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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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
- [ ] 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
ORTHONJ 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2020

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)
ORTHONJ, LLC

2 WORLDS FAIR DRIVE
SOMERSET, NJ 08873

2b Employer Identification Number (EIN)
82-4413259

2c Plan Sponsor's telephone number
862-217-6900

2d Business code (see instructions)
621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/29/2026	JEFF BROWN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/29/2026	JEFF BROWN
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	1085
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	**6a(1)**	757
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	898
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	478
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1376
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1376
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	966
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	1346
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	49
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 Characteristic Codes in the instructions:

2A 2E 2F 2G 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
ORTHONJ 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ORTHONJ, LLC

D Employer Identification Number (EIN)
82-4413259

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).. . . . . [X] 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

CHARLES SCHWAB & CO., INC.

94-1737782

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

KB FINANCIALPARTNERS

52-2220344

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	INVESTMENT ADVISOR	196039	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

USI CONSULTING GROUP

06-1053228

(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?
12 15 17 25 34 37 57 60 61 63 64 65	RECORDKEEPER	20087	Yes [X] No [ ]	Yes [X] No [ ]	37423	Yes [ ] No [X]

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

CHARLES SCHWAB TRUST BANK

42-1558009

(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?
19 21 31	NONE	0	Yes [X] No [ ]	Yes [ ] No [X]	19508	Yes [ ] No [X]

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
USI CONSULTING GROUP	12 15 17 25 34 37 57 60 61 63 64 65	37423

(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.
CHARLES SCHWAB & CO., INC. 94-1737782	MUTUAL FUND REVENUE RECAPTURE

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
CHARLES SCHWAB TRUST BANK	19 21 31	19508

(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.
USI CONSULTING GROUP 06-1053228	CUSTODIAL AND TRUSTEE FEES PAID BY USI CG

(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

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
ORTHONJ 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ORTHONJ, LLC

D Employer Identification Number (EIN)
82-4413259

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	754998	1467736
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6699601	7107692
(2) Participant contributions	1b(2)	81551	108763
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1424575	1666058
(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)	936130	1020496
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(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)	163807870	190576235
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	173704725	201946980
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	173704725	201946980

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)	7030844	
(B) Participants	2a(1)(B)	6223427	
(C) Others (including rollovers)	2a(1)(C)	1025258	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		14279529
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)	66282	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		66282
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	11592852	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		11592852
(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)		0
(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)		0

		(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)		
(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)		14908157
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		40846820
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	12329887	
(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)		12329887
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	20087	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	196039	
(6) Bank or trust company trustee/custodial fees	2i(6)	56099	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)	2453	
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		274678
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		12604565
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		28242255
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) [X] 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) [X] 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: CHERRY BEKAERT, LLP **(2)** EIN: 56-0574444

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.)	**4a**		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.)	**4b**		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.)	**4c**		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.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		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?	**4g**		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?	**4h**		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.)	**4i**	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.)	**4j**		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?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		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.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
ORTHONJ 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ORTHONJ, LLC

D Employer Identification Number (EIN)
82-4413259

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 | 0

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

EIN(s): 42-1558009

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

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

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ Yes ☐ No ☐ N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

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

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703007A .

ORTHONJ 401(k) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

As of December 31, 2025 and 2024 and for the Year Ended December 31, 2025

And Report of Independent Auditor

Cherry Bekaert LLP
Your Guide Forward

ORTHONJ 401(k) PLAN
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Cherry Bekaert LLP
Your Guide Forward

Report of Independent Auditor

To the Plan Administrator
OrthoNJ 401(k) Plan
Somerset, New Jersey

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

We have performed audits of the accompanying financial statements of OrthoNJ 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 ("DOL") 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 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the *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

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of 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 the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining 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

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 the 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 the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by 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. 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 its form and content, is presented in conformity with DOL'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, is presented, in all material respects, in conformity with DOL'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).

Cherry Bekaert LLP

Charlotte, North Carolina
September 16, 2026

ORTHONJ 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Non-interest bearing cash	$ 1,467,736	$ 754,998
Investments, at fair value	192,242,293	165,232,445
Receivables:		
Employer contributions	7,107,692	6,699,601
Participants contributions	108,763	81,551
Notes receivable from participants	1,020,496	936,130
Total Receivables	8,236,951	7,717,282
Net Assets Available for Benefits	$ 201,946,980	$ 173,704,725

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

ORTHONJ 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2025

Additions to net assets attributed to:	
Investment Income:	
Net appreciation in fair value of investments	$ 14,908,157
Interest and dividend income	11,592,852
Net Investment Income	26,501,009
Interest income on notes receivable from participants	66,282
Contributions:	
Participants	6,223,427
Employer	7,030,844
Rollovers	1,025,258
Total Contributions	14,279,529
Total Additions	40,846,820
Deductions from net assets attributed to:	
Benefits paid to participants	12,329,887
Administrative expenses	274,678
Total Deductions	12,604,565
Net increase in net assets available for benefits	28,242,255
Net assets available for benefits, beginning of year	173,704,725
Net assets available for benefits, end of year	$ 201,946,980

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

Note 1—Description of the Plan

The following description of the OrthoNJ 401(k) 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 was established by OrthoNJ, LLC (the "Employer") on January 1, 2020, and was most recently amended and restated effective January 1, 2025. The Plan is a multi-employer plan that includes several participating employers: Princeton Orthopaedic Associates II, P.A; Union County Orthopaedic Group, P.A.; Linden Surgical Center, LLC; Orthopedic Institute Brielle Orthopedics (formerly Orthopaedic Institute of Central Jersey, P.A. and Brielle Orthopaedics, prior to merger); Ridgewood Orthopedic Group LLC; Andrew A. Brief MDPA; Umer R. Dasti MDPA; Anthony J. Delfico MDPA; Kevin M. Roenbeck MDPA; Mark M. Pizzurro MDPA; Arnold A. Criscitiello MDPA; Shore Orthopaedic University Associates, P.A.; and University Orthopaedic Associates, LLC (the "Participating Employers"). The Plan is a defined contribution plan covering all full-time employees of the Participating Employers except those employees covered by a collective bargaining agreement, leased employees, non-resident aliens who do not receive any earned income from the Participating Employers which constitutes as United States ("U.S.") source income, and as further defined by the Plan document. The employees of the Participating Employers were credited with their previous service with the Participating Employers for the purpose of Plan eligibility. Effective January 1, 2025, the Plan was amended and restated to modify participant eligibility requirements. Under the amended provisions, employees become eligible to participate in the Plan upon attaining age 21 and completing six months of service. Eligible employees may enter the Plan on the first day of the month coinciding with or next following satisfaction of these requirements. Effective January 1, 2025, the Plan was also amended and restated to incorporate a provision for an automatic contribution arrangement whereby any Participant who does not make an Affirmative Election will be deemed to have elected a pre-tax deferral equal to 6% of eligible compensation. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Board of Trustees is responsible for oversight of the Plan. The Plan's Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's Board of Trustees.

Contributions – Participants may elect to defer a percentage of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code ("IRC") limitations. Contributions are subject to certain limitations. Employees are eligible for Employer matching and nonelective contributions upon one year of service and attaining age 21. The Participating Employers contribute safe harbor and gateway contributions equal to 3.00% and 4.50%, respectively, of each participant's compensation for the Plan year. The gateway contribution is a discretionary, nonelective contribution determined separately by each Participating Employer as defined in the Plan document. The Participating Employers may contribute an additional discretionary, nonelective contribution. For the year ended December 31, 2025, the Plan made additional discretionary nonelective contributions totaling $4,088,146.

For the year ended December 31, 2024, participants who have attained age 50 before the end of the Plan year are eligible to make a "catch-up" contribution of up to $7,500 in accordance with the IRC limitations. For the year ended 2025, the maximum catch-up contribution permitted by the Internal Revenue Service ("IRS") regulations for participants that have attained age 50 was $7,500; however, for employees that were ages 60 to 63 during 2025, their maximum catch-up contribution was $11,250 (instead of $7,500). If any participant's contribution deferrals for a year exceed the maximum allowable for that year, the excess amount may be returned to the participant as taxable compensation.

