

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 09/01/1958
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ATLANTA SPEECH SCHOOL, INC. 3160 NORTHSIDE PARKWAY, NW ATLANTA, GA 30327-1555
2b Employer Identification Number (EIN) 58-0566198
2c Plan Sponsor's telephone number 404-233-5332
2d Business code (see instructions) 611000

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.

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	334
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	231
	6a(2)	240
	6b	1
	6c	123
	6d	364
	6e	0
	6f	364
	6g(1)	327
	6g(2)	362
h	6h	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input 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	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>2</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

<p style="text-align: center;">SCHEDULE A (Form 5500)</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>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</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;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<p>A Name of plan ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 ATLANTA SPEECH SCHOOL, INC.</p>	<p>D Employer Identification Number (EIN) 58-0566198</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
VOYA RETIREMENT INSURANCE AND ANNUITY 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
71-0294708	86509	664444	364	01/01/2024	12/31/2024

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

<p>(a) Total amount of commissions paid</p> <p style="color: blue;">87</p>	<p>(b) Total amount of fees paid</p> <p style="color: blue;">0</p>
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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

JOE D FRIEND
5025 MUNDY CT
CUMMING, GA 30028

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
87			3

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

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

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

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

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

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

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	(c) Amount	(d) Purpose	

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	(c) Amount	(d) Purpose	

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	80787
5	Current value of plan's interest under this contract in separate accounts at year end.....	
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input checked="" type="checkbox"/> other ▶ ANNUITY CONTRACT	
b	Balance at the end of the previous year	7b 120136
c	Additions: (1) Contributions deposited during the year	7c(1) 7839
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 34869
	(4) Transferred from separate account	7c(4)
	(5) Other (specify below)..... ▶ TRANSFERS TO MUTUAL FUNDS	7c(5) 47085
	(6) Total additions	7c(6) 89793
d	Total of balance and additions (add lines 7b and 7c(6))	7d 209929
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 92125
	(2) Administration charge made by carrier.....	7e(2) 36721
	(3) Transferred to separate account	7e(3)
	(4) Other (specify below)..... ▶ MISCELLANEOUS	7e(4) 296
(5) Total deductions	7e(5) 129142	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 80787

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:

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

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a	
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.	10b	

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. ▶

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</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>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ATLANTA SPEECH SCHOOL, INC.	D Employer Identification Number (EIN) 58-0566198	

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
TIAA-CREF

(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
13-1624203	69345	327060	183	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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	(c) Amount	(d) Purpose	

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

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

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

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

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.	
4	Current value of plan's interest under this contract in the general account at year end	5122766
5	Current value of plan's interest under this contract in separate accounts at year end.....	15081390
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 5560090
c	Additions: (1) Contributions deposited during the year	7c(1)
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 232683
	(4) Transferred from separate account	7c(4) 321461
	(5) Other (specify below)..... ▶	7c(5)
	(6) Total additions	7c(6) 554144
d	Total of balance and additions (add lines 7b and 7c(6))	7d 6114234
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 554207
	(2) Administration charge made by carrier.....	7e(2)
	(3) Transferred to separate account	7e(3) 361474
	(4) Other (specify below)..... ▶ CONVERSION OUT PLAN-TO-PLAN TRANSFER	7e(4) 75787
(5) Total deductions	7e(5) 991468	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 5122766

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:

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

10 Nonexperience-rated contracts:

a	Total premiums or subscription charges paid to carrier	10a	
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.	10b	

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. ▶

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

A Name of plan ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ATLANTA SPEECH SCHOOL, INC.	D Employer Identification Number (EIN) 58-0566198	

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

TIAA

13-1624203

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

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

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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	58792	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

NFP

33-0905143

(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?
99	SERVICE PROVIDER	36325	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

TIAA - TEACHERS INSURANCE & ANNUITY

13-1624203

(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?
64	SERVICE PROVIDER	108	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ATLANTA SPEECH SCHOOL, INC.</u>	D Employer Identification Number (EIN) <u>58-0566198</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE:	<u>TIAA REAL ESTATE</u>		
b Name of sponsor of entity listed in (a):	<u>TIAA-CREF</u>		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
<u>13-1624203-004</u>	<u>P</u>	<u>952190</u>	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

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b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

a Plan name

b Name of plan sponsor

c EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ATLANTA SPEECH SCHOOL, INC.	D Employer Identification Number (EIN) 58-0566198

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	99706
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	1038337
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	25672893
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	5680227
(15) Other.....	1c(15)	219142
		5203553
		952190
		29479203

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	32491163	35854088
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	32491163	35854088

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	788999	
(B) Participants.....	2a(1)(B)	1162049	
(C) Others (including rollovers).....	2a(1)(C)	33652	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1984700
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	13921	
(F) Other.....	2b(1)(F)	267553	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		281474
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	589082	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		589082
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-42592
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		3561821
c Other income	2c		-868
d Total income. Add all income amounts in column (b) and enter total	2d		6373617

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2913650	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2913650
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		1417
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	59250	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	36325	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	50	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		95625
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3010692

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3362925
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: JONES AND KOLB

(2) EIN: 58-1763570

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

A Name of plan <u>ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ATLANTA SPEECH SCHOOL, INC.</u>	D Employer Identification Number (EIN) <u>58-0566198</u>	

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

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

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

1	
---	--

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 71-0294708 13-1624203

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

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

3	
---	--

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500551A.

**ATLANTA SPEECH SCHOOL, INC.
RETIREMENT PLAN**

ATLANTA, GEORGIA

AUDITED FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
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* Other schedules required by Section 2520.103-10 of the U.S. Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Jones and Kolb
Certified Public Accountants
Atlanta, Georgia

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
Atlanta Speech School, Inc. Retirement Plan
Atlanta, Georgia

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

We have performed audits of the accompanying financial statements of Atlanta Speech School, Inc. Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the financial statements of Atlanta Speech School, Inc. Retirement Plan referred to in the first paragraph. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

The Atlanta Speech School, Inc. Retirement Plan does not have sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 2 to the financial statements, the Plan has excluded from investments in the accompanying Statement of Net Assets Available for Benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, Annual Reporting Requirements for 403(b) Plans. The investment income and distributions related to such accounts have also been excluded in the accompanying Statement of Changes in Net Assets Available for Benefits. The amount of these excluded annuity contracts and custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Atlanta Speech School, Inc. Retirement 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of Atlanta Speech School, Inc. Retirement Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matters described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of Atlanta Speech School, Inc. Retirement Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Jones and Kolb

September 30, 2025

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments at fair value	\$ 35,224,266	\$ 31,738,651
Investments at contract value	410,680	652,806
Notes receivable from participants	219,142	99,706
Total assets	35,854,088	32,491,163
NET ASSETS AVAILABLE FOR BENEFITS	\$ 35,854,088	\$ 32,491,163

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

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO:	
Contributions:	
Employer contributions	\$ 788,999
Participant contributions	1,162,049
Rollovers	33,652
Total contributions	1,984,700
Investment income:	
Interest and dividends	856,635
Net appreciation in value of investments	3,518,361
Total investment income	4,374,996
Interest income on notes receivable from participants	13,921
Total additions	6,373,617
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefit payments directly to participants or beneficiaries	2,915,067
Administrative fees	95,625
Total deductions	3,010,692
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	3,362,925
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	32,491,163
NET ASSETS AVAILABLE FOR BENEFITS	
End of year	\$ 35,854,088

The accompanying notes to financial statements
are an integral part of this statement.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF PLAN

The following is a brief description of Atlanta Speech School, Inc. Retirement Plan (the "Plan"). Participants or other interested parties should refer to the Plan Agreement for a more complete description of the Plan's provisions.

