

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
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025	
A	This return/report is for: ☒ 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 ☐ 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 RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 08/01/1999
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) RCM OF WASHINGTON, INC. 64 NEW YORK AVE NE, SUITE 100 WASHINGTON, DC 20002	2b Employer Identification Number (EIN) 52-2072490
		2c Sponsor's telephone number 202-789-1930
		2d Business code (see instructions) 623000
3a	Plan administrator's name and address ☒ 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	5a 244
b	Total number of participants at the end of the plan year	5b 133
c(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	5c(1) 91
c(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	5c(2) 94
d(1)	Total number of active participants at the beginning of the plan year	5d(1) 88
d(2)	Total number of active participants at the end of the plan year	5d(2) 127
e	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5e 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.

SIGN HERE	Filed with authorized/valid electronic signature.	05/06/2026	DANIELLE DARBY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

- 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	4745188	5656673
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	4745188	5656673
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	365968	
(2) Participants	8a(2)	175251	
(3) Others (including rollovers)	8a(3)	73073	
b Other income (loss)	8b	594091	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		1208383
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	261285	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	35613	
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		296898
i Net income (loss) (subtract line 8h from line 8c)	8i		911485
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:
2G 2F 3D 2J 2E 2K 2T
- 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		500000
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		142935
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			

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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702476A</u> .	

**RCM OF WASHINGTON, INC. 401(K) PROFIT
SHARING PLAN**

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION**

**FOR THE NINE MONTHS ENDED
SEPTEMBER 30, 2024**

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Trustees of
RCM of Washington, Inc. 401(k) Profit Sharing Plan
Washington, DC

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2024 Financial Statements

We have performed an audit of the accompanying financial statements of RCM of Washington, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of September 30, 2024, and the related statements of changes in net assets available for benefits for the nine-month period then ended September 30, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of RCM of Washington, Inc. 401(k) Profit Sharing 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 audit 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 a certification from a qualified institution as of September 30, 2024, stating that the certified investment information, as described in Note E to the financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section—

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2024 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of RCM of Washington, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 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 RCM of Washington, Inc. 401(k) Profit Sharing 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 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of RCM of Washington, Inc. 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about RCM of Washington, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter – 2024 Supplemental Schedule Required by ERISA

The supplemental schedule of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) is presented for purposes of additional analysis and is not a required part of the financial statements but are supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Auditor’s Report on the 2023 Financial Statements

The financial statements of RCM of Washington, Inc. 401(k) Profit Sharing Plan as of December 31, 2023 were audited by other auditors. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CRF 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated September 26, 2024 indicated that in their opinion (a) the amounts

and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 financial statements related to assets held by and certified to by a

qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedule, other than the information in the 2023 supplemental schedule that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2023 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Platform CPAs, LLP

Holladay, Utah
October 15, 2025

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
SEPTEMBER 30, 2024 AND DECEMBER 31, 2023

	September 30, 2024	December 31, 2023
Assets		
Investments, at fair value	\$ 4,548,643	\$ 4,108,811
Notes receivable from participants	<u>196,545</u>	<u>175,304</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 4,745,188</u></u>	<u><u>\$ 4,284,115</u></u>

**RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE NINE MONTHS ENDED SEPTEMBER 30, 2024**

Additions To Net Assets Attributed To:

Net appreciation in fair value of investments	\$ 475,519
Interest and dividends	<u>37,611</u>

Total investment activity	513,130
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Contributions:

Participants	267,498
Employer	<u>129,598</u>

Total contributions	<u>397,096</u>
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Total additions	910,226
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Deductions From Net Assets Attributed To:

Benefits paid to participants	416,795
Investment management services	19,371
Other expenses	<u>12,987</u>

Total deductions	<u>449,153</u>
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Net Increase	461,073
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Net Assets - beginning of period	<u>4,284,115</u>
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Net Assets - end of period	<u><u>\$ 4,745,188</u></u>
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RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE A – DESCRIPTION OF PLAN

The following description of the RCM of Washington, Inc. 401(k) Profit Sharing Plan (“the Plan”) provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all full-time employees of RCM of Washington, Inc. (“the Company”) who have completed one year of service and are aged twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The Plan is administered by RCM of Washington, Inc. (the “Plan Administrator”), which is responsible for the overall operation and administration of the Plan in accordance with the Plan document and applicable provisions of ERISA. The Plan Administrator has discretionary authority to interpret the terms of the Plan, determine eligibility for participation and benefits, and ensure compliance with reporting and disclosure requirements under ERISA. The Plan’s recordkeeping and investment management functions are performed by Mutual of America, which serves as the custodian and trustee of plan assets.