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

Note 1—Description of the Plan (continued)

Participant Accounts – Each participant's account is credited with the participant's contribution, the safe harbor nonelective contribution, and allocations of: (a) the Participating Employer's discretionary, nonelective contributions, if any, and (b) Plan earnings (losses), and charged benefits paid to participants and 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 vested in their contributions and safe harbor nonelective contributions plus actual earnings thereon. Vesting in the Participating Employer's discretionary, nonelective contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of service. Additionally, participants who previously participated in Princeton Orthopaedic Associates I, P.A. Retirement Savings Plan and Princeton Orthopaedic Associates II, P.A. Retirement Savings Plan, prior to April 1, 2020, are 100% vested after three years.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 9.50% as of December 31, 2025, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Generally, the term of the loans cannot exceed five years. However, if the loan is for the purchase of a principal residence, the Plan administrator may permit a longer payment term. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits – On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of years. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. Certain income tax penalties may apply to withdrawals or distributions prior to age 59½.

Forfeited Accounts – At December 31, 2025 and 2024, forfeited nonvested accounts totaled $72,329 and $71,328, respectively. These accounts may be used to reduce administrative expenses or future Employer contributions. Forfeitures of $78,183 were used to reduce Employer contributions and no forfeitures were used to reduce administrative expenses during the year ended December 31, 2025.

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Note 2—Summary of significant accounting policies (continued)

Investment Valuation and Income Recognition – Investments in the Plan are reported at fair value. U.S. GAAP defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction. U.S. GAAP establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs when measuring fair value. See Note 4 for description of fair value measurements.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Gains and losses are calculated on a moving average cost basis.

Realized gains and losses on investments are recognized upon sales of the related investments and unrealized appreciation or depreciation is recognized at year-end when the carrying values of the related investments are adjusted to their estimated fair market values. Purchases and sales of securities are recorded on a trade-date basis.

Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Earnings on investments, with the exception of participant loans, are allocated on a pro rata basis to individual participant accounts based on the type of investment and the ratio of each participant's individual account balance to the aggregate of participant account balances. The portion of interest included in each loan payment made by a participant is recognized as interest income in the participant's individual account.

Risk and Uncertainties – Investment securities in general, are subject to various risks, such as interest rate, credit, and overall market volatility. Due to the levels of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Contributions Receivable – The amount of participant related contributions that have been deducted from the participant's payroll as of the end of the year, but have not been deposited with the Plan until after the end of the year, is reflected as a participant contributions receivable in the Plan's financial statements. In addition, any contributions due and payable by the Participating Employers are reflected as Employer contributions receivable in the Plan's financial statements.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is reported on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. If a participant does not make loan repayments and the Plan administrator considers the participant loan to be in default, the participant loan balance is reduced, and the delinquent note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits – Benefit payments to participants are recorded upon distribution.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Participating Employers. Expenses that are paid by the Participating Employers are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Administrative expenses paid by the sponsor are not reimbursed by the Plan.

Note 3—Information certified by the Plan's qualified institution

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Charles Schwab Trust Bank, the "qualified institution" of the Plan, has certified to the completeness and accuracy of the following items included in the accompanying financial statements and supplemental schedule:

- Investments, at fair value, non-interest bearing cash, and notes receivable from participants as of December 31, 2025 and 2024.
- Net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year ended December 31, 2025.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2025.

Note 4—Fair value measurements

The Plan values its investments under the provisions of Financial Accounting Standards Board Accounting Standard Codification 820, *Fair Value Measurements and Disclosures*, which defines fair value under U.S. GAAP. This standard defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability, in an orderly transaction between market participants on the measurement date. U.S. GAAP establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs when measuring fair value.

The following provides a descriptions of the three levels of inputs that may be used to measure fair value under the standard, the types of Plan investments that fall under each category, and the valuation methodologies used to measure these investments at fair value.

Level 1 – Inputs to the valuation methodology are quoted prices available in active markets for identical investments as of the reporting date;

Level 2 – Inputs to the valuation methodology are other than quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies; and

Level 3 – Inputs to the valuation methodology are unobservable inputs in situations where there is little or no market activity for the asset or liability and the reporting entity makes estimates and assumptions related to the pricing of the asset or liability including assumptions regarding risk.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The following are descriptions of the valuation methodologies used for instruments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy:

Money Market Account – The Plan's money market account is a short-term, U.S. dollar-denominated obligation issued or guaranteed by the U.S. Treasury, valued on a daily basis by the administrator and classified within Level 2 of the valuation hierarchy.

Common Shares of Statutory Trusts – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Note 4—Fair value measurements (continued)

Common Stock – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Unit Investment Trusts – Unit Investment Trusts are public investment vehicles valued using the net asset value ("NAV") provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

Mutual Funds – Mutual funds are public investment vehicles valued using NAV provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

The Plan believes its valuation methods are appropriate and consistent with other market participants; however, the use of different methodologies or assumptions to determine the fair value of certain financial investments could result in different fair value measurement at the reporting date.

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

	2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market account	$ -	$ 1,666,058	$ -	$ 1,666,058
Common shares of statutory trusts	-	-	-	-
Unit investment trusts	5,798,384	-	-	5,798,384
Common stock	5,818,347	-	-	5,818,347
Mutual funds	178,959,504	-	-	178,959,504
Total investments	$ 190,576,235	$ 1,666,058	$ -	$ 192,242,293

	2024			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market account	$ -	$ 1,424,575	$ -	$ 1,424,575
Common shares of statutory trusts	37,010	-	-	37,010
Unit investment trusts	4,867,463	-	-	4,867,463
Common stock	6,570,109	-	-	6,570,109
Mutual funds	152,333,288	-	-	152,333,288
Total investments	$ 163,807,870	$ 1,424,575	$ -	$ 165,232,445

Note 5—Plan termination

The Employer has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

Note 6—Tax status

The Plan adopted a Volume Submitter Profit Sharing Plan which received a favorable opinion letter from the IRS on June 30, 2020, which stated the prototype Plan is designed in accordance with applicable sections of the IRC. The Plan has not received a determination letter specific to the Plan itself, and the Plan has been amended since receiving the opinion letter. However, the Plan administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and has no income subject to business income tax and, therefore, the Plan continues to be tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audit by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 7—Party-in-interest transactions

All Plan investments are managed by Charles Schwab Trust Bank, which is the qualified institution as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. In addition, the Plan pays for investment advisory and recordkeeping services, which also qualify as party-in-interest transactions. Fees paid by the Plan for these services amounted to $274,678 for the year ended December 31, 2025. The Participating Employers provide certain accounting and administrative services to the Plan for which no fees are charged, as disclosed in Note 2. Notes receivable from participants also qualify as party-in-interest transactions.