A. General

The Plan is a defined contribution plan adopted by Atlanta Speech School, Inc. (the "School"), effective September 1, 1958, to provide deferred tax benefits, savings, and matching employer contributions to eligible employees. The Plan is subject to certain provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and the requirements of Section 403(b) of the Internal Revenue Code. The School is the sponsor and administrator of the Plan and the trustees are Teachers Insurance and Annuity Association of America ("TIAA"), College Retirement Equities Fund ("CREF") (collectively, "TIAA-CREF") and VOYA Retirement Insurance and Annuity Company ("VOYA"). The trustees manage the investments as directed by participants and provide recordkeeping services for the Plan. Effective January 1, 2020, the School moved the Plan from TIAA-CREF to VOYA so that participants can no longer direct future contributions to TIAA or CREF. Initially, plan account balances, not held in the TIAA traditional Annuity accounts, CREF variable annuities or other insurance contracts, were automatically transferred to target date investment funds maintained by VOYA. The TIAA Traditional Annuity contracts contain restrictions that will not allow these funds to transfer immediately to VOYA. Therefore, TIAA will liquidate and transfer funds in this account to VOYA monthly for five years. Other accounts remaining at TIAA-CREF will remain at TIAA-CREF unless the participant elects to move them. During this transition period, permissible withdrawals and distributions will continue to be available from the assets at TIAA-CREF, subject to the Plan's established eligibility guidelines. Although the Plan automatically transfers balances and ongoing deferrals to age-appropriate target date retirement funds at VOYA based on a participant's date of birth, the participant will have the option to change the initial investment allocation to any combination of investment options available from VOYA.

B. Eligibility

Beginning January 1, 2018, the School elected to operate the Plan as a safe harbor 403(b) plan with an automatic enrollment feature applicable to all eligible employees. Effective January 1, 2020, employees who work less than 1,000 hours in a Plan Year will be excluded from making any deferrals to the Plan or receiving matching contributions.

C. Contributions

Participants can contribute up to the applicable limit pursuant to Code Section 403(b) of their pre-tax annual compensation, as defined by the Plan, subject to certain limitations for highly compensated individuals. Effective January 1, 2018, the School elected to amend the Plan for an automatic contribution feature that applies to newly hired employees, newly eligible employees

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

and employees who have elected to make deferrals at a rate lower than 5% of compensation. Under the automatic contribution feature, the employees will be automatically enrolled at a deferral rate of 5% of compensation. Participants may elect to not defer or to contribute more or less than the automatic contribution amount. However, if the participant has elected to contribute less than 5%, the deferral percentage will be automatically increased to 5% on the following January 1, unless a new election is made by the participant. Participants who attain age 50 before the end of the Plan year can make additional catch-up contributions. The School makes a safe harbor matching contribution of 100% of the first 5% of compensation that a participant contributes to the Plan.

D. Participant Accounts

Participants' accounts are maintained by the Plan trustees and are credited with the participant's contribution and allocations of Plan sponsor contributions, Plan earnings, and certain Plan administrative expenses. Allocations are based on participant contributions or account balances, as defined. Participants' accounts are charged administrative fees for loans, termination, and/or withdrawals on an individual basis. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

E. Vesting

Participants are immediately vested in their voluntary contributions and the School's contributions plus actual earnings thereon.

F. Loans to Participants Secured by Participant Accounts

Prior to the change in trustees, participants were able to borrow directly from TIAA-CREF using a portion of their Plan account as security for the loan. Such loans are subject to certain limitations. Applicants receiving such loans are required to pledge as collateral an account value equal to 110% of the loan amount for the period of time the loan is outstanding. Loan balances outstanding from TIAA-CREF to the Plan's participants were \$23,950 and \$39,367 as of December 31, 2024 and 2023, respectively. As such, approximately \$26,345 and \$43,304 of account values as of December 31, 2024 and 2023, respectively, serves as collateral for the related loans, which are included in investments in the accompanying Statements of Net Assets Available for Benefits. The portion of the participant balance that is collateral for the defaulted loan is segregated to the Plan Loan Default Fund, which is invested in the TIAA Traditional Annuity.

During the years ended December 31, 2024 and 2023, notes receivable from participants are measured at their unpaid principal balance plus any accrued unpaid interest. The minimum loan amount is \$1,000 and cannot exceed the lesser of 50% of a participant's vested account balance or \$50,000. Repayment of loans must be made at least quarterly and must be repaid within five years unless the loan is related to the purchase of a primary residence. The notes receivable, which are collateralized by the balance in the participant's account, bear interest ranging from 4.25% to

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

9.50%. Loan balances outstanding to the Plan's participants were \$219,142 and \$99,706 as of December 31, 2024 and 2023, respectively. Principal and interest are paid ratably through direct bank deductions for notes held by VOYA.

G. Payments of Benefits

Upon termination of service due to retirement, attainment of normal retirement age before severance from employment, termination, death or disability, a participant or representative may elect to receive the value of the vested interest in his or her account as a lump-sum distribution or installment payments. In addition, upon written request and approval, participants may withdraw some or all of the contributions in their employee contribution account if the withdrawal is necessary due to hardship.

2. SUMMARY OF ACCOUNTING POLICIES

A. Basis of Accounting

The accompanying financial statements 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").

B. Excluded Contracts and Accounts

The Plan was established in 1958 and historically was viewed as an accumulation of individual annuity and custodial accounts. The Plan and its custodians did not maintain financial information at a Plan level. As of December 31, 2008, the Plan's custodians began to provide the Plan Administrator with annual certified statements summarizing the Plan's activities and holdings. Because certain historical records were not maintained or are not available at a Plan level, the Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity and custodial accounts, and related activity, issued to current and former employees prior to January 1, 2009. The Plan Administrator has elected to exclude certain contracts and accounts from Plan assets in accordance with Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans* (FAB 2009-2), due to the following:

- The contract of account was issued to a current or former employee before January 1, 2009;
- The employer ceased to have any obligation to make contributions (including employee salary reduction contributions), and in fact stopped making contributions to the contract or account before January 1, 2009;
- All the rights under the contract or account are legally enforceable against the insurer or custodians by the individual owner of the contract or account without any involvement by the employer; and

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

- The individual owner of the contract is fully vested in the contract or account.

