

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.

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: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
B This return/report is [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C Check box if filing under: [] Form 5558 [] automatic extension [X] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
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 PACIFIC CENTER OF HEALTH & ACUPUNCTURE 401 (K) SAVINGS PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 01/01/2017
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) PACIFIC CENTER OF HEALTH & ACUPUNCTURE, INC PACIFIC CENTER OF HEALTH 9150 CHESAPEAKE DR STE 120 SAN DIEGO, CA 92123-1097 9150 CHESAPEAKE DR STE 120 SAN DIEGO, CA 92123-1097
2b Employer Identification Number (EIN) 33-0189116
2c Sponsor's telephone number 619-542-0884
2d Business code (see instructions) 621399
3a Plan administrator's name and address [X] 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
5a Total number of participants at the beginning of the plan year 5
b Total number of participants at the end of the plan year 5
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) 5
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) 5
d(1) Total number of active participants at the beginning of the plan year 4
d(2) Total number of active participants at the end of the plan year 3
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested 0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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, and Name (TIFFANY ANDERSEN). Includes a second row for the employer/plan sponsor signature.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____ (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	130713	151812
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	130713	151812
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	4371	
(2) Participants	8a(2)	5500	
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b	12810	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		22681
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		
e Certain deemed and/or corrective distributions (see instructions) .	8e		
f Administrative service providers (salaries, fees, commissions)	8f	1582	
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		1582
i Net income (loss) (subtract line 8h from line 8c)	8i		21099
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2A 2E 2J 2K 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c		X	
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i		X	

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a**

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. Yes No

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

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



Pacific Center of Health & Acupuncture, Inc.
ANNUITY CONTRACT NUMBER 8-15664

**CONTRACTHOLDER STATEMENT
ENDING ACCOUNT BALANCES
AS OF 12/31/2024**

CONTRACT ACCOUNTS

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
PRINCIPAL INVESTMENT ACCOUNTS			
Multiple Sub-Advisors			
Principal LifeTm 2025 Sep Acct+	\$2,800.27	\$3,038.60	\$5,838.87
Multiple Sub-Advisors			
Principal LifeTm 2035 Sep Acct+	\$108,721.94	\$26,396.56	\$135,118.50
Multiple Sub-Advisors			
Principal LifeTm 2055 Sep Acct+	\$5,636.87	\$5,217.76	\$10,854.63
Total Balance	\$117,159.08	\$34,652.92	\$151,812.00

+ For more information about this investment option, including its full name, please visit the Principal Retirement Service Center* at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

Insurance products and plan administrative services are provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800-547-7754 Member SIPC, www.sipc.org and/or independent broker/dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members of the Principal Financial Group, Des Moines, IA 50392. Certain investment options may not be available in all states of the U.S. commonwealths.

Investors seeking detailed information regarding the Securities Investor Protection Corporation (SIPC), including the SIPC brochure, may call SIPC at 202-371-8300 or visit the SIPC website at www.sipc.org.



Pacific Center of Health & Acupuncture, Inc.
ANNUITY CONTRACT NUMBER 8-15664

DEVELOPMENT OF ACCOUNTS
FOR THE PERIOD
01/01/2024 THROUGH 12/31/2024

ACCOUNT ACTIVITY SUMMARY

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
BALANCE ON 01/01/2024	\$102,909.97	\$27,803.40	\$130,713.37
Contributions	5,500.00	4,371.08	9,871.08
Earnings	9,982.50	2,827.51	12,810.01
Administrative Expense	1,233.39-	349.07-	1,582.46-
BALANCE ON 12/31/2024	\$117,159.08	\$34,652.92	\$151,812.00

During the reporting period, your plan's rate of return was 9.49%. This return takes into consideration your plan's beginning balance and the timing and amount of deposits, withdrawals and other transactions during the period.

ACCOUNT ACTIVITY BY INVESTMENT

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
PRINCIPAL INVESTMENT ACCOUNTS			
Multiple Sub-Advisors			
PRINCIPAL LIFETM 2025 SEP ACCT+			
BALANCE ON 01/01/2024	\$2,632.47	\$2,856.59	\$5,489.06
Earnings	198.12	214.98	413.10
Administrative Expense	30.32-	32.97-	63.29-
BALANCE ON 12/31/2024	\$2,800.27	\$3,038.60	\$5,838.87
Unit Value 23.7760921			
Number of Units	117.7766	127.8006	

During the reporting period, the Principal LifeTime 2025 Separate Account earned 7.55%. Your plan's assets in the account earned 7.53%. Any difference between the returns reflects your beginning balance and the timing and amounts of your deposits, withdrawals and other transactions during the period.