Note 8—Subsequent events

The Plan has evaluated subsequent events through September 16, 2026, which is the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Mutual Funds:		
	American Beacon	AMERICAN BEACON SMALL CAP VALUE R5	$ 297
	Capital Group	AMERICAN FUNDS EUROPACIFIC GROWTH R6	3,118,614
	Delaware Funds	DELAWARE VALUE CL INST	3,610
	Fidelity	FIDELITY SLCT TECHNOLOGY	6,305,449
	BlackRock	ISHARES S&P 500 INDEX FD K	30,884,130
	Janus Henderson	JANUS HENDERSON GLBL RESEARCH FD 1	3,363,766
	John Hancock	JHANCOCK DISCIPLINED VLU MID CAP R6	2,160,367
	JPMorgan	JPMORGAN GLOBAL ALLOC R6	1,573,781
	Loomis Sayles	LOOMIS SAYLES INCOME FUND INSTL	9
	TCW	METROPOLITAN WEST TOTAL RETURN BD PL	6,062
	Neuberger Berman	NEUBERGER BERMAN STRAT INCM R6	2,050,333
	Principal	PRINCIPAL LARGE CAP GROWTH FUND I	20,413,791
	Principal	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,143,503
*	Charles Schwab	SCHWAB FNDMENTL INTL LGE CO INDEX	1,833,321
*	Charles Schwab	SCHWAB FUNDAMENTAL US LRGE CO INDEX	13,612,792
	T. Rowe Price	SPECTRUM CONSRV ALLOCATION I	804,713
	T. Rowe Price	SPECTRUM MOD ALLOCATION I	3,890,407
	T. Rowe Price	SPECTRUM MOD GWTH ALLOCATION I	2,419,923
	Vanguard	VANGUARD HEALTH CARE FD ADMIRAL SHS	913,695
	Vanguard	VANGUARD MID CAP VALINDEX ADMIRAL	1,243,355
	Vanguard	VANGUARD SHORT-TERM INVEST GRADE ADM	1,699,697
	Vanguard	VANGUARD TOTAL BOND MKT INDEX ADM	1,566,388
	Vanguard	VANGUARD TOTAL INTL STOCK INDEX ADM	4,741,084
	Capital Group	AMERICAN FD 2055 TARGET DATE RET R6	4,557,127
	Capital Group	AMERICAN FD 2060 TARGTDATE RTRMT R6	3,079,662
	Capital Group	AMERICAN FD 2065 TARGET RTRMT R6	267,847
	Capital Group	AMERICAN FDS TRGT DATE RET 2015 R6	2,925,506
	Capital Group	AMERICAN FDS TRGT DATE RET 2020 R6	1,211,294
	Capital Group	AMERICAN FDS TRGT DATE RET 2025 R6	3,917,130
	Capital Group	AMERICAN FDS TRGT DATE RET 2030 R6	8,528,677
	Capital Group	AMERICAN FDS TRGT DATE RET 2035 R6	13,607,082
	Capital Group	AMERICAN FDS TRGT DATE RET 2045 R6	9,200,658
	Capital Group	AMERICAN FDS TRGT DATE RET 2050 R6	6,365,786
	Capital Group	AMERICAN FUNDS TRGT DATE RET 2040 R6	8,793,420
	Vanguard	VANGUARD INFLATION PROT SEC ADM	284,462
	Guggenheim	GUGGENHEIM TOTAL RETURN BD INST	2,258,354
	Saturna Capital	AMANA GROWTH FUND INV	50,789
	FullerThaler	FULLERTHALER BEHVRL S-M COR EQ INSTL	9,157,761
	Fidelity	FIDELITY INTL VALUE FD	2,230
	Grayscale	GRAYSCALE ETHEREUM M	337
	T. Rowe Price	T ROWE PRICE INTL VALUE EQTY FD INV	2,295
	Total Mutual Funds		$ 178,959,504

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock:		
	American Express	AMERICAN EXPRESS CO	$ 281,532
	Meta	META PLATFORMS INC	17,918
	Microsoft	MICROSOFT CORP	484,481
	Alphabet	ALPHABET INC	49,787
	Royal Caribbean	ROYAL CARIBBEAN CRUISES LTD	88,418
	3M	3M COMPANY	8,441
	United	UNITED CONTL HLDGS INC	65,527
	Johnson & Johnson	JOHNSON & JOHNSON	5,174
	Disney	WALT DISNEY CO	52,676
	Nvidia	NVIDIA CORP	689,336
	CDN Imperial Bank	CDN IMPERIAL BK OF COMMERCE	302,728
	CVS	CVS HEALTH CORPORATION	6,508
	Abbott Laboratories	ABBOTT LABORATORIES	3,781
	AECOM	AECOM TECHNOLOGY CORP	2,960
	Nasdaq	NASDAQ OMX GROUP INC	6,349
	Apple	APPLE INC	457,072
	Accenture	ACCENTURE PLC CL A	6,708
	Air Products	AIR PRODS & CHEMS INC	12,545
	Alphabet	ALPHABET INC.	18,879
	Amazon	AMAZON COM INC	273,291
	Amgen	AMGEN INCORPORATED	6,604
	ADP	AUTO DATA PROCESSING	7,796
	CF Industries	CF INDUSTRIES HOLDINGS	2,630
	Becton Dickinson	BECTON DICKINSON & CO	6,514
	Best Buy	BEST BUY INC	2,008
	Broadcom	BROADCOM LIMITED	6,948
	BorgWarner	BORG WARNER INC	9,567
	Boston Properties	BOSTON PROPERTIES INC	2,497
	Broadridge	BROADRIDGE FINL SOLUTION	9,221
	Corning	CORNING INC	2,997
	CMS Energy	C M S ENERGY CORP	2,797
	Crowdstrike	CROWDSTRIKE HLDGS IN	51,095
	Caseys General Stores	CASEYS GEN STORES INC	291,278
	Cisco	CISCO SYSTEMS INC	2,773
	Coca Cola	COCA COLA COMPANY	7,717
	Energizer	ENERGIZER HOLDINGS I	1,571
	ConocoPhillips	CONOCOPHILLIPS	10,857
	Cummins Engine	CUMMINS ENGINE INC	326,178
	Delta	DELTA AIR LINES INC	13,452
	Mediwound	MEDIWOUND LTD	74
	Duke Energy	DUKE ENERGY CORP	2,579
	Eastman Chemical	EASTMAN CHEMICAL CO	7,085
	Expedia	EXPEDIA INC NEW	2,843
	Eli Lilly	ELI LILLY & COMPANY	19,363
	Exxon	EXXON MOBIL CORP	9,639
	First American	FIRST AMER FINANCIAL	2,826
	Gap	GAP INC	2,330

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock (continued):		
	Garmin	GARMIN LTD NEW	$ 2,231
	Gilead Sciences	GILEAD SCIENCES INC	2,332
	Healthpeak	HEALTHPEAK PPTYS INC	1,174
	Henry Jack	HENRY JACK & ASSOCIATES	4,197
	Home Depot	HOME DEPOT INC	9,334
	HP	HP INC	1,983
	IBM	IBM CORP	18,590
	IFF	INTERNATIONAL FLAVORS & FRAGRANCES	2,561
	International Paper	INTERNATIONAL PAPER CO	2,285
	JPMorgan	J P MORGAN CHASE & CO	373,169
	Leidos	LEIDOS HOLDINGS INC	3,443
	LyondellBasell	LYONDELLBASELL INDS	953
	Magna	MAGNA INTL INC	8,368
	MasterCard	MASTERCARD INC	12,572
	McDonalds	MC DONALDS CORP	5,196
	Merck & Co	MERCK & CO INC	13,875
	MSC Industrial	MSC INDUSTRIAL DIRECT CLASS A	2,523
	NNN Reit	NATL RETAIL PPTY REIT	4,003
	LCI	L C I INDUS	3,034
	Newmont	NEWMONT MINING CORP	13,307
	Nextera	NEXTERA ENERGY INC	10,811
	Packaging Corporation of America	PACKAGING CORP OF AMER	2,475
	PNC	PNC FINANCIAL SERVICES GP INC	3,817
	Procter & Gamble	PROCTER & GAMBLE	10,784
	Parker Hannifin	PARKER HANNIFIN CORP	16,700
	PepsiCo	PEPSICO INC	1,866
	Pfizer	PFIZER INCORPORATED	1,892
	Phillips 66	PHILLIPS 66	4,555
	Prudential	PRUDENTIAL FINANCIAL INC	2,709
	Qualcomm	QUALCOMM INC	8,689
	Republic Services	REPUBLIC SERVICES	9,586
	Ross	ROSS STORES INC	13,619
	T. Rowe Price	ROWE T PRICE GROUP INC	1,843
	Sanofi	SANOFI ADR	1,696
	Seagate	SEAGATE TECHNOLOGY H	3,029
	Southern Copper	SOUTHERN COPPER CORP	23,627
	Steris	STERIS PLC	5,324
	Stryker	STRYKER CORP	13,407
	Trane	TRANE TECHNOLOGIES P	3,892
	T-Mobile	T-MOBILE US INC	4,910
	Tesla	TESLA MOTORS INC	48,120
	Target	TARGET CORPORATION	1,271
	Thermo Fisher	THERMO FISHER SCIENTIFIC CORP COM	4,636
	Toronto Dominion	TORONTO DOMINION BK ONT	3,768