This accounting policy election is permitted by the Department of Labor's FAB 2009-2; however, U.S. GAAP requires that these accounts and the related income and distributions be included in the accompanying financial statements. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable.

C. Use of Estimates

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

D. Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

E. Investment Valuation and Income Recognition

The Plan's investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. 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 TIAA Traditional Annuity consists of fully benefit-responsive and non-benefit-responsive components. The fully benefit-responsive component is reported at contract value, and the non-benefit-responsive component is reported at fair value. Contract value and fair value for either component approximate each other as of December 31, 2024 and 2023.

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

F. Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 or 2023.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

G. Payments of Benefits

Benefits are recorded when paid.

H. Administrative Expenses

Certain expenses incurred for maintaining the Plan are paid directly by the School and are excluded from these financial statements. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

I. Subsequent events

Subsequent events have been evaluated by management through September 30, 2025, the date these financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") *Accounting Standards Codification* ("ASC") 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. 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) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2: Inputs to the valuation methodology include the following:
 - Quoted prices for similar assets or liabilities in active markets,
 - Quoted prices for identical or similar assets or liabilities in inactive markets,
 - Inputs other than quoted prices that are observable for the asset or the liability,
 - Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

If the asset or liability has a specified contractual term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

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

At December 31, 2024 and 2023, investments are the only assets that are measured at fair value on a recurring basis in periods subsequent to initial recognition. The following is a description of the valuation methodologies used for investments measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

- The fair values of registered investment company shares, and other mutual funds are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs). The fair values of accumulation units held by the Plan in CREF accounts are based on each account's net asset value (NAV) which are calculated in a manner consistent with U.S. GAAP for investment companies and is determinative of their fair value and represents the price at which the Plan would be able to initiate a transaction. Accumulation units in CREF Accounts are available for transactions at the closing accumulation unit value on any day the New York Stock Exchange is open for business and is determined to be a readily determinable fair value.
- The fair value of the Plan's interest in the TIAA Real Estate Account (a pooled separate account) is based on the fund's daily NAV, which is considered by Plan management to be the best approximation of fair value. The unit value of the fund is calculated daily and available to Plan administrators and client investors on TIAA-CREF's website. Underlying holdings are primarily valued using independent appraisals or independent pricing sources. There are no unfunded commitments from participants who invest in this account.
- Investments in the TIAA Traditional Annuity Contracts and VOYA Fixed Plus Accounts are reported at contract value, which approximates fair value. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs. The contract value equals the accumulated cash contributions and interest credited to the contract, less any withdrawals. Liquidity restrictions apply to certain types of contracts that could impact the value realized upon exiting the contract. See Note 4 for disclosures about the guaranteed investment contracts.

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

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024:

December 31, 2024			
Description	Level 1	Level 3	Total
Registered investment companies and CREF	\$ 29,479,203	\$ -	\$ 29,479,203
Traditional annuity contracts NFBRIC	-	4,792,873	4,792,873
Total assets in the fair value hierarchy	\$ 29,479,203	\$ 4,792,873	34,272,076
Investments measured at NAV			952,190
Total investments at fair value			\$ 35,224,266

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023:

December 31, 2023			
Description	Level 1	Level 3	Total
Registered investment companies and CREF	\$ 25,672,894	\$ -	\$ 25,672,894
Traditional annuity contracts NFBRIC	-	5,027,420	5,027,420
Total assets in the fair value hierarchy	\$ 25,672,894	\$ 5,027,420	30,700,314
Investments measured at NAV			1,038,337
Total investments at fair value			\$ 31,738,651

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2024 and 2023:

	<u>Traditional Annuity Contracts</u>	
	<u>2024</u>	<u>2023</u>
Balance, beginning of year	\$ 5,027,420	\$ 5,310,291
Purchases	306,189	163,184
Sales	(790,910)	(709,916)
Earnings	250,174	263,861
	<u>250,174</u>	<u>263,861</u>
Balance, end of year	<u>\$ 4,792,873</u>	<u>\$ 5,027,420</u>

The following tables represent information about significant unobservable inputs related to the Plan's investment in assets categorized as Level 3 in the ASC 820 fair value hierarchy at December 31, 2024 and 2023, respectively:

Quantitative Information Regarding Level 3 Fair Value Measurements

December 31, 2024

<u>Type</u>	<u>Fair Value</u>	<u>Valuation</u>	<u>Unobservable</u>	<u>Range</u>
Traditional Annuity Contracts (NFBRIC)	\$ 4,792,873	Discounted cash flow/transfer (exit value)	Risk-adjusted discount rate applied	RA: 3.65% - 6.50% GSRA: 3% - 5.75%

December 31, 2023

<u>Type</u>	<u>Fair Value</u>	<u>Valuation</u>	<u>Unobservable</u>	<u>Range</u>
Traditional Annuity Contract (NFBRIC)	\$ 5,027,420	Discounted cash flow/transfer (exit value)	Risk-adjusted discount rate applied	RA: 3.70% - 6.25% GSRA: 3% - 5.50%

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

4. GUARANTEED INVESTMENT CONTRACTS

The TIAA Traditional Annuity is a guaranteed fixed annuity contract previously available as an investment option to Plan participants. Each participant's contract is fully and unconditionally guaranteed by TIAA. The Traditional Annuity is offered through a variety of contract types, including the Retirement Annuities ("RA") and Group Supplemental Retirement Annuities ("GSRA"). The type of contract through which a participant invests in the TIAA Traditional Annuity determines the applicability of certain account features, such as guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for receiving income upon retirement.

When participants chose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchased a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal plus a specified minimum rate of interest is guaranteed by TIAA's claims paying ability. The TIAA Traditional Annuity also provides the potential for additional interest if declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1 for accumulating annuities and January 1 for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate.

The RA contract does not allow lump-sum cash withdrawals, and transfers must be spread over 10 annual installments. All other withdrawals and transfers from RA and GRA contracts must be spread over 10 annual installments (five annual withdrawals after termination of employment). The GSRA contract provides for full participant-directed liquidity. When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the statement of changes in net assets available for benefits.

The VOYA Fixed Plus Account is a guaranteed general account backed group annuity contract issued by VOYA Retirement Insurance and Annuity Company. The composite crediting rate credited to participant account balance equaled 3% at December 31, 2024.

