investment Company	**	2,710
	Columbia Small Cap Value II Inst Fund	Mutual Fund - Registered Investment Company	**	2,624
	PIMCO Total Return Fund Institutional Class	Mutual Fund - Registered Investment Company	**	1,896
	AMG GW&K ESG Bond Fund - Class N	Mutual Fund - Registered Investment Company	**	1,892
	JPMorgan Equity Income Fund Class R5	Mutual Fund - Registered Investment Company	**	1,594
	Rydex NASDAQ-100 2x Strategy H	Mutual Fund - Registered Investment Company	**	1,499
	Vanguard Target Retirement 2070 Fund - Investor Class	Mutual Fund - Registered Investment Company	**	1,098
	Rydex Russell 2000 2x Strategy H	Mutual Fund - Registered Investment Company	**	563
	AB Discovery Growth Fund Class A	Mutual Fund - Registered Investment Company	**	497
				40,602,453
*	Nationwide Select Fixed Contract	Fully Benefit-Responsive Insurance Contract		1,174,179
*	Participant Loans Receivable	Participant Loans Receivable with interest rates ranging from 4.25% to 9.50% and maturity dates ranging from May 2025 to December 2038		793,681
				\$ 42,570,313

\* - Represents Party-In-Interest

\*\* - Cost is not provided for participant-directed investments

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**Schedule H, Line 4i**  
**Schedule of Assets (Held At End of Year)**

Name of Plan:

► ValueMomentum 401(k) Plan

Employer Identification Number: ► 11-3413179

For plan year (beginning/ending): ► 4/1/2024 to 03/31/2025

Plan number: ► 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	AB DISC GR I	Registered Investment		497
	ALLSPR SMCO GR INST	Registered Investment		224052
	AMANA GR INV	Registered Investment		2754
	AMCENT MDCAP VAL I	Registered Investment		410107
	AMFDS AM BAL R6	Registered Investment		1128033
	AMFDS CAP INC BLDR R6	Registered Investment		161804
	AMFDS NEW WLD R6	Registered Investment		226160
	AMGMGRS LOOMIS BD N	Registered Investment		1892
	AQR LNG SHRT EQ I	Registered Investment		93964
	AS DIVRS CAP BLDR INST	Registered Investment		80411
	AS GOVT SEC INST	Registered Investment		11196
	AS SPEC MDCAP VAL INST	Registered Investment		18249
	AS SPEC SMCAP VAL INST	Registered Investment		104706
	BARON FIFTH AVE GR INST	Registered Investment		52847
	BARON OPFR INST	Registered Investment		54129
	BARON PTNRS INST	Registered Investment		108517
	BARON PTNRS R6	Registered Investment		5856
	BLKRK ENRGY OPFR INV A	Registered Investment		20797
	BLKRK HLTH SCNC OPFR INST	Registered Investment		4938
	BLKRK IS S P 500 INDX K	Registered Investment		67196
	BLKRK TECH OPFR INST	Registered Investment		28173
	BNYMEL SMMDCAP GR I	Registered Investment		47810
	CLVRT EQ R6	Registered Investment		2710
	COL SEL MDCAP VAL INST2	Registered Investment		2624
	COL SMCAP VAL DISC INST3	Registered Investment		50422
	DFA GLBL EQ INST	Registered Investment		164659
	DFA INFL PRCT SEC INST	Registered Investment		251361
	DFA INTL COR EQ 2 INST	Registered Investment		7354
	DFA INVMT GRD FXD INST	Registered Investment		11177
	DFA US LG CO	Registered Investment		3079
	DFA US SMCAP VAL INST	Registered Investment		52961
	DFA US TRGT VAL INST	Registered Investment		217191
	DWS ENHCD COMDTY STRAT S	Registered Investment		80885
	DWS SCNC TECH INST	Registered Investment		141000
	EV ATLNTA CAP SMID CAP I	Registered Investment		7223
	FED HRMS GOV OBLGTNS PRMR	Registered Investment		46498
	FID 500 INDX	Registered Investment		103211
	FID ENVIR ALT ENRGY	Registered Investment		53928
	FID GOVT MNYMKT K6	Registered Investment		13335
	FID SEL SMICNDTR	Registered Investment		142855
	FID SEL TECH	Registered Investment		27914
	FID TTL MKT INDX	Registered Investment		24149
	FIDADV ENRG I	Registered Investment		31829
	FIDADV GR OPFR INST	Registered Investment		41713
	FIDADV INDSTRLS I	Registered Investment		103591