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock (continued):		
	United	UNITED PARCEL SERVICE B	$ 4,761
	Unum	UNUM GROUP	2,868
	Valero	VALERO ENERGY CORP NEW	2,116
	W.P Carey	W P CAREY INC	1,480
	Walmart	WAL-MART STORES INC	19,131
	Yum Brands	YUM BRANDS INC	8,441
	Service Now	SERVICE NOW INC	194,551
	Stanley Black & Decker	STANLEY BLACK & DECKER	2,080
	ASML Holding	A S M L HOLDING NV NEW F	18,188
	AptarGroup	APTARGROUP INC	9,727
	Arista	ARISTA NETWORKS INC	20,572
	Avery Dennison	AVERY DENNISON CORP	12,568
	Cadence	CADENCE DESIGN SYSTEM	4,064
	Celestica	CELESTICA INC	218,160
	Corteva	CORTEVA INC	12,090
	DoorDash	DOORDASH INC	1,812
	Equifax	EQUIFAX	10,260
	Galaxy Digital	GALAXY DIGITAL INC	2,236
	GE	GE VERNOVA LLC	3,924
	HF Sinclair	HF SINCLAIR CORP	1,889
	Levi Strauss	LEVI STRAUSS & CO NE	1,286
	Linde PLC	LINDE PLC	3,428
	Marvell	MARVELL TECH GROUP	13,871
	McCormick & Co	MCCORMICK & CO INC	7,492
	Ocuphire	OCUPHIRE PHARMA INC	6,432
	Oklo	OKLO INC	140,506
	Owens Corning	OWENS CORNING INC	10,069
	Palantir	PALANTIR TECHNOLOGIE	88,875
	Primoris	PRIMORIS SERVICES CO	259,328
	Progressive	PROGRESSIVE CO OHIO	3,189
	Pure Storage	PURE STORAGE INC	20,505
	Smartkem	SMARTKEM INC	67,147
	Snap On	SNAP ON INC	1,034
	Teledyne	TELEDYNE TECHNOLOGIE	4,086
	Teradyne	TERADYNE INCORPORATED	288,598
	Magnum Ice Cream	THE MAGNUM ICE CREAM	159
	Tyson Foods	TYSON FOODS INC CLASS A	1,583
	Unilever	UNILEVER PLC	3,008
	Xylem	XYLEM INC	13,327
	Total Common Stock		$ 5,818,347

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Unit Investment Trusts:		
	Vanguard	VANGUARD VALUE ETF	$ 165
	Vanguard	VANGRD RUSSELL 2000	10
	BlackRock	ISHARES CORE DIVIDEND GROWTH ETF	35
	State Street	SPDR S&P 500 VALUE ETF	43,052
	BlackRock	ISHARES CORE S&P SMALL-CAP ETF	491,323
	Vanguard	VANGUARD FTSE EMERGING MARKETS ETF	439,446
	BlackRock	ISHARES RUSSELL 1000 ETF	44,813
	State Street	SPDR S&P REGIONAL BANKING ETF	3,759
	State Street	SPDR S&P 500 GROWTH ETF	45,348
	BlackRock	ISHARES CORE MSCI EMERGING ETF	33,915
	BlackRock	ISHARES CORE S&P MID-CAP ETF	485,145
	BlackRock	ISHARES SHORT TERM CORPORAT BD ETF	143,358
	BlackRock	ISHARES MBS ETF	81,032
	Vanguard	VANGUARD MID CAP ETF	8,479
	BlackRock	ISHARES MSCI EAFE ETF	19,590
	Vanguard	VANGUARD SMALL CAP ETF	22,070
	Vanguard	VANGUARD FTSE DEVELOPED MARKETS ETF	990,131
	State Street	SPDR S&P 500 ETF	72,284
	Vanguard	VANGUARD S&P 500 ETF	580,239
	Vanguard	VANGUARD TOTAL STOCK MARKET ETF	6,705
	Invesco	INVESCO QQQ TRUST	206,058
	BlackRock	ISHARES GOLD ETF	5,114
	Vanguard	VANGUARD SHORT-TERM BOND ETF	5,287
	BlackRock	ISHARES CORE S&P 500 ETF	688,188
	State Street	SPDR BLOOMBERG BARCLAYS HI YIELD ETF	3,500
	State Street	SPDR PORTFOLIO HIGH YIELD BND ETF	54,914
	BlackRock	BLACKROCK FLEXIBLE INCOME ETF	377,595
	Fidelity	FIDELITY HIGH DIVIDEND ETF	2,873
	Fidelity	FIDELITY MSCI INFOR TECH INDX ETF	6,305
	BlackRock	ISHS TRUST-GLO.R ETF	197,567
	JPMorgan	JPMORGAN ULTRA SHORT INCOME ETF	385,847
*	Charles Schwab	SCHWAB US DIVIDEND EQUITY ETF	3,017
	State Street	SPDR GOLD MINISHARES ETV	5,208
	State Street	SPDR GOLD SHARES ETF	247,694
	Vanguard	VANGUARD DIVIDEND APPRECIATION ETF	1,986
	Vanguard	VANGUARD SHORT TERM TREASURY ETF	94,144
	Vanguard	VANGUARD TOTAL INTERNATIONAL STK ETF	2,188
	Total Unit Investment Trusts		$ 5,798,384

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Money Market Account:		
*	Charles Schwab	SCHWAB BANK SAVINGS	$ 1,666,058
	Total Money Market Account		1,666,058
	Non-Interest Bearing Cash:		
*	Charles Schwab	Non-interest bearing cash	1,467,736
	Total Non-Interest Bearing Cash		1,467,736
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, with maturities through July 2046	1,020,496
	Total Assets (Held at End of Year)		$ 194,730,525

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.
Column (d), cost of investments, is not applicable as all investments are participant directed.

ORTHONJ 401(k) PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULE

As of December 31, 2025 and 2024 and for the Year Ended December 31, 2025

And Report of Independent Auditor

Cherry Bekaert LLP
Your Guide Forward

ORTHONJ 401(k) PLAN
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Cherry Bekaert LLP
Your Guide Forward

Report of Independent Auditor

To the Plan Administrator
OrthoNJ 401(k) Plan
Somerset, New Jersey

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

We have performed audits of the accompanying financial statements of OrthoNJ 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 ("DOL") 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 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the *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

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of 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 the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments; administering the Plan; and determining 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

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 the 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 the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by 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. 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 its form and content, is presented in conformity with DOL'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, is presented, in all material respects, in conformity with DOL'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).