5. POOLED SEPARATE ACCOUNT

Units held in the pooled separate account ("PSA") are valued at the NAV based on the fair market value of the underlying investments of the account less its liabilities. The NAV, as provided by TIAA-CREF, is used as a practical expedient to estimate fair value. The PSA holds between 15% and 25% of its net assets in investments other than real estate and real estate related investments, comprised of publicly traded, liquid investments. Determination of fair value of the real estate assets involves significant judgement. Valuation of the PSA's real estate

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

properties are based on real estate appraisals, which are estimates of property values based on a professional's opinion and may not be an accurate predictor of the amount the PSA would actually receive if it sold a property. Appraisals can be subjective in certain respects and rely on a variety of assumptions (including comparable property sales and historic pricing) and conditions at that property or in the market in which the property is located, which may change materially after the appraisal is conducted. Among other things, market prices for comparable real estate may be volatile, in particular if there has been a lack of recent transaction activity in such market.

As the PSA generally obtains appraisals on a quarterly basis, there may be circumstances in the period between appraisals or interim valuation adjustments in which the true realizable value of a property is not reflected in the PSA's daily NAV calculation or in the PSA's periodic financial statements. This disparity may be more apparent when the commercial and/or residential real estate markets experience an overall and possibly dramatic decline (or increase) in property values in a relatively short period of time between appraisals.

6. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, TIAA-CREF (Custodian) and VOYA (Custodian and Trustee) have certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments at fair value, investments at contract value and notes receivable from participants, as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Investment income and interest income on notes receivable from participants, as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- Schedule H, line 4i - schedule of assets (held at end of year) as of December 31, 2024.

The Plan's independent accountants did not perform auditing procedures with respect to this information except for comparing such information to the related information included in the financial statements and supplemental schedule.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

7. RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

All service providers and fiduciaries of the Plan are defined as "party in interest" under ERISA. Plan investments are managed by TIAA-CREF and VOYA, the trustees as defined by the Plan and, therefore, these investments and investment transactions qualify as party in interest transactions. The Plan also pays a third-party service provider for consulting and advisory services with respect to the compliance and administration of the Plan. Fees paid by the Plan for these services amounted to \$95,625 for the year ended December 31, 2024.

Notes receivable from participants also qualifies as exempt party in interest transactions.

8. PLAN TERMINATION

Although they have not expressed any intent to do so, the School has the right under the Plan to terminate the Plan subject to the provisions of ERISA.

9. TAX STATUS

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (the "Code"). The terms of the Plan have been prepared to conform with the sample language provided by the Internal Revenue Service ("IRS"). The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for Plan participants under Section 403(b). The Plan administrator believes that the Plan is currently designed and operating in accordance with the applicable requirements of Section 403(b) of the Code and, therefore, believes the Plan is qualified and the related custodial accounts and tax-deferred annuities are tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

10. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the accompanying Statements of Net Assets Available for Benefits.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4(i) - SCHEDULE OF
ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issuer	Description of Investment	Cost	Current Value	
	Value of interest in pooled separate accounts			
*	TIAA-CREF	TIAA Real Estate	**	\$ 952,190
	Registered investment companies			
*	TIAA-CREF	CREF Stock R1	**	5,406,765
*	TIAA-CREF	CREF Growth R1	**	2,939,059
	American Funds	American Funds 2045 T Date R6	**	2,746,686
*	TIAA-CREF	CREF Equity Index R1	**	2,598,910
	American Funds	American Funds 2040 T Date R6	**	2,011,124
*	TIAA-CREF	CREF Global Equities R1	**	1,804,576
	American Funds	American Funds 2030 T Date R6	**	1,410,195
	American Funds	American Funds 2050 T Date R6	**	1,406,128
	American Funds	American Funds 2055 T Date R6	**	1,374,665
	BlackRock	iShares S&P 500 Index Fund K	**	1,201,947
	American Funds	American Funds 2025 T Date R6	**	902,863
	American Funds	American Funds 2035 T Date R6	**	855,385
	American Funds	American Funds 2060 T Date R6	**	720,026
*	TIAA-CREF	CREF Core Bond R1	**	615,614
	American Funds	American Funds 2015 T Date R6	**	571,001
	PIMCO	PIMCO Income Fund Ins	**	471,703
*	TIAA-CREF	CREF Money Market R1	**	385,492
	American Funds	American Funds 2010 T Date R6	**	341,052
	American Funds	American Funds 2020 T Date R6	**	312,900
	American Funds	AB Large Cap Grw Fnd Z	**	264,676
*	TIAA-CREF	CREF Inflation-Linked Bond R1	**	260,986
	Hartford Funds	Hartfd Intl Opport Fd R6	**	131,123
	Putnam Investments	Putnam Lrg Cp Val Fd - CI R6	**	122,699
*	TIAA-CREF	CREF Social Choice R1	**	117,798
	American Funds	American Funds 2065 T Date R6	**	107,561
	BlackRock	iShares Russell 2000 SmCp In K	**	83,282
	BlackRock	iShares Russell Mid-Cap Idx K	**	71,649
	Goldman Sachs	Gldmn Sachs SmMd Cap Grw Fd R6	**	63,200
	MFS	MFS Mid Cap Growth Fd R6	**	51,267
	All Spring	Allspg Spec SmCp VI Fd R6	**	39,394
	BlackRock	iShares MSCI EAFE Index Fnd K	**	28,908
	American Century	AmCen Mid Cap Value Fund R6	**	27,938
	American Funds	Harbor Core Bond Fund Ret	**	14,472
	Nuveen Real Estate	Nuveen Real Estate Sec Fnd R6	**	12,062
	American Funds	AB Small Cap Grw Port Z	**	6,056
	Western Asset	Western Asset Core Bond IS	**	41
	Total registered investment companies			<u>29,479,203</u>

See Independent Auditor's Report.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4(i) - SCHEDULE OF
ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issuer	Description of Investment		Cost	Current Value
	Unallocated contracts			
*	TIAA-CREF	TIAA Traditional Non Benefit Responsive	**	4,697,989
*	TIAA-CREF	TIAA Traditional Benefit Responsive	**	369,606
*	VOYA	VOYA Fixed Plus Account III	**	80,787
*	TIAA-CREF	Plan Loan Default Fund	**	22,535
*	TIAA-CREF	TIAA Traditional Benefit Responsive 2	**	18,539
*	TIAA-CREF	TIAA Stable Value	**	<u>14,097</u>
	Total unallocated contracts			<u>5,203,553</u>
*	Notes receivable from participants - 4.25% to 9.50%			<u>219,142</u>
	Total			<u>\$ 35,854,088</u>
	* Party-in-interest transaction			
	** Cost omitted for participant-directed investments			

The above information was obtained from data that has been prepared and certified as complete and accurate by the trustees of the Plan.

See Independent Auditor's Report.



Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

Atlanta Speech School, Inc. Retirement Plan

EIN 58-0566198

Plan 001

As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	AB Large Cap Grw Fnd Z	Registered Investment Company		\$264,677
	AB Small Cap Grw Port Z	Registered Investment Company		\$6,056
	Allspg Spec SmCp VI Fd R6	Registered Investment Company		\$39,394
	AmCen Mid Cap Value Fund R6	Registered Investment Company		\$27,938
	American Funds 2010 T Date R6	Registered Investment Company		\$341,052
	American Funds 2015 T Date R6	Registered Investment Company		\$571,001
	American Funds 2020 T Date R6	Registered Investment Company		\$312,900
	American Funds 2025 T Date R6	Registered Investment Company		\$902,863
	American Funds 2030 T Date R6	Registered Investment Company		\$1,410,195
	American Funds 2035 T Date R6	Registered Investment Company		\$855,386
	American Funds 2040 T Date R6	Registered Investment Company		\$2,011,124
	American Funds 2045 T Date R6	Registered Investment Company		\$2,746,686
	American Funds 2050 T Date R6	Registered Investment Company		\$1,406,128
	American Funds 2055 T Date R6	Registered Investment Company		\$1,374,665
	American Funds 2060 T Date R6	Registered Investment Company		\$720,026
	American Funds 2065 T Date R6	Registered Investment Company		\$107,561
	CREF Core Bond R1	Registered Investment Company		\$615,614
	CREF Equity Index R1	Registered Investment Company		\$2,598,910
	CREF Global Equities R1	Registered Investment Company		\$1,804,576
	CREF Growth R1	Registered Investment Company		\$2,939,059
	CREF Inflation-Linked Bond R1	Registered Investment Company		\$260,986
	CREF Money Market R1	Registered Investment Company		\$385,492



Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

Atlanta Speech School, Inc. Retirement Plan

EIN 58-0566198

Plan 001

	CREF Social Choice R1	Registered Investment Company		\$117,798
	CREF Stock R!	Registered Investment Company		\$5,406,766
	Gldmn Sachs SmMd Cap Grw Fd R6	Registered Investment Company		\$63,200
	Harbor Core Bond Fund Ret	Registered Investment Company		\$14,472
	Hartfd Intl Opport Fd R6	Registered Investment Company		\$131,123
	MFS Mid Cap Growth Fd R6	Registered Investment Company		\$51,267
	Nuveen Real Estate Sec Fnd R6	Registered Investment Company		\$12,062
	PIMCO Income Fund Ins	Registered Investment Company		\$471,703
	Putnam Lrg Cp Val Fd - CI R6	Registered Investment Company		\$122,699
	TIAA Gernal Account Contract	Insurance Company General Account		\$5,122,766
	TIAA Real Estate	Pooled Separate Account		\$952,190
*	Voya Fixed Plus Account III	Insurance Company General Account		\$80,787
	Western Asset Core Bond IS	Registered Investment Company		\$41
	iShares MSCI EAFE Index Fnd K	Registered Investment Company		\$28,908
	iShares Russell 2000 SmCp In K	Registered Investment Company		\$83,282
	iShares Russell Mid-Cap Idx K	Registered Investment Company		\$71,649
	iShares S&P 500 Index Fund K	Registered Investment Company		\$1,201,947
	Loan Fund	Participant Loans - Rates 4.25% to 9.50%		\$219,142
		TOTAL		\$35,854,088

* denotes party-in-interest

Column (d) is not required as the Plan investments are totally participant directed.

**ATLANTA SPEECH SCHOOL, INC.
RETIREMENT PLAN**

ATLANTA, GEORGIA

AUDITED FINANCIAL STATEMENTS

DECEMBER 31, 2024 AND 2023

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
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* Other schedules required by Section 2520.103-10 of the U.S. Department of Labor Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Jones and Kolb
Certified Public Accountants
Atlanta, Georgia

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
Atlanta Speech School, Inc. Retirement Plan
Atlanta, Georgia

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

We have performed audits of the accompanying financial statements of Atlanta Speech School, Inc. Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from qualified institutions as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the financial statements of Atlanta Speech School, Inc. Retirement Plan referred to in the first paragraph. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

The Atlanta Speech School, Inc. Retirement Plan does not have sufficient accounting records and supporting documents relating to certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 2 to the financial statements, the Plan has excluded from investments in the accompanying Statement of Net Assets Available for Benefits certain annuity contracts and custodial accounts issued to current and former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, Annual Reporting Requirements for 403(b) Plans. The investment income and distributions related to such accounts have also been excluded in the accompanying Statement of Changes in Net Assets Available for Benefits. The amount of these excluded annuity contracts and custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Atlanta Speech School, Inc. Retirement 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of Atlanta Speech School, Inc. Retirement Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matters described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

We are required to be independent of Atlanta Speech School, Inc. Retirement Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits.

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule H, line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Jones and Kolb

September 30, 2025

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS		
Investments at fair value	\$ 35,224,266	\$ 31,738,651
Investments at contract value	410,680	652,806
Notes receivable from participants	219,142	99,706
Total assets	35,854,088	32,491,163
NET ASSETS AVAILABLE FOR BENEFITS	\$ 35,854,088	\$ 32,491,163

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

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

	2024
ADDITIONS TO NET ASSETS ATTRIBUTABLE TO:	
Contributions:	
Employer contributions	\$ 788,999
Participant contributions	1,162,049
Rollovers	33,652
Total contributions	1,984,700
Investment income:	
Interest and dividends	856,635
Net appreciation in value of investments	3,518,361
Total investment income	4,374,996
Interest income on notes receivable from participants	13,921
Total additions	6,373,617
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefit payments directly to participants or beneficiaries	2,915,067
Administrative fees	95,625
Total deductions	3,010,692
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	3,362,925
NET ASSETS AVAILABLE FOR BENEFITS	
Beginning of year	32,491,163
NET ASSETS AVAILABLE FOR BENEFITS	
End of year	\$ 35,854,088

The accompanying notes to financial statements
are an integral part of this statement.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF PLAN

The following is a brief description of Atlanta Speech School, Inc. Retirement Plan (the "Plan"). Participants or other interested parties should refer to the Plan Agreement for a more complete description of the Plan's provisions.