Contributions

Each year, participants may contribute up to 100 percent of eligible salary on a pretax basis, with a maximum contribution for 2024 of \$23,000. However, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions, as defined in the Plan. Additional profit-sharing amounts may be contributed at the discretion of management. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans. The Plan currently offers a variety of mutual funds as investment options for participants. The Company contributes 100 percent of the first 4% of eligible compensation (as defined by the Plan) that a participant contributes to the Plan. All employer contributions are fully vested immediately. Matching contributions in 2024 totaled \$129,598.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE A – DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings (losses) and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately and fully vested in their salary deferrals and rollover contributions, including related earnings. Employer contributions are subject to a six-year graded vesting schedule based on years of service, under which participants become 20 percent vested after two years of service, 40 percent vested after three years, 60 percent vested after four years, 80 percent vested after five years, and 100 percent vested after six years of service. Participants become fully vested in employer contributions upon attainment of normal retirement age, death, or disability, regardless of years of service.

Investment Options

Contributions to the Plan are invested by the Trustee in various investment funds according to participant instructions. The Plan Administrator provides participants with current copies of the prospectus describing each investment option.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or 50% of their vested account balance, whichever is less. The loans are secured by the balance in the participant's account and bear interest at a rate available for similar loans from commercial lending institutions, which is periodically reviewed by the loan administrator. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits

After a participant separates from the Company due to any reason (death, disability, termination, or retirement), the participant may elect to receive his or her vested benefit in a single lump sum or have the payment as a direct rollover to an individual retirement account (IRA) or to another employer's tax qualified plan.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE A – DESCRIPTION OF PLAN (CONTINUED)

Forfeitures

Forfeitures resulting from terminated non-vested participants are used by the employer to pay plan administrative expenses or to reduce contributions made by the Company. During 2024, there were no forfeitures of participants accounts.

Change in Plan Year

Effective June 1, 2024, the Plan changed its fiscal year-end from December 31 to September 30 to align with the fiscal year of the Plan Sponsor. As a result, the accompanying financial statements present the operations of the Plan for the nine-month period from January 1, 2024, through September 30, 2024.

Accordingly, the amounts presented in these financial statements are not entirely comparable to those of the prior year, which covered the full twelve-month period ending December 31, 2023.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual method of accounting. Investment contracts held by a defined contribution plan are reported at fair value. However, contract value is the relevant measurement attributed for that 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 would receive if they were to initiate permitted transactions under the terms of the plan. The statement of net assets available for benefits presents the fair value of the investment contracts as well as adjustment of the fully benefit-responsive investment contracts from fair value to contract value.

The statement of changes in net assets for benefits is prepared on a contract-value basis.

**RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023**

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results may differ from these estimates.

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account. As of September 30, 2024, and December 31, 2023, no allowance for credit losses has been recorded. If a participant fails to make loan payments and the Plan Administrator determines that the loan is in default, the balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair Value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note I for discussion of fair value measurements. All investments have been certified by Mutual of America as of September 30, 2024, and December 31, 2023. (See Note G – Trustee's Certification.)

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as those held during the nine months ending September 30, 2024.

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Investment-related expenses are included in net appreciation in fair value of investments. Administrative expenses of the Plan are allocated to participant accounts.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE C – RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain plan investments are shares of mutual funds managed by Mutual of America (“the Trustee”). These transactions qualify as party-in-interest transactions under ERISA Section 3(14). Fees paid by the Plan for the investment management services totaled \$19,371 in 2024. Mutual of America manages all funds of the Plan. As a result, Mutual of America qualifies as a party-in-interest to the Plan with respect to transactions related to these funds. The market value of the funds managed by Mutual of America totaled \$4,745,188 and \$4,284,115 for the nine months ended September 30, 2024, and the year ended December 31, 2023, respectively.