Cherry Bekaert LLP

Charlotte, North Carolina
September 16, 2026

ORTHONJ 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Non-interest bearing cash	$ 1,467,736	$ 754,998
Investments, at fair value	192,242,293	165,232,445
Receivables:		
Employer contributions	7,107,692	6,699,601
Participants contributions	108,763	81,551
Notes receivable from participants	1,020,496	936,130
Total Receivables	8,236,951	7,717,282
Net Assets Available for Benefits	$ 201,946,980	$ 173,704,725

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

ORTHONJ 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

YEAR ENDED DECEMBER 31, 2025

Additions to net assets attributed to:	
Investment Income:	
Net appreciation in fair value of investments	$ 14,908,157
Interest and dividend income	11,592,852
Net Investment Income	26,501,009
Interest income on notes receivable from participants	66,282
Contributions:	
Participants	6,223,427
Employer	7,030,844
Rollovers	1,025,258
Total Contributions	14,279,529
Total Additions	40,846,820
Deductions from net assets attributed to:	
Benefits paid to participants	12,329,887
Administrative expenses	274,678
Total Deductions	12,604,565
Net increase in net assets available for benefits	28,242,255
Net assets available for benefits, beginning of year	173,704,725
Net assets available for benefits, end of year	$ 201,946,980

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

Note 1—Description of the Plan

The following description of the OrthoNJ 401(k) 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 was established by OrthoNJ, LLC (the "Employer") on January 1, 2020, and was most recently amended and restated effective January 1, 2025. The Plan is a multi-employer plan that includes several participating employers: Princeton Orthopaedic Associates II, P.A; Union County Orthopaedic Group, P.A.; Linden Surgical Center, LLC; Orthopedic Institute Brielle Orthopedics (formerly Orthopaedic Institute of Central Jersey, P.A. and Brielle Orthopaedics, prior to merger); Ridgewood Orthopedic Group LLC; Andrew A. Brief MDPA; Umer R. Dasti MDPA; Anthony J. Delfico MDPA; Kevin M. Roenbeck MDPA; Mark M. Pizzurro MDPA; Arnold A. Criscitiello MDPA; Shore Orthopaedic University Associates, P.A.; and University Orthopaedic Associates, LLC (the "Participating Employers"). The Plan is a defined contribution plan covering all full-time employees of the Participating Employers except those employees covered by a collective bargaining agreement, leased employees, non-resident aliens who do not receive any earned income from the Participating Employers which constitutes as United States ("U.S.") source income, and as further defined by the Plan document. The employees of the Participating Employers were credited with their previous service with the Participating Employers for the purpose of Plan eligibility. Effective January 1, 2025, the Plan was amended and restated to modify participant eligibility requirements. Under the amended provisions, employees become eligible to participate in the Plan upon attaining age 21 and completing six months of service. Eligible employees may enter the Plan on the first day of the month coinciding with or next following satisfaction of these requirements. Effective January 1, 2025, the Plan was also amended and restated to incorporate a provision for an automatic contribution arrangement whereby any Participant who does not make an Affirmative Election will be deemed to have elected a pre-tax deferral equal to 6% of eligible compensation. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The Board of Trustees is responsible for oversight of the Plan. The Plan's Investment Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's Board of Trustees.

Contributions – Participants may elect to defer a percentage of their eligible compensation, as defined in the Plan, subject to certain Internal Revenue Code ("IRC") limitations. Contributions are subject to certain limitations. Employees are eligible for Employer matching and nonelective contributions upon one year of service and attaining age 21. The Participating Employers contribute safe harbor and gateway contributions equal to 3.00% and 4.50%, respectively, of each participant's compensation for the Plan year. The gateway contribution is a discretionary, nonelective contribution determined separately by each Participating Employer as defined in the Plan document. The Participating Employers may contribute an additional discretionary, nonelective contribution. For the year ended December 31, 2025, the Plan made additional discretionary nonelective contributions totaling $4,088,146.

For the year ended December 31, 2024, participants who have attained age 50 before the end of the Plan year are eligible to make a "catch-up" contribution of up to $7,500 in accordance with the IRC limitations. For the year ended 2025, the maximum catch-up contribution permitted by the Internal Revenue Service ("IRS") regulations for participants that have attained age 50 was $7,500; however, for employees that were ages 60 to 63 during 2025, their maximum catch-up contribution was $11,250 (instead of $7,500). If any participant's contribution deferrals for a year exceed the maximum allowable for that year, the excess amount may be returned to the participant as taxable compensation.

Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan.

Note 1—Description of the Plan (continued)

Participant Accounts – Each participant's account is credited with the participant's contribution, the safe harbor nonelective contribution, and allocations of: (a) the Participating Employer's discretionary, nonelective contributions, if any, and (b) Plan earnings (losses), and charged benefits paid to participants and 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 vested in their contributions and safe harbor nonelective contributions plus actual earnings thereon. Vesting in the Participating Employer's discretionary, nonelective contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of service. Additionally, participants who previously participated in Princeton Orthopaedic Associates I, P.A. Retirement Savings Plan and Princeton Orthopaedic Associates II, P.A. Retirement Savings Plan, prior to April 1, 2020, are 100% vested after three years.

Notes Receivable from Participants – Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their account balance. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 4.25% to 9.50% as of December 31, 2025, which is commensurate with local prevailing rates as determined quarterly by the Plan administrator. Generally, the term of the loans cannot exceed five years. However, if the loan is for the purchase of a principal residence, the Plan administrator may permit a longer payment term. Principal and interest are paid ratably through monthly payroll deductions.

Payment of Benefits – On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a period of years. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Upon proof, to the satisfaction of the Plan administrator, of an immediate and heavy financial need, amounts contributed may be withdrawn for a hardship purpose. Certain income tax penalties may apply to withdrawals or distributions prior to age 59½.

Forfeited Accounts – At December 31, 2025 and 2024, forfeited nonvested accounts totaled $72,329 and $71,328, respectively. These accounts may be used to reduce administrative expenses or future Employer contributions. Forfeitures of $78,183 were used to reduce Employer contributions and no forfeitures were used to reduce administrative expenses during the year ended December 31, 2025.

Note 2—Summary of significant accounting policies

Basis of Accounting – The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates – The preparation of financial statements in conformity with U.S. GAAP requires the Plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Note 2—Summary of significant accounting policies (continued)

Investment Valuation and Income Recognition – Investments in the Plan are reported at fair value. U.S. GAAP defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability in an orderly transaction. U.S. GAAP establishes a fair value hierarchy which requires an entity to maximize the use of observable inputs when measuring fair value. See Note 4 for description of fair value measurements.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Gains and losses are calculated on a moving average cost basis.

Realized gains and losses on investments are recognized upon sales of the related investments and unrealized appreciation or depreciation is recognized at year-end when the carrying values of the related investments are adjusted to their estimated fair market values. Purchases and sales of securities are recorded on a trade-date basis.

Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year. Earnings on investments, with the exception of participant loans, are allocated on a pro rata basis to individual participant accounts based on the type of investment and the ratio of each participant's individual account balance to the aggregate of participant account balances. The portion of interest included in each loan payment made by a participant is recognized as interest income in the participant's individual account.

Risk and Uncertainties – Investment securities in general, are subject to various risks, such as interest rate, credit, and overall market volatility. Due to the levels of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Contributions Receivable – The amount of participant related contributions that have been deducted from the participant's payroll as of the end of the year, but have not been deposited with the Plan until after the end of the year, is reflected as a participant contributions receivable in the Plan's financial statements. In addition, any contributions due and payable by the Participating Employers are reflected as Employer contributions receivable in the Plan's financial statements.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is reported on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. If a participant does not make loan repayments and the Plan administrator considers the participant loan to be in default, the participant loan balance is reduced, and the delinquent note receivable is recorded as a benefit payment based on the terms of the Plan document.

Payment of Benefits – Benefit payments to participants are recorded upon distribution.

Administrative Expenses – Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Participating Employers. Expenses that are paid by the Participating Employers are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation in fair value of investments. Administrative expenses paid by the sponsor are not reimbursed by the Plan.

Note 3—Information certified by the Plan's qualified institution

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Charles Schwab Trust Bank, the "qualified institution" of the Plan, has certified to the completeness and accuracy of the following items included in the accompanying financial statements and supplemental schedule:

- Investments, at fair value, non-interest bearing cash, and notes receivable from participants as of December 31, 2025 and 2024.
- Net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year ended December 31, 2025.
- Schedule of Assets (Held at End of Year) – Form 5500, Schedule H, Part IV, Line 4i as of December 31, 2025.

Note 4—Fair value measurements

The Plan values its investments under the provisions of Financial Accounting Standards Board Accounting Standard Codification 820, *Fair Value Measurements and Disclosures*, which defines fair value under U.S. GAAP. This standard defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous market for the asset or liability, in an orderly transaction between market participants on the measurement date. U.S. GAAP establishes a fair value hierarchy, which requires an entity to maximize the use of observable inputs when measuring fair value.