**Schedule H, Line 4i**  
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(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current value
	FIDADV INTL GR INST	Registered Investment		69706
	FIDADV TCH INST	Registered Investment		37715
	FNKLN SMCAP GR ADV	Registered Investment		28105
	FNKLN TMP GLBL BD ADV	Registered Investment		177575
	GDMNSCS SMMDCAP GR INST	Registered Investment		1241502
	HARBOR CAP APP INST	Registered Investment		14936
	INVSCO ENRGY R5	Registered Investment		10573
	INVSCO NASDAQ 100 INDX R6	Registered Investment		62335
	INVSCO STPLTHMLP INC Y	Registered Investment		14108
	INVSCO STPLTHMLPALPH Y	Registered Investment		15567
	INVSCOSTLPMPLPALPHPLS A	Registered Investment		11738
	JPM EQ INC R5	Registered Investment		1594
	JPM GR ADVTG R5	Registered Investment		4807855
	JPM GR ADVTG R6	Registered Investment		7125
	JPM UM BEHVAL FD R6	Registered Investment		6688
	JPMORGAN USRSRCHENHCDEQ R	Registered Investment		579672
	LRDABT HI YLD I	Registered Investment		230531
	MCQRIE HLTHCARE INST	Registered Investment		9176
	MCQRIE MDCAP GR INST	Registered Investment		5449
	MS INSIGHT I	Registered Investment		133608
	MSIF INCPTN I	Registered Investment		12428
	MSIF INST GR I	Registered Investment		132174
	MSIF INTL ADVTG I	Registered Investment		43654
	NEUBER LGCP VAL INST	Registered Investment		3518
	NW BAILARDTCHSCNC R6	Registered Investment		118237
	NW NYSE ARCTCH100INDX R6	Registered Investment		48437
	NW S P 500 INDX R6	Registered Investment		59252
*	PIMCO INC INST	Registered Investment		523263
*	PIMCO STKPLSINTDLRHDG INS	Registered Investment		369089
*	PIMCO TTL RTN INST	Registered Investment		1896
	PTNM LGCAP VAL Y	Registered Investment		7366
	RYDEX NASDAQ100 2XSTRAT H	Registered Investment		1499
	RYDEX RSL 2000 1 5XSTRAH	Registered Investment		563
	RYDEX S P 500 2X STRATH	Registered Investment		21295
	TCW MTWST TTL RTN BD I	Registered Investment		115294
	TROWEPR REALEST	Registered Investment		216621
	TROWEPR SCNC TECH	Registered Investment		78908
	TROWEPR SPCTRMMODGRALLOC	Registered Investment		178900
	TROWEPR VAL	Registered Investment		475192
	VIC INC INST	Registered Investment		15942
	VNGRD 500 INDEX FD AS	Registered Investment		4273815
	VNGRD DEVL MKT INDX ADML	Registered Investment		240068
	VNGRD DIVD APP INDX ADML	Registered Investment		23391
	VNGRD DIVD GR INV	Registered Investment		125296
	VNGRD EMRG MKT STKINDXADM	Registered Investment		153265

**Schedule H, Line 4i**  
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	VNGRD ENRGY ADML	Registered Investment		8037
	VNGRD ENRGY INDX ADML	Registered Investment		10369
	VNGRD EXPLR ADML	Registered Investment		458893
	VNGRD FIN INDX ADML	Registered Investment		21826
	VNGRD GLBL EQ INV	Registered Investment		112305
	VNGRD GR INC ADML	Registered Investment		45020
	VNGRD HIDIVD YLD INDX ADM	Registered Investment		23274
	VNGRD HLTH CARE ADML	Registered Investment		5643
	VNGRD HLTH CARE INDX ADML	Registered Investment		9271
	VNGRD INFL PRTCT SEC ADML	Registered Investment		58889
	VNGRD INFO TECH INDX ADML	Registered Investment		282002
	VNGRD INTL EXPLR INV	Registered Investment		74453
	VNGRD INTL GR ADML	Registered Investment		257841
	VNGRD INTL VAL INV	Registered Investment		9728
	VNGRD LGCAP INDX ADML	Registered Investment		68352
	VNGRD MDCAP GR INV	Registered Investment		802272
	VNGRD MDCAP VAL INDX ADML	Registered Investment		62572
	VNGRD MID-CAP IDX FD AS	Registered Investment		61420
	VNGRD REALEST INDX ADML	Registered Investment		199895
	VNGRD SEL VAL INV	Registered Investment		188317
	VNGRD STRAT EQ INV	Registered Investment		726171
	VNGRD STRAT SMCAP EQ INV	Registered Investment		558392
	VNGRD TRGT RTRMT 2020 INV	Registered Investment		223537
	VNGRD TRGT RTRMT 2025 INV	Registered Investment		216054
	VNGRD TRGT RTRMT 2030 INV	Registered Investment		215878
	VNGRD TRGT RTRMT 2035 INV	Registered Investment		3069178
	VNGRD TRGT RTRMT 2040 INV	Registered Investment		1228898
	VNGRD TRGT RTRMT 2045 INV	Registered Investment		2107703
	VNGRD TRGT RTRMT 2050 INV	Registered Investment		3731599
	VNGRD TRGT RTRMT 2055 INV	Registered Investment		1558541
	VNGRD TRGT RTRMT 2060 INV	Registered Investment		1289869
	VNGRD TRGT RTRMT 2065 INV	Registered Investment		221159
	VNGRD TRGT RTRMT 2070 INV	Registered Investment		1098
	VNGRD TRGT RTRMT INC	Registered Investment		163259
	VNGRD TTL BND MKT LDX ADM	Registered Investment		169950
	VNGRD TTL STMKT INDX FD A	Registered Investment		16491
	VNGRD US GR ADML	Registered Investment		2771997
	VNGRD UTIL INDX ADML	Registered Investment		33948
	VNGRD VAL INDX ADML	Registered Investment		317191
	VNGRD WLSLY INC ADML	Registered Investment		80483
*	Nationwide Fixed Option	Insurance Contract		1,174,179
	Participant Loans	4.25-9.50%; 0-14 Yr Maturity		793,681