NOTE D – INFORMATION CERTIFIED BY THE TRUSTEE (UNAUDITED)

At September 30, 2024 and December 31, 2023, the Plan’s investments were held by Mutual of America (the Trustee).

The following summarizes the Plan’s financial information included in the financial statements based on data certified by the Trustee as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The fair value of investments at September 30, 2024 and December 31, 2023, reported by the Trustee, is summarized as follows:

	<u>September 30, 2024</u>	<u>December 31, 2023</u>
Investments at fair value:		
Common / collective trusts	\$ 66,190	\$ 2,223,193
Pooled separate accounts	-	838,117
Registered investment funds	<u>4,482,453</u>	<u>1,047,501</u>
Total fair value of investments	<u>\$ 4,548,643</u>	<u>\$ 4,108,811</u>

Investment income for the nine months ended September 30, 2024 is reported by the Trustee as follows:

Interest and dividend income	\$ 37,611
Net appreciation in fair value of investments in:	
Common/collective trusts	10,240
Pooled separate accounts	167,023
Registered investment funds	<u>298,256</u>
	<u>\$ 475,519</u>

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE E – CONCENTRATION OF CREDIT RISK

The credit risk for contributions receivable from participants and the employer is concentrated, as the balances are due from the Plan Sponsor.

NOTE F – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is the reconciliation of net assets available for Plan benefits per the financial statements to the Form 5500 as of September 30, 2024:

Net assets available for plan benefits per the financial statements	\$	4,745,188
Net assets available for plan benefits per the Form 5500	\$	4,745,188

The following is a reconciliation of contributions per the financial statements to the Form 5500 for the nine months ending September 30, 2024:

Total contributions per the financial statements	\$	397,096
Total contributions per the Form 5500	\$	397,096

The following is a reconciliation of expenses per the financial statements to the Form 5500 for the nine months ending September 30, 2024:

Total expenses per the financial statements	\$	449,153
Total expenses per the Form 5500	\$	449,153

NOTE G – PARTICIPANT DIRECTED INVESTMENTS

During 2024, the Plan's investments, including gains and losses on investments bought and sold, as well as held during the Plan year, appreciated in value by \$475,519.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE H – FAIR VALUE MEASUREMENTS

The Plan's investments are reported at fair value in the accompanying statement of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. The three levels of the fair value hierarchy are described as follows:

- | | |
|---------|---|
| Level 1 | Fair values are based on quoted prices (unadjusted) in active markets for identical assets that the Plan has the ability to access at the measurement date (e.g., prices derived from NYSE, NASDAQ or Chicago Board of Trade). |
| Level 2 | Fair values are based on inputs other than quoted price included within level 1 that are observable for valuing the asset or liability, either directly or indirectly (i.e., interest rate and yield curves observable at commonly quoted intervals, default rates, etc.). Observable inputs include quoted price for similar assets or liabilities in active or non-active markets. Level 2 inputs may also include insignificant adjustments to market observable inputs. |
| Level 3 | Inputs to the valuation methodology are unobservable and significant to the fair value measurement. |

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

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE H – FAIR VALUE MEASUREMENTS (CONTINUED)

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

The following tables set forth by level within the fair value hierarchy, the Plan's investments at fair value as of September 30, 2024, and December 31, 2023:

Assets at Fair Value as of September 30, 2024			
	Level 1	Level 2	Total
Registered investment companies	\$ 4,482,453	\$ -	\$ 4,482,453
Collective investment trust	-	66,190	66,190
Total assets at fair value	<u>\$ 4,482,453</u>	<u>\$ 66,190</u>	<u>\$ 4,548,643</u>

Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Total
Pooled separate accounts	\$ -	\$ 838,117	\$ 838,117
Registered investment companies	1,047,501	-	\$ 1,047,501
Collective investment trust	-	2,223,193	2,223,193
Total assets at fair value	<u>\$ 1,047,501</u>	<u>\$ 3,061,310</u>	<u>\$ 4,108,811</u>