Pacific Center of Health & Acupuncture, Inc.
ANNUITY CONTRACT NUMBER 8-15664

DEVELOPMENT OF ACCOUNTS
FOR THE PERIOD
01/01/2024 THROUGH 12/31/2024

Multiple Sub-Advisors

PRINCIPAL LIFETM 2035 SEP ACCT+

BALANCE ON 01/01/2024	\$96,259.68	\$21,016.41	\$117,276.09
Contributions	4,350.00	3,540.27	7,890.27
Earnings	9,262.76	2,105.83	11,368.59
Administrative Expense	1,150.50-	265.95-	1,416.45-
BALANCE ON 12/31/2024	\$108,721.94	\$26,396.56	\$135,118.50

Unit Value 26.8399122

Number of Units 4,050.7560 983.4816

During the reporting period, the Principal LifeTime 2035 Separate Account earned 9.52%. Your plan's assets in the account earned 9.41%. Any difference between the returns reflects your beginning balance and the timing and amounts of your deposits, withdrawals and other transactions during the period.

Multiple Sub-Advisors

PRINCIPAL LIFETM 2055 SEP ACCT+

BALANCE ON 01/01/2024	\$4,017.82	\$3,930.40	\$7,948.22
Contributions	1,150.00	830.81	1,980.81
Earnings	521.62	506.70	1,028.32
Administrative Expense	52.57-	50.15-	102.72-
BALANCE ON 12/31/2024	\$5,636.87	\$5,217.76	\$10,854.63

Unit Value 30.5023527

Number of Units 184.8012 171.0608

During the reporting period, the Principal LifeTime 2055 Separate Account earned 12.68%. Your plan's assets in the account earned 11.99%. Any difference between the returns reflects your beginning balance and the timing and amounts of your deposits, withdrawals and other transactions during the period.

TOTAL PRINCIPAL INVESTMENT ACCOUNTS	\$117,159.08	\$34,652.92	\$151,812.00
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These results are for the investment options selected by your plan, and may be different from the results for other plans.

+ For more information about this investment option, including its full name, please visit the Principal Retirement Service Center• at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

Insurance products and plan administrative services are provided through Principal Life Insurance Co. Principal Funds, Inc. is distributed by Principal Funds Distributor, Inc. Securities offered through Principal Securities, Inc., 800-547-7754, Member SIP www.sipc.org, and/or independent broker/dealers. Principal Life, Principal Funds Distributor, Inc. and Principal Securities are members of the Principal Financial Group, Des Moines, IA 50392. Certain investment options may not be available in all states or U.S. commonwealths.

EMPLOYEE

QUALIFIED
CONTRIBUTIONS

TOTAL

Multiple Sub-Advisors**PRINCIPAL LIFETM 2035 SEP ACCT+**

BALANCE ON 01/01/2024	\$96,259.68	\$21,016.41	\$117,276.09
Contributions	4,350.00	3,540.27	7,890.27
Earnings	9,262.76	2,105.83	11,368.59
Administrative Expense	1,150.50-	265.95-	1,416.45-
BALANCE ON 12/31/2024	\$108,721.94	\$26,396.56	\$135,118.50
Unit Value 26.8399122			
Number of Units	4,050.7560	983.4816	

Multiple Sub-Advisors**PRINCIPAL LIFETM 2055 SEP ACCT+**

BALANCE ON 01/01/2024	\$4,017.82	\$3,930.40	\$7,948.22
Contributions	1,150.00	830.81	1,980.81
Earnings	521.62	506.70	1,028.32
Administrative Expense	52.57-	50.15-	102.72-
BALANCE ON 12/31/2024	\$5,636.87	\$5,217.76	\$10,854.63
Unit Value 30.5023527			
Number of Units	184.8012	171.0608	

INVESTMENT ACCOUNTS	\$117,159.08	\$34,652.92	\$151,812.00
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These results are for the investment options selected by your plan, and may be different from the results for other plans.

+ For more information about this investment option, including its full name, please visit the Principal Retirement Service Center• at www.principal.com or call 1-800-547-7754 for assistance from a retirement specialist.

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Pacific Center of Health & Acupuncture, Inc.
ANNUITY CONTRACT NUMBER 8-15664

DISPLAY OF ACCOUNTS
FOR THE PERIOD
01/01/2024 THROUGH 12/31/2024

ANDERSEN-HEFNER, TIFFANY A XXXXX2402 1 ACTIVE 11/09/1971 10/31/2003 F XXX-XX-0000

01/01/2017 65 12/01/2036

ACCOUNT ACTIVITY SUMMARY

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
BALANCE ON 01/01/2024	\$22,867.48	\$11,496.77	\$34,364.25
Contributions	2,800.00	2,211.00	5,011.00
Earnings	2,250.93	1,160.52	3,411.45
Administrative Expense	283.10-	147.00-	430.10-
BALANCE ON 12/31/2024	\$27,635.31	\$14,721.29	\$42,356.60
VESTED PERCENT	100%	100%	
VESTED ACCOUNT BALANCE	\$27,635.31	\$14,721.29	\$42,356.60