The following provides a descriptions of the three levels of inputs that may be used to measure fair value under the standard, the types of Plan investments that fall under each category, and the valuation methodologies used to measure these investments at fair value.

Level 1 – Inputs to the valuation methodology are quoted prices available in active markets for identical investments as of the reporting date;

Level 2 – Inputs to the valuation methodology are other than quoted prices in active markets, which are either directly or indirectly observable as of the reporting date, and fair value can be determined through the use of models or other valuation methodologies; and

Level 3 – Inputs to the valuation methodology are unobservable inputs in situations where there is little or no market activity for the asset or liability and the reporting entity makes estimates and assumptions related to the pricing of the asset or liability including assumptions regarding risk.

A financial instrument's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. The following are descriptions of the valuation methodologies used for instruments measured at fair value, including the general classification of such instruments pursuant to the valuation hierarchy:

Money Market Account – The Plan's money market account is a short-term, U.S. dollar-denominated obligation issued or guaranteed by the U.S. Treasury, valued on a daily basis by the administrator and classified within Level 2 of the valuation hierarchy.

Common Shares of Statutory Trusts – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Note 4—Fair value measurements (continued)

Common Stock – These investments are valued at current value based on published market quotations from the over-the-counter marketplace. Such assets are classified as Level 1 of the valuation hierarchy.

Unit Investment Trusts – Unit Investment Trusts are public investment vehicles valued using the net asset value ("NAV") provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

Mutual Funds – Mutual funds are public investment vehicles valued using NAV provided by the administrator of the fund. NAV is a quoted price in an active market and classified within Level 1 of the valuation hierarchy.

The Plan believes its valuation methods are appropriate and consistent with other market participants; however, the use of different methodologies or assumptions to determine the fair value of certain financial investments could result in different fair value measurement at the reporting date.

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

	2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market account	$ -	$ 1,666,058	$ -	$ 1,666,058
Common shares of statutory trusts	-	-	-	-
Unit investment trusts	5,798,384	-	-	5,798,384
Common stock	5,818,347	-	-	5,818,347
Mutual funds	178,959,504	-	-	178,959,504
Total investments	$ 190,576,235	$ 1,666,058	$ -	$ 192,242,293

	2024			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market account	$ -	$ 1,424,575	$ -	$ 1,424,575
Common shares of statutory trusts	37,010	-	-	37,010
Unit investment trusts	4,867,463	-	-	4,867,463
Common stock	6,570,109	-	-	6,570,109
Mutual funds	152,333,288	-	-	152,333,288
Total investments	$ 163,807,870	$ 1,424,575	$ -	$ 165,232,445

Note 5—Plan termination

The Employer has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

Note 6—Tax status

The Plan adopted a Volume Submitter Profit Sharing Plan which received a favorable opinion letter from the IRS on June 30, 2020, which stated the prototype Plan is designed in accordance with applicable sections of the IRC. The Plan has not received a determination letter specific to the Plan itself, and the Plan has been amended since receiving the opinion letter. However, the Plan administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and has no income subject to business income tax and, therefore, the Plan continues to be tax-exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audit by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 7—Party-in-interest transactions

All Plan investments are managed by Charles Schwab Trust Bank, which is the qualified institution as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. In addition, the Plan pays for investment advisory and recordkeeping services, which also qualify as party-in-interest transactions. Fees paid by the Plan for these services amounted to $274,678 for the year ended December 31, 2025. The Participating Employers provide certain accounting and administrative services to the Plan for which no fees are charged, as disclosed in Note 2. Notes receivable from participants also qualify as party-in-interest transactions.

Note 8—Subsequent events

The Plan has evaluated subsequent events through September 16, 2026, which is the date the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULE

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Mutual Funds:		
	American Beacon	AMERICAN BEACON SMALL CAP VALUE R5	$ 297
	Capital Group	AMERICAN FUNDS EUROPACIFIC GROWTH R6	3,118,614
	Delaware Funds	DELAWARE VALUE CL INST	3,610
	Fidelity	FIDELITY SLCT TECHNOLOGY	6,305,449
	BlackRock	ISHARES S&P 500 INDEX FD K	30,884,130
	Janus Henderson	JANUS HENDERSON GLBL RESEARCH FD 1	3,363,766
	John Hancock	JHANCOCK DISCIPLINED VLU MID CAP R6	2,160,367
	JPMorgan	JPMORGAN GLOBAL ALLOC R6	1,573,781
	Loomis Sayles	LOOMIS SAYLES INCOME FUND INSTL	9
	TCW	METROPOLITAN WEST TOTAL RETURN BD PL	6,062
	Neuberger Berman	NEUBERGER BERMAN STRAT INCM R6	2,050,333
	Principal	PRINCIPAL LARGE CAP GROWTH FUND I	20,413,791
	Principal	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,143,503
*	Charles Schwab	SCHWAB FNDMENTL INTL LGE CO INDEX	1,833,321
*	Charles Schwab	SCHWAB FUNDAMENTAL US LRGE CO INDEX	13,612,792
	T. Rowe Price	SPECTRUM CONSRV ALLOCATION I	804,713
	T. Rowe Price	SPECTRUM MOD ALLOCATION I	3,890,407
	T. Rowe Price	SPECTRUM MOD GWTH ALLOCATION I	2,419,923
	Vanguard	VANGUARD HEALTH CARE FD ADMIRAL SHS	913,695
	Vanguard	VANGUARD MID CAP VALINDEX ADMIRAL	1,243,355
	Vanguard	VANGUARD SHORT-TERM INVEST GRADE ADM	1,699,697
	Vanguard	VANGUARD TOTAL BOND MKT INDEX ADM	1,566,388
	Vanguard	VANGUARD TOTAL INTL STOCK INDEX ADM	4,741,084
	Capital Group	AMERICAN FD 2055 TARGET DATE RET R6	4,557,127
	Capital Group	AMERICAN FD 2060 TARGTDATE RTRMT R6	3,079,662
	Capital Group	AMERICAN FD 2065 TARGET RTRMT R6	267,847
	Capital Group	AMERICAN FDS TRGT DATE RET 2015 R6	2,925,506
	Capital Group	AMERICAN FDS TRGT DATE RET 2020 R6	1,211,294
	Capital Group	AMERICAN FDS TRGT DATE RET 2025 R6	3,917,130
	Capital Group	AMERICAN FDS TRGT DATE RET 2030 R6	8,528,677
	Capital Group	AMERICAN FDS TRGT DATE RET 2035 R6	13,607,082
	Capital Group	AMERICAN FDS TRGT DATE RET 2045 R6	9,200,658
	Capital Group	AMERICAN FDS TRGT DATE RET 2050 R6	6,365,786
	Capital Group	AMERICAN FUNDS TRGT DATE RET 2040 R6	8,793,420
	Vanguard	VANGUARD INFLATION PROT SEC ADM	284,462
	Guggenheim	GUGGENHEIM TOTAL RETURN BD INST	2,258,354
	Saturna Capital	AMANA GROWTH FUND INV	50,789
	FullerThaler	FULLERTHALER BEHVRL S-M COR EQ INSTL	9,157,761
	Fidelity	FIDELITY INTL VALUE FD	2,230
	Grayscale	GRAYSCALE ETHEREUM M	337
	T. Rowe Price	T ROWE PRICE INTL VALUE EQTY FD INV	2,295
	Total Mutual Funds		$ 178,959,504