Gains and losses (realized and unrealized) included in changes in net assets available for benefits for the nine months ending September 30, 2024, are reported in net appreciation in fair value of investments. The Plan's policy is to recognize transfers between Levels 1 and 2 and into Level 3 as of the date of the event or changes in circumstances that caused the transfer. For the year ended September 30, 2024, there were no significant transfers between Level 1 and 2 and no transfers into or out of Level 3.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE I – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to risks including interest rate, market, and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value 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 statements of net assets available for benefits.

NOTE J – TAX STATUS

The Plan is part of a prototype plan provided by Mutual of America. No determination letter is provided to the Company, but the Internal Revenue Service has determined and informed Mutual of America, by a letter dated November 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable provisions of the IRC.

Accounting principles generally accepted in the United States of America require the Plan Administrator to evaluate tax positions taken by the Plan and recognized a tax liability for any uncertain position that more likely than not would be sustained upon examination by the IRS. The Plan is subject to routine audit by tax authorities; however, there are currently no audit for any tax periods in progress. The Plan Administrator believes the Plan is no longer subject to income tax examinations for periods prior to 2022.

NOTE K – PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will become 100% vested and non-forfeitable and will continue to be credited with investment earnings until paid out.

NOTE L – SUBSEQUENT EVENTS

Management reviewed subsequent events through October 15, 2025, the date the financial statements were available to be issued.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
NINE MONTHS ENDED SEPTEMBER 30, 2024 AND
THE YEAR ENDED DECEMBER 31, 2023

NOTE M – REGULATORY FILING COMPLIANCE

During 2024, the Plan changed its fiscal year-end from December 31 to September 30 to align with the Plan Sponsor's fiscal reporting cycle.

As a result of this change, the Plan was required to file a Form 5500 for the short plan year ending September 30, 2024. Management has determined that the Form 5500 filing deadlines for the prior December 31, 2023 plan year and the short 2024 transition year may not have been met.

The Plan Sponsor intends to file the required Form 5500 returns under the Department of Labor's Delinquent Filer Voluntary Compliance Program (DFVCP) to correct any late submissions. Management does not believe that any penalties that may result from this matter will be material to the financial statements.

SUPPLEMENTAL INFORMATION

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN

EIN: 52-2072490

Plan Number: 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS

(HELD AT END OF YEAR)

SEPTEMBER 30, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost**	(e) Current Value
		Collective Investment Trust		
*	Principal Global Inv. Trust Co	Principal Stable Value Z Fund	-	66,190
		Registered Investment Companies		
	BlackRock	BlackRock Mid-Cap Growth Equity K	-	1,167,424
	Calvert	Calvert Bond R6	-	985,182
	Calvert	Calvert International Responsible Idx R6	-	651,351
	Delaware	Delaware Small Cap Value R6	-	110,597
	Dodge & Cox	Dodge & Cox Stock	-	436,693
	Invesco	Invesco Stable Value Trust A1	-	47,419
	MFS	MFS Mid Cap Value R6	-	119,237
	Mutual of America	MoA Equity Index Fund	-	230,200
	Mutual of America	MoA Mid Cap Equity Index Fund	-	99,707
	Mutual of America	MoA Small Cap Equity Index Fund	-	95,081
	T. Rowe Price	T. Rowe Price Blue Chip Growth I	-	453,195
	Vanguard Group	Vanguard Real Estate Index Admiral	-	1,347
	Vanguard Group	Vanguard Total Bond Market Index Adm	-	9,077
	Victory Capital	Victory RS Small Cap Growth R6	-	75,943
	Total		-	4,482,453
		Notes Receivable from Participants		
*	Participants	Interest rates are from 5.25% to 10.50%	-	196,545
	Total		\$ -	\$ 4,745,188

* Denotes Party-in-interest.