ACCOUNT ACTIVITY BY INVESTMENT

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
Multiple Sub-Advisors			
PRINCIPAL LIFETM 2035 SEP ACCT			
BALANCE ON 01/01/2024	\$22,867.48	\$11,496.77	\$34,364.25
Contributions	2,800.00	2,211.00	5,011.00
Earnings	2,250.93	1,160.52	3,411.45
Administrative Expense	283.10-	147.00-	430.10-
BALANCE ON 12/31/2024	\$27,635.31	\$14,721.29	\$42,356.60
Unit Value 26.8399122			
Number of Units	1,029.6347	548.4848	

\$42,356.60

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
	\$27,635.31	\$14,721.29	\$42,356.60
	\$22,200.25	\$12,188.25	\$34,388.50

EMPLOYEE

QUALIFIED
CONTRIBUTIONS

TOTAL

INVESTMENT ACCOUNTS

\$27,635.31

\$14,721.29

\$42,356.60

EMPLOYEE

QUALIFIED
CONTRIBUTIONS

TOTAL

INVESTMENT ACCOUNTS

\$81,086.63

\$11,675.27

\$92,761.90



Pacific Center of Health & Acupuncture, Inc.
 ANNUITY CONTRACT NUMBER 8-15664

DISPLAY OF ACCOUNTS
 FOR THE PERIOD
 01/01/2024 THROUGH 12/31/2024

ESTRADA, GRISELDA XXXXX5592 1 ACTIVE 01/28/1959 07/06/2011 F XXX-XX-0000

01/01/2017 65 02/01/2024

ACCOUNT ACTIVITY SUMMARY

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
BALANCE ON 01/01/2024	\$2,632.47	\$2,856.59	\$5,489.06
Earnings	198.12	214.98	413.10
Administrative Expense	30.32-	32.97-	63.29-
BALANCE ON 12/31/2024	\$2,800.27	\$3,038.60	\$5,838.87
VESTED PERCENT	100%	100%	
VESTED ACCOUNT BALANCE	\$2,800.27	\$3,038.60	\$5,838.87

ACCOUNT ACTIVITY BY INVESTMENT

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
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Multiple Sub-Advisors

PRINCIPAL LIFETM 2025 SEP ACCT

BALANCE ON 01/01/2024	\$2,632.47	\$2,856.59	\$5,489.06
Earnings	198.12	214.98	413.10
Administrative Expense	30.32-	32.97-	63.29-
BALANCE ON 12/31/2024	\$2,800.27	\$3,038.60	\$5,838.87
Unit Value 23.7760921			
Number of Units	117.7766	127.8006	
INVESTMENT ACCOUNTS	\$2,800.27	\$3,038.60	\$5,838.87

\$5,838.87

EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
\$2,800.27	\$3,038.60	\$5,838.87
\$2,180.74	\$2,365.80	\$4,546.54

GRISELDA ESTRADA XXXXX5592 8-15664



Pacific Center of Health & Acupuncture, Inc.
 ANNUITY CONTRACT NUMBER 8-15664

DISPLAY OF ACCOUNTS
 FOR THE PERIOD
 01/01/2024 THROUGH 12/31/2024

VIGIL, ALEXANDRIA XXXXX9052 1 ACTIVE 09/26/1988 08/29/2013 F XXX-XX-0000

01/01/2017 65 10/01/2053

ACCOUNT ACTIVITY SUMMARY

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
BALANCE ON 01/01/2024	\$0.00	\$0.00	\$0.00
Contributions	1,150.00	830.81	1,980.81
Earnings	13.56	9.68	23.24
Administrative Expense	4.46-	3.17-	7.63-
BALANCE ON 12/31/2024	\$1,159.10	\$837.32	\$1,996.42
VESTED PERCENT	100%	100%	
VESTED ACCOUNT BALANCE	\$1,159.10	\$837.32	\$1,996.42

ACCOUNT ACTIVITY BY INVESTMENT

	EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
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Multiple Sub-Advisors

PRINCIPAL LIFETM 2055 SEP ACCT

BALANCE ON 01/01/2024	\$0.00	\$0.00	\$0.00
Contributions	1,150.00	830.81	1,980.81
Earnings	13.56	9.68	23.24
Administrative Expense	4.46-	3.17-	7.63-
BALANCE ON 12/31/2024	\$1,159.10	\$837.32	\$1,996.42
Unit Value 30.5023527			
Number of Units	38.0002	27.4510	

\$1,996.42

EMPLOYEE	QUALIFIED CONTRIBUTIONS	TOTAL
\$1,159.10	\$837.32	\$1,996.42
\$1,150.00	\$830.81	\$1,980.81

ALEXANDRIA VIGIL XXXXX9052 8-15664

EMPLOYEE

QUALIFIED
CONTRIBUTIONS

TOTAL

INVESTMENT ACCOUNTS

\$1,159.10

\$837.32

\$1,996.42