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock:		
	American Express	AMERICAN EXPRESS CO	$ 281,532
	Meta	META PLATFORMS INC	17,918
	Microsoft	MICROSOFT CORP	484,481
	Alphabet	ALPHABET INC	49,787
	Royal Caribbean	ROYAL CARIBBEAN CRUISES LTD	88,418
	3M	3M COMPANY	8,441
	United	UNITED CONTL HLDGS INC	65,527
	Johnson & Johnson	JOHNSON & JOHNSON	5,174
	Disney	WALT DISNEY CO	52,676
	Nvidia	NVIDIA CORP	689,336
	CDN Imperial Bank	CDN IMPERIAL BK OF COMMERCE	302,728
	CVS	CVS HEALTH CORPORATION	6,508
	Abbott Laboratories	ABBOTT LABORATORIES	3,781
	AECOM	AECOM TECHNOLOGY CORP	2,960
	Nasdaq	NASDAQ OMX GROUP INC	6,349
	Apple	APPLE INC	457,072
	Accenture	ACCENTURE PLC CL A	6,708
	Air Products	AIR PRODS & CHEMS INC	12,545
	Alphabet	ALPHABET INC.	18,879
	Amazon	AMAZON COM INC	273,291
	Amgen	AMGEN INCORPORATED	6,604
	ADP	AUTO DATA PROCESSING	7,796
	CF Industries	CF INDUSTRIES HOLDINGS	2,630
	Becton Dickinson	BECTON DICKINSON & CO	6,514
	Best Buy	BEST BUY INC	2,008
	Broadcom	BROADCOM LIMITED	6,948
	BorgWarner	BORG WARNER INC	9,567
	Boston Properties	BOSTON PROPERTIES INC	2,497
	Broadridge	BROADRIDGE FINL SOLUTION	9,221
	Corning	CORNING INC	2,997
	CMS Energy	C M S ENERGY CORP	2,797
	Crowdstrike	CROWDSTRIKE HLDGS IN	51,095
	Caseys General Stores	CASEYS GEN STORES INC	291,278
	Cisco	CISCO SYSTEMS INC	2,773
	Coca Cola	COCA COLA COMPANY	7,717
	Energizer	ENERGIZER HOLDINGS I	1,571
	ConocoPhillips	CONOCOPHILLIPS	10,857
	Cummins Engine	CUMMINS ENGINE INC	326,178
	Delta	DELTA AIR LINES INC	13,452
	Mediwound	MEDIWOUND LTD	74
	Duke Energy	DUKE ENERGY CORP	2,579
	Eastman Chemical	EASTMAN CHEMICAL CO	7,085
	Expedia	EXPEDIA INC NEW	2,843
	Eli Lilly	ELI LILLY & COMPANY	19,363
	Exxon	EXXON MOBIL CORP	9,639
	First American	FIRST AMER FINANCIAL	2,826
	Gap	GAP INC	2,330

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock (continued):		
	Garmin	GARMIN LTD NEW	$ 2,231
	Gilead Sciences	GILEAD SCIENCES INC	2,332
	Healthpeak	HEALTHPEAK PPTYS INC	1,174
	Henry Jack	HENRY JACK & ASSOCIATES	4,197
	Home Depot	HOME DEPOT INC	9,334
	HP	HP INC	1,983
	IBM	IBM CORP	18,590
	IFF	INTERNATIONAL FLAVORS & FRAGRANCES	2,561
	International Paper	INTERNATIONAL PAPER CO	2,285
	JPMorgan	J P MORGAN CHASE & CO	373,169
	Leidos	LEIDOS HOLDINGS INC	3,443
	LyondellBasell	LYONDELLBASELL INDS	953
	Magna	MAGNA INTL INC	8,368
	MasterCard	MASTERCARD INC	12,572
	McDonalds	MC DONALDS CORP	5,196
	Merck & Co	MERCK & CO INC	13,875
	MSC Industrial	MSC INDUSTRIAL DIRECT CLASS A	2,523
	NNN Reit	NATL RETAIL PPTY REIT	4,003
	LCI	L C I INDUS	3,034
	Newmont	NEWMONT MINING CORP	13,307
	Nextera	NEXTERA ENERGY INC	10,811
	Packaging Corporation of America	PACKAGING CORP OF AMER	2,475
	PNC	PNC FINANCIAL SERVICES GP INC	3,817
	Procter & Gamble	PROCTER & GAMBLE	10,784
	Parker Hannifin	PARKER HANNIFIN CORP	16,700
	PepsiCo	PEPSICO INC	1,866
	Pfizer	PFIZER INCORPORATED	1,892
	Phillips 66	PHILLIPS 66	4,555
	Prudential	PRUDENTIAL FINANCIAL INC	2,709
	Qualcomm	QUALCOMM INC	8,689
	Republic Services	REPUBLIC SERVICES	9,586
	Ross	ROSS STORES INC	13,619
	T. Rowe Price	ROWE T PRICE GROUP INC	1,843
	Sanofi	SANOFI ADR	1,696
	Seagate	SEAGATE TECHNOLOGY H	3,029
	Southern Copper	SOUTHERN COPPER CORP	23,627
	Steris	STERIS PLC	5,324
	Stryker	STRYKER CORP	13,407
	Trane	TRANE TECHNOLOGIES P	3,892
	T-Mobile	T-MOBILE US INC	4,910
	Tesla	TESLA MOTORS INC	48,120
	Target	TARGET CORPORATION	1,271
	Thermo Fisher	THERMO FISHER SCIENTIFIC CORP COM	4,636
	Toronto Dominion	TORONTO DOMINION BK ONT	3,768

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FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

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	Common Stock (continued):		
	United	UNITED PARCEL SERVICE B	$ 4,761
	Unum	UNUM GROUP	2,868
	Valero	VALERO ENERGY CORP NEW	2,116
	W.P Carey	W P CAREY INC	1,480
	Walmart	WAL-MART STORES INC	19,131
	Yum Brands	YUM BRANDS INC	8,441
	Service Now	SERVICE NOW INC	194,551
	Stanley Black & Decker	STANLEY BLACK & DECKER	2,080
	ASML Holding	A S M L HOLDING NV NEW F	18,188
	AptarGroup	APTARGROUP INC	9,727
	Arista	ARISTA NETWORKS INC	20,572
	Avery Dennison	AVERY DENNISON CORP	12,568
	Cadence	CADENCE DESIGN SYSTEM	4,064
	Celestica	CELESTICA INC	218,160
	Corteva	CORTEVA INC	12,090
	DoorDash	DOORDASH INC	1,812
	Equifax	EQUIFAX	10,260
	Galaxy Digital	GALAXY DIGITAL INC	2,236
	GE	GE VERNOVA LLC	3,924
	HF Sinclair	HF SINCLAIR CORP	1,889
	Levi Strauss	LEVI STRAUSS & CO NE	1,286
	Linde PLC	LINDE PLC	3,428
	Marvell	MARVELL TECH GROUP	13,871
	McCormick & Co	MCCORMICK & CO INC	7,492
	Ocuphire	OCUPHIRE PHARMA INC	6,432
	Oklo	OKLO INC	140,506
	Owens Corning	OWENS CORNING INC	10,069
	Palantir	PALANTIR TECHNOLOGIE	88,875
	Primoris	PRIMORIS SERVICES CO	259,328
	Progressive	PROGRESSIVE CO OHIO	3,189
	Pure Storage	PURE STORAGE INC	20,505
	Smartkem	SMARTKEM INC	67,147
	Snap On	SNAP ON INC	1,034
	Teledyne	TELEDYNE TECHNOLOGIE	4,086
	Teradyne	TERADYNE INCORPORATED	288,598
	Magnum Ice Cream	THE MAGNUM ICE CREAM	159
	Tyson Foods	TYSON FOODS INC CLASS A	1,583
	Unilever	UNILEVER PLC	3,008
	Xylem	XYLEM INC	13,327
	Total Common Stock		$ 5,818,347

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SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