** All investments are participant directed so cost information is not required.

RCM OF WASHINGTON, INC. 401(K) PROFIT SHARING PLAN

EIN: 52-2072490

Plan Number: 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS

(HELD AT END OF YEAR)

DECEMBER 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost**	(e) Current Value
		Pooled Separate Accounts		
*	Principal Life Insurance Co.	Principal Diversified Intl SA-Z	\$ -	\$ 295,679
*	Principal Life Insurance Co.	Principal Spec Pref Cap Sec Inc Perm	-	469,196
*	Principal Life Insurance Co.	Principal SmCap Growth I Sep Acct-Z	-	70,739
*	Principal Life Insurance Co.	Principal U.S. Property SA-Z	-	2,503
	Total		-	838,117
		Collective Investment Trust		
*	Principal Global Inv. Trust Co	Principal Stable Value Z Fund	-	1,029,447
	Wilmington Trust, N.A.	Core PL BD FD FEE Class I1	-	470,694
	Wilmington Trust, N.A.	Large Cap Growth Fund II I1 FD	-	430,008
	Wilmington Trust, N.A.	Mid Cap Growth I1 Fund	-	79,247
	Wilmington Trust, N.A.	Mid Cap Value I1 Fund	-	108,110
	Wilmington Trust, N.A.	Small Cap Value II I1 Fund	-	105,687
	Total		-	2,223,193
		Registered Investment Companies		
	Alliance Bernstein	AB Global Bond Z Fund	-	5,871
	Vanguard Group	Vanguard Equity-Inc Adm Fund	-	386,238
	Vanguard Group	Vanguard Mid Cap Index Adm Fund	-	84,944
	Vanguard Group	Vanguard Sm Cap Index Adm Fund	-	81,183
	Vanguard Group	Vanguard TTL Bd Mkt Idx Adm FD	-	6,121
	Vanguard Group	Vanguard 500 Index Admiral FD	-	191,853
	Vanguard Group	Vanguard TTL Intl Stk Idx Adm Fd	-	291,291
	Total		-	1,047,501
		Notes Receivable from Participants		
*	Participants	Interest rates are from 0.00% to 10.50%	-	175,304
	Total		\$ -	\$ 4,284,115

* Denotes Party-in-interest.

** All investments are participant directed so cost information is not required.

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

RCM W, I. 401() P S
EIN 52 2072490
PLAN NUMBER 001
PLAN YEAR 01/01/2024 TO 12/31/2024

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
*	Principal Global Investors Trust Co	Common/Collective Trust Principal Stable Value Z Fund	\$ 0.00	\$ 66,190.00

Attachment to January 2024 Form 5500
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Plan Name: RCM of Washington, Inc. 401(k) Profit Sharing Plan
EIN: 52-2072490
Plan Number: 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par or maturity value	(d) Cost	(e) Closing Value
.	Mutual of America	MUTUAL FUND MoA Equity Index Fund		230,200
.	T.Rowe Price	MUTUAL FUND T. Rowe Price Blue Chip Growth I		453,195
.	MFS	MUTUAL FUND MFS Mid Cap Value R6		119,237
.	Mutual of America	MUTUAL FUND MoA Mid Cap Equity Index Fund		99,708
.	Delward	MUTUAL FUND Delaware Small Cap Value R6		110,597
.	Mutual of America	MUTUAL FUND MoA Small Cap Equity Index Fund		95,081
.	Victory Funds	MUTUAL FUND Victory RS Small Cap Growth R6		75,943
.	Calvert	MUTUAL FUND Calvert Bond R6		985,182
.	Vanguard	MUTUAL FUND Vanguard Total Bond Market Index Adm		9,077
.	Invesco	MUTUAL FUND Invesco Stable Value Trust A1		47,419
.	Calvert	MUTUAL FUND Calvert International Responsible Idx R6		651,351
.	Vanguard	MUTUAL FUND Vanguard Real Estate Index Admiral		1,347
.	Dodge & Cox	MUTUAL FUND Dodge & Cox Stock		436,693
.	BlackRock	MUTUAL FUND BlackRock Mid-Cap Growth Equity K		1,167,424
.	Mutual of America	PARTICIPANT LOANS Loan Fund		196,545