A. General

The Plan is a defined contribution plan adopted by Atlanta Speech School, Inc. (the "School"), effective September 1, 1958, to provide deferred tax benefits, savings, and matching employer contributions to eligible employees. The Plan is subject to certain provisions of the Employee Retirement Income Security Act of 1974 ("ERISA") and the requirements of Section 403(b) of the Internal Revenue Code. The School is the sponsor and administrator of the Plan and the trustees are Teachers Insurance and Annuity Association of America ("TIAA"), College Retirement Equities Fund ("CREF") (collectively, "TIAA-CREF") and VOYA Retirement Insurance and Annuity Company ("VOYA"). The trustees manage the investments as directed by participants and provide recordkeeping services for the Plan. Effective January 1, 2020, the School moved the Plan from TIAA-CREF to VOYA so that participants can no longer direct future contributions to TIAA or CREF. Initially, plan account balances, not held in the TIAA traditional Annuity accounts, CREF variable annuities or other insurance contracts, were automatically transferred to target date investment funds maintained by VOYA. The TIAA Traditional Annuity contracts contain restrictions that will not allow these funds to transfer immediately to VOYA. Therefore, TIAA will liquidate and transfer funds in this account to VOYA monthly for five years. Other accounts remaining at TIAA-CREF will remain at TIAA-CREF unless the participant elects to move them. During this transition period, permissible withdrawals and distributions will continue to be available from the assets at TIAA-CREF, subject to the Plan's established eligibility guidelines. Although the Plan automatically transfers balances and ongoing deferrals to age-appropriate target date retirement funds at VOYA based on a participant's date of birth, the participant will have the option to change the initial investment allocation to any combination of investment options available from VOYA.

B. Eligibility

Beginning January 1, 2018, the School elected to operate the Plan as a safe harbor 403(b) plan with an automatic enrollment feature applicable to all eligible employees. Effective January 1, 2020, employees who work less than 1,000 hours in a Plan Year will be excluded from making any deferrals to the Plan or receiving matching contributions.

C. Contributions

Participants can contribute up to the applicable limit pursuant to Code Section 403(b) of their pre-tax annual compensation, as defined by the Plan, subject to certain limitations for highly compensated individuals. Effective January 1, 2018, the School elected to amend the Plan for an automatic contribution feature that applies to newly hired employees, newly eligible employees

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

and employees who have elected to make deferrals at a rate lower than 5% of compensation. Under the automatic contribution feature, the employees will be automatically enrolled at a deferral rate of 5% of compensation. Participants may elect to not defer or to contribute more or less than the automatic contribution amount. However, if the participant has elected to contribute less than 5%, the deferral percentage will be automatically increased to 5% on the following January 1, unless a new election is made by the participant. Participants who attain age 50 before the end of the Plan year can make additional catch-up contributions. The School makes a safe harbor matching contribution of 100% of the first 5% of compensation that a participant contributes to the Plan.

D. Participant Accounts

Participants' accounts are maintained by the Plan trustees and are credited with the participant's contribution and allocations of Plan sponsor contributions, Plan earnings, and certain Plan administrative expenses. Allocations are based on participant contributions or account balances, as defined. Participants' accounts are charged administrative fees for loans, termination, and/or withdrawals on an individual basis. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

E. Vesting

Participants are immediately vested in their voluntary contributions and the School's contributions plus actual earnings thereon.

F. Loans to Participants Secured by Participant Accounts

Prior to the change in trustees, participants were able to borrow directly from TIAA-CREF using a portion of their Plan account as security for the loan. Such loans are subject to certain limitations. Applicants receiving such loans are required to pledge as collateral an account value equal to 110% of the loan amount for the period of time the loan is outstanding. Loan balances outstanding from TIAA-CREF to the Plan's participants were \$23,950 and \$39,367 as of December 31, 2024 and 2023, respectively. As such, approximately \$26,345 and \$43,304 of account values as of December 31, 2024 and 2023, respectively, serves as collateral for the related loans, which are included in investments in the accompanying Statements of Net Assets Available for Benefits. The portion of the participant balance that is collateral for the defaulted loan is segregated to the Plan Loan Default Fund, which is invested in the TIAA Traditional Annuity.

During the years ended December 31, 2024 and 2023, notes receivable from participants are measured at their unpaid principal balance plus any accrued unpaid interest. The minimum loan amount is \$1,000 and cannot exceed the lesser of 50% of a participant's vested account balance or \$50,000. Repayment of loans must be made at least quarterly and must be repaid within five years unless the loan is related to the purchase of a primary residence. The notes receivable, which are collateralized by the balance in the participant's account, bear interest ranging from 4.25% to

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

9.50%. Loan balances outstanding to the Plan's participants were \$219,142 and \$99,706 as of December 31, 2024 and 2023, respectively. Principal and interest are paid ratably through direct bank deductions for notes held by VOYA.

G. Payments of Benefits

Upon termination of service due to retirement, attainment of normal retirement age before severance from employment, termination, death or disability, a participant or representative may elect to receive the value of the vested interest in his or her account as a lump-sum distribution or installment payments. In addition, upon written request and approval, participants may withdraw some or all of the contributions in their employee contribution account if the withdrawal is necessary due to hardship.

2. SUMMARY OF ACCOUNTING POLICIES

A. Basis of Accounting

The accompanying financial statements 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").

B. Excluded Contracts and Accounts

The Plan was established in 1958 and historically was viewed as an accumulation of individual annuity and custodial accounts. The Plan and its custodians did not maintain financial information at a Plan level. As of December 31, 2008, the Plan's custodians began to provide the Plan Administrator with annual certified statements summarizing the Plan's activities and holdings. Because certain historical records were not maintained or are not available at a Plan level, the Plan has excluded from investments in the accompanying statements of net assets available for benefits certain annuity and custodial accounts, and related activity, issued to current and former employees prior to January 1, 2009. The Plan Administrator has elected to exclude certain contracts and accounts from Plan assets in accordance with Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans* (FAB 2009-2), due to the following:

- The contract of account was issued to a current or former employee before January 1, 2009;
- The employer ceased to have any obligation to make contributions (including employee salary reduction contributions), and in fact stopped making contributions to the contract or account before January 1, 2009;
- All the rights under the contract or account are legally enforceable against the insurer or custodians by the individual owner of the contract or account without any involvement by the employer; and

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- The individual owner of the contract is fully vested in the contract or account.

This accounting policy election is permitted by the Department of Labor's FAB 2009-2; however, U.S. GAAP requires that these accounts and the related income and distributions be included in the accompanying financial statements. The amount of these excluded annuity and custodial accounts and the related income and distributions are not determinable.

C. Use of Estimates

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

D. Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

E. Investment Valuation and Income Recognition

The Plan's investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. 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 TIAA Traditional Annuity consists of fully benefit-responsive and non-benefit-responsive components. The fully benefit-responsive component is reported at contract value, and the non-benefit-responsive component is reported at fair value. Contract value and fair value for either component approximate each other as of December 31, 2024 and 2023.

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

F. Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 or 2023.

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G. Payments of Benefits

Benefits are recorded when paid.

H. Administrative Expenses

Certain expenses incurred for maintaining the Plan are paid directly by the School and are excluded from these financial statements. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

I. Subsequent events

Subsequent events have been evaluated by management through September 30, 2025, the date these financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") *Accounting Standards Codification* ("ASC") 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. 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) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2: Inputs to the valuation methodology include the following:
 - Quoted prices for similar assets or liabilities in active markets,
 - Quoted prices for identical or similar assets or liabilities in inactive markets,
 - Inputs other than quoted prices that are observable for the asset or the liability,
 - Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means.

If the asset or liability has a specified contractual term, the Level 2 input must be observable for substantially the full term of the asset or liability.

- Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

At December 31, 2024 and 2023, investments are the only assets that are measured at fair value on a recurring basis in periods subsequent to initial recognition. The following is a description of the valuation methodologies used for investments measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

- The fair values of registered investment company shares, and other mutual funds are determined by obtaining quoted prices on nationally recognized securities exchanges (Level 1 inputs). The fair values of accumulation units held by the Plan in CREF accounts are based on each account's net asset value (NAV) which are calculated in a manner consistent with U.S. GAAP for investment companies and is determinative of their fair value and represents the price at which the Plan would be able to initiate a transaction. Accumulation units in CREF Accounts are available for transactions at the closing accumulation unit value on any day the New York Stock Exchange is open for business and is determined to be a readily determinable fair value.
- The fair value of the Plan's interest in the TIAA Real Estate Account (a pooled separate account) is based on the fund's daily NAV, which is considered by Plan management to be the best approximation of fair value. The unit value of the fund is calculated daily and available to Plan administrators and client investors on TIAA-CREF's website. Underlying holdings are primarily valued using independent appraisals or independent pricing sources. There are no unfunded commitments from participants who invest in this account.
- Investments in the TIAA Traditional Annuity Contracts and VOYA Fixed Plus Accounts are reported at contract value, which approximates fair value. As these investments are contract-based, observable prices for identical or similar investments do not exist and, accordingly, these investments are valued using unobservable inputs. The contract value equals the accumulated cash contributions and interest credited to the contract, less any withdrawals. Liquidity restrictions apply to certain types of contracts that could impact the value realized upon exiting the contract. See Note 4 for disclosures about the guaranteed investment contracts.

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

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The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024:

December 31, 2024			
Description	Level 1	Level 3	Total
Registered investment companies and CREF	\$ 29,479,203	\$ -	\$ 29,479,203
Traditional annuity contracts NFBRIC	-	4,792,873	4,792,873
Total assets in the fair value hierarchy	\$ 29,479,203	\$ 4,792,873	34,272,076
Investments measured at NAV			952,190
Total investments at fair value			\$ 35,224,266

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023:

December 31, 2023			
Description	Level 1	Level 3	Total
Registered investment companies and CREF	\$ 25,672,894	\$ -	\$ 25,672,894
Traditional annuity contracts NFBRIC	-	5,027,420	5,027,420
Total assets in the fair value hierarchy	\$ 25,672,894	\$ 5,027,420	30,700,314
Investments measured at NAV			1,038,337
Total investments at fair value			\$ 31,738,651

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The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the years ended December 31, 2024 and 2023:

	<u>Traditional Annuity Contracts</u>	
	<u>2024</u>	<u>2023</u>
Balance, beginning of year	\$ 5,027,420	\$ 5,310,291
Purchases	306,189	163,184
Sales	(790,910)	(709,916)
Earnings	250,174	263,861
	<u>250,174</u>	<u>263,861</u>
Balance, end of year	<u>\$ 4,792,873</u>	<u>\$ 5,027,420</u>

The following tables represent information about significant unobservable inputs related to the Plan's investment in assets categorized as Level 3 in the ASC 820 fair value hierarchy at December 31, 2024 and 2023, respectively:

Quantitative Information Regarding Level 3 Fair Value Measurements

December 31, 2024

<u>Type</u>	<u>Fair Value</u>	<u>Valuation</u>	<u>Unobservable</u>	<u>Range</u>
Traditional Annuity Contracts (NFBRIC)	\$ 4,792,873	Discounted cash flow/transfer (exit value)	Risk-adjusted discount rate applied	RA: 3.65% - 6.50% GSRA: 3% - 5.75%

December 31, 2023

<u>Type</u>	<u>Fair Value</u>	<u>Valuation</u>	<u>Unobservable</u>	<u>Range</u>
Traditional Annuity Contract (NFBRIC)	\$ 5,027,420	Discounted cash flow/transfer (exit value)	Risk-adjusted discount rate applied	RA: 3.70% - 6.25% GSRA: 3% - 5.50%

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NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

4. GUARANTEED INVESTMENT CONTRACTS

The TIAA Traditional Annuity is a guaranteed fixed annuity contract previously available as an investment option to Plan participants. Each participant's contract is fully and unconditionally guaranteed by TIAA. The Traditional Annuity is offered through a variety of contract types, including the Retirement Annuities ("RA") and Group Supplemental Retirement Annuities ("GSRA"). The type of contract through which a participant invests in the TIAA Traditional Annuity determines the applicability of certain account features, such as guaranteed minimum interest rate, additional interest declarations, the degree of liquidity of the participant's account, and the options for receiving income upon retirement.

When participants chose to allocate a portion of their retirement savings to the TIAA Traditional Annuity during the accumulation phase of the contract, their contributions purchased a specific amount of lifetime income based on the contractual rate schedule in effect at the time the premium is paid. The participant's principal plus a specified minimum rate of interest is guaranteed by TIAA's claims paying ability. The TIAA Traditional Annuity also provides the potential for additional interest if declared by TIAA's Board of Trustees. Additional interest, when declared, remains in effect for the declaration year, which begins each March 1 for accumulating annuities and January 1 for lifetime payout annuities. Additional interest is not guaranteed for future years. Together, the guaranteed minimum and additional amounts make up the crediting interest rate.

The RA contract does not allow lump-sum cash withdrawals, and transfers must be spread over 10 annual installments. All other withdrawals and transfers from RA and GRA contracts must be spread over 10 annual installments (five annual withdrawals after termination of employment). The GSRA contract provides for full participant-directed liquidity. When a participant's accumulation in the TIAA Traditional Annuity is converted to a lifetime payout annuity, the present value of the stream of payments is equal to the accumulated balance, and the entire amount is recorded as a distribution in the statement of changes in net assets available for benefits.

The VOYA Fixed Plus Account is a guaranteed general account backed group annuity contract issued by VOYA Retirement Insurance and Annuity Company. The composite crediting rate credited to participant account balance equaled 3% at December 31, 2024.

5. POOLED SEPARATE ACCOUNT

Units held in the pooled separate account ("PSA") are valued at the NAV based on the fair market value of the underlying investments of the account less its liabilities. The NAV, as provided by TIAA-CREF, is used as a practical expedient to estimate fair value. The PSA holds between 15% and 25% of its net assets in investments other than real estate and real estate related investments, comprised of publicly traded, liquid investments. Determination of fair value of the real estate assets involves significant judgement. Valuation of the PSA's real estate

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NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

properties are based on real estate appraisals, which are estimates of property values based on a professional's opinion and may not be an accurate predictor of the amount the PSA would actually receive if it sold a property. Appraisals can be subjective in certain respects and rely on a variety of assumptions (including comparable property sales and historic pricing) and conditions at that property or in the market in which the property is located, which may change materially after the appraisal is conducted. Among other things, market prices for comparable real estate may be volatile, in particular if there has been a lack of recent transaction activity in such market.

As the PSA generally obtains appraisals on a quarterly basis, there may be circumstances in the period between appraisals or interim valuation adjustments in which the true realizable value of a property is not reflected in the PSA's daily NAV calculation or in the PSA's periodic financial statements. This disparity may be more apparent when the commercial and/or residential real estate markets experience an overall and possibly dramatic decline (or increase) in property values in a relatively short period of time between appraisals.

6. INFORMATION PREPARED AND CERTIFIED BY TRUSTEE

The Plan administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, TIAA-CREF (Custodian) and VOYA (Custodian and Trustee) have certified that the following data included in the accompanying financial statements and supplemental schedule is complete and accurate:

- Investments at fair value, investments at contract value and notes receivable from participants, as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Investment income and interest income on notes receivable from participants, as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- Schedule H, line 4i - schedule of assets (held at end of year) as of December 31, 2024.

The Plan's independent accountants did not perform auditing procedures with respect to this information except for comparing such information to the related information included in the financial statements and supplemental schedule.

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NOTES TO FINANCIAL STATEMENTS
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7. RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

All service providers and fiduciaries of the Plan are defined as "party in interest" under ERISA. Plan investments are managed by TIAA-CREF and VOYA, the trustees as defined by the Plan and, therefore, these investments and investment transactions qualify as party in interest transactions. The Plan also pays a third-party service provider for consulting and advisory services with respect to the compliance and administration of the Plan. Fees paid by the Plan for these services amounted to \$95,625 for the year ended December 31, 2024.

Notes receivable from participants also qualifies as exempt party in interest transactions.

8. PLAN TERMINATION

Although they have not expressed any intent to do so, the School has the right under the Plan to terminate the Plan subject to the provisions of ERISA.

9. TAX STATUS

The Plan has been designed to qualify under Section 403(b) of the Internal Revenue Code (the "Code"). The terms of the Plan have been prepared to conform with the sample language provided by the Internal Revenue Service ("IRS"). The Plan is required to operate in conformity with the Code to maintain the tax-exempt status for Plan participants under Section 403(b). The Plan administrator believes that the Plan is currently designed and operating in accordance with the applicable requirements of Section 403(b) of the Code and, therefore, believes the Plan is qualified and the related custodial accounts and tax-deferred annuities are tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

10. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the accompanying Statements of Net Assets Available for Benefits.

ATLANTA SPEECH SCHOOL, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4(i) - SCHEDULE OF
ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
Identity of Issuer	Description of Investment	Cost	Current Value	
	Value of interest in pooled separate accounts			
*	TIAA-CREF	TIAA Real Estate	**	\$ 952,190
	Registered investment companies			
*	TIAA-CREF	CREF Stock R1	**	5,406,765
*	TIAA-CREF	CREF Growth R1	**	2,939,059
	American Funds	American Funds 2045 T Date R6	**	2,746,686
*	TIAA-CREF	CREF Equity Index R1	**	2,598,910
	American Funds	American Funds 2040 T Date R6	**	2,011,124
*	TIAA-CREF	CREF Global Equities R1	**	1,804,576
	American Funds	American Funds 2030 T Date R6	**	1,410,195
	American Funds	American Funds 2050 T Date R6	**	1,406,128
	American Funds	American Funds 2055 T Date R6	**	1,374,665
	BlackRock	iShares S&P 500 Index Fund K	**	1,201,947
	American Funds	American Funds 2025 T Date R6	**	902,863
	American Funds	American Funds 2035 T Date R6	**	855,385
	American Funds	American Funds 2060 T Date R6	**	720,026
*	TIAA-CREF	CREF Core Bond R1	**	615,614
	American Funds	American Funds 2015 T Date R6	**	571,001
	PIMCO	PIMCO Income Fund Ins	**	471,703
*	TIAA-CREF	CREF Money Market R1	**	385,492
	American Funds	American Funds 2010 T Date R6	**	341,052
	American Funds	American Funds 2020 T Date R6	**	312,900
	American Funds	AB Large Cap Grw Fnd Z	**	264,676
*	TIAA-CREF	CREF Inflation-Linked Bond R1	**	260,986
	Hartford Funds	Hartfd Intl Opport Fd R6	**	131,123
	Putnam Investments	Putnam Lrg Cp Val Fd - CI R6	**	122,699
*	TIAA-CREF	CREF Social Choice R1	**	117,798
	American Funds	American Funds 2065 T Date R6	**	107,561
	BlackRock	iShares Russell 2000 SmCp In K	**	83,282
	BlackRock	iShares Russell Mid-Cap Idx K	**	71,649
	Goldman Sachs	Gldmn Sachs SmMd Cap Grw Fd R6	**	63,200
	MFS	MFS Mid Cap Growth Fd R6	**	51,267
	All Spring	Allspg Spec SmCp VI Fd R6	**	39,394
	BlackRock	iShares MSCI EAFE Index Fnd K	**	28,908
	American Century	AmCen Mid Cap Value Fund R6	**	27,938
	American Funds	Harbor Core Bond Fund Ret	**	14,472
	Nuveen Real Estate	Nuveen Real Estate Sec Fnd R6	**	12,062
	American Funds	AB Small Cap Grw Port Z	**	6,056
	Western Asset	Western Asset Core Bond IS	**	41
	Total registered investment companies			<u>29,479,203</u>

See Independent Auditor's Report.

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

(a)	(b)	(c)	(d)	(e)
Identity of Issuer	Description of Investment		Cost	Current Value
	Unallocated contracts			
*	TIAA-CREF	TIAA Traditional Non Benefit Responsive	**	4,697,989
*	TIAA-CREF	TIAA Traditional Benefit Responsive	**	369,606
*	VOYA	VOYA Fixed Plus Account III	**	80,787
*	TIAA-CREF	Plan Loan Default Fund	**	22,535
*	TIAA-CREF	TIAA Traditional Benefit Responsive 2	**	18,539
*	TIAA-CREF	TIAA Stable Value	**	<u>14,097</u>
	Total unallocated contracts			<u>5,203,553</u>
*	Notes receivable from participants - 4.25% to 9.50%			<u>219,142</u>
	Total			<u>\$ 35,854,088</u>
	* Party-in-interest transaction			
	** Cost omitted for participant-directed investments			

The above information was obtained from data that has been prepared and certified as complete and accurate by the trustees of the Plan.

See Independent Auditor's Report.