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(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Unit Investment Trusts:		
	Vanguard	VANGUARD VALUE ETF	$ 165
	Vanguard	VANGRD RUSSELL 2000	10
	BlackRock	ISHARES CORE DIVIDEND GROWTH ETF	35
	State Street	SPDR S&P 500 VALUE ETF	43,052
	BlackRock	ISHARES CORE S&P SMALL-CAP ETF	491,323
	Vanguard	VANGUARD FTSE EMERGING MARKETS ETF	439,446
	BlackRock	ISHARES RUSSELL 1000 ETF	44,813
	State Street	SPDR S&P REGIONAL BANKING ETF	3,759
	State Street	SPDR S&P 500 GROWTH ETF	45,348
	BlackRock	ISHARES CORE MSCI EMERGING ETF	33,915
	BlackRock	ISHARES CORE S&P MID-CAP ETF	485,145
	BlackRock	ISHARES SHORT TERM CORPORAT BD ETF	143,358
	BlackRock	ISHARES MBS ETF	81,032
	Vanguard	VANGUARD MID CAP ETF	8,479
	BlackRock	ISHARES MSCI EAFE ETF	19,590
	Vanguard	VANGUARD SMALL CAP ETF	22,070
	Vanguard	VANGUARD FTSE DEVELOPED MARKETS ETF	990,131
	State Street	SPDR S&P 500 ETF	72,284
	Vanguard	VANGUARD S&P 500 ETF	580,239
	Vanguard	VANGUARD TOTAL STOCK MARKET ETF	6,705
	Invesco	INVESCO QQQ TRUST	206,058
	BlackRock	ISHARES GOLD ETF	5,114
	Vanguard	VANGUARD SHORT-TERM BOND ETF	5,287
	BlackRock	ISHARES CORE S&P 500 ETF	688,188
	State Street	SPDR BLOOMBERG BARCLAYS HI YIELD ETF	3,500
	State Street	SPDR PORTFOLIO HIGH YIELD BND ETF	54,914
	BlackRock	BLACKROCK FLEXIBLE INCOME ETF	377,595
	Fidelity	FIDELITY HIGH DIVIDEND ETF	2,873
	Fidelity	FIDELITY MSCI INFOR TECH INDX ETF	6,305
	BlackRock	ISHS TRUST-GLO.R ETF	197,567
	JPMorgan	JPMORGAN ULTRA SHORT INCOME ETF	385,847
*	Charles Schwab	SCHWAB US DIVIDEND EQUITY ETF	3,017
	State Street	SPDR GOLD MINISHARES ETV	5,208
	State Street	SPDR GOLD SHARES ETF	247,694
	Vanguard	VANGUARD DIVIDEND APPRECIATION ETF	1,986
	Vanguard	VANGUARD SHORT TERM TREASURY ETF	94,144
	Vanguard	VANGUARD TOTAL INTERNATIONAL STK ETF	2,188
	Total Unit Investment Trusts		$ 5,798,384

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Money Market Account:		
*	Charles Schwab	SCHWAB BANK SAVINGS	$ 1,666,058
	Total Money Market Account		1,666,058
	Non-Interest Bearing Cash:		
*	Charles Schwab	Non-interest bearing cash	1,467,736
	Total Non-Interest Bearing Cash		1,467,736
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, with maturities through July 2046	1,020,496
	Total Assets (Held at End of Year)		$ 194,730,525

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.
Column (d), cost of investments, is not applicable as all investments are participant directed.

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
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DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Mutual Funds:		
	American Beacon	AMERICAN BEACON SMALL CAP VALUE R5	$ 297
	Capital Group	AMERICAN FUNDS EUROPACIFIC GROWTH R6	3,118,614
	Delaware Funds	DELAWARE VALUE CL INST	3,610
	Fidelity	FIDELITY SLCT TECHNOLOGY	6,305,449
	BlackRock	ISHARES S&P 500 INDEX FD K	30,884,130
	Janus Henderson	JANUS HENDERSON GLBL RESEARCH FD 1	3,363,766
	John Hancock	JHANCOCK DISCIPLINED VLU MID CAP R6	2,160,367
	JPMorgan	JPMORGAN GLOBAL ALLOC R6	1,573,781
	Loomis Sayles	LOOMIS SAYLES INCOME FUND INSTL	9
	TCW	METROPOLITAN WEST TOTAL RETURN BD PL	6,062
	Neuberger Berman	NEUBERGER BERMAN STRAT INCM R6	2,050,333
	Principal	PRINCIPAL LARGE CAP GROWTH FUND I	20,413,791
	Principal	PRINCIPAL SMALL CAP S&P 600 INDEX R6	2,143,503
*	Charles Schwab	SCHWAB FNDMENTL INTL LGE CO INDEX	1,833,321
*	Charles Schwab	SCHWAB FUNDAMENTAL US LRGE CO INDEX	13,612,792
	T. Rowe Price	SPECTRUM CONSRV ALLOCATION I	804,713
	T. Rowe Price	SPECTRUM MOD ALLOCATION I	3,890,407
	T. Rowe Price	SPECTRUM MOD GWTH ALLOCATION I	2,419,923
	Vanguard	VANGUARD HEALTH CARE FD ADMIRAL SHS	913,695
	Vanguard	VANGUARD MID CAP VALINDEX ADMIRAL	1,243,355
	Vanguard	VANGUARD SHORT-TERM INVEST GRADE ADM	1,699,697
	Vanguard	VANGUARD TOTAL BOND MKT INDEX ADM	1,566,388
	Vanguard	VANGUARD TOTAL INTL STOCK INDEX ADM	4,741,084
	Capital Group	AMERICAN FD 2055 TARGET DATE RET R6	4,557,127
	Capital Group	AMERICAN FD 2060 TARGTDATE RTRMT R6	3,079,662
	Capital Group	AMERICAN FD 2065 TARGET RTRMT R6	267,847
	Capital Group	AMERICAN FDS TRGT DATE RET 2015 R6	2,925,506
	Capital Group	AMERICAN FDS TRGT DATE RET 2020 R6	1,211,294
	Capital Group	AMERICAN FDS TRGT DATE RET 2025 R6	3,917,130
	Capital Group	AMERICAN FDS TRGT DATE RET 2030 R6	8,528,677
	Capital Group	AMERICAN FDS TRGT DATE RET 2035 R6	13,607,082
	Capital Group	AMERICAN FDS TRGT DATE RET 2045 R6	9,200,658
	Capital Group	AMERICAN FDS TRGT DATE RET 2050 R6	6,365,786
	Capital Group	AMERICAN FUNDS TRGT DATE RET 2040 R6	8,793,420
	Vanguard	VANGUARD INFLATION PROT SEC ADM	284,462
	Guggenheim	GUGGENHEIM TOTAL RETURN BD INST	2,258,354
	Saturna Capital	AMANA GROWTH FUND INV	50,789
	FullerThaler	FULLERTHALER BEHVRL S-M COR EQ INSTL	9,157,761
	Fidelity	FIDELITY INTL VALUE FD	2,230
	Grayscale	GRAYSCALE ETHEREUM M	337
	T. Rowe Price	T ROWE PRICE INTL VALUE EQTY FD INV	2,295
	Total Mutual Funds		$ 178,959,504

ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
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DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Dates, Rates of Interest, Par, or Maturity Value	(e) Current Value
	Common Stock:		
	American Express	AMERICAN EXPRESS CO	$ 281,532
	Meta	META PLATFORMS INC	17,918
	Microsoft	MICROSOFT CORP	484,481
	Alphabet	ALPHABET INC	49,787
	Royal Caribbean	ROYAL CARIBBEAN CRUISES LTD	88,418
	3M	3M COMPANY	8,441
	United	UNITED CONTL HLDGS INC	65,527
	Johnson & Johnson	JOHNSON & JOHNSON	5,174
	Disney	WALT DISNEY CO	52,676
	Nvidia	NVIDIA CORP	689,336
	CDN Imperial Bank	CDN IMPERIAL BK OF COMMERCE	302,728
	CVS	CVS HEALTH CORPORATION	6,508
	Abbott Laboratories	ABBOTT LABORATORIES	3,781
	AECOM	AECOM TECHNOLOGY CORP	2,960
	Nasdaq	NASDAQ OMX GROUP INC	6,349
	Apple	APPLE INC	457,072
	Accenture	ACCENTURE PLC CL A	6,708
	Air Products	AIR PRODS & CHEMS INC	12,545
	Alphabet	ALPHABET INC.	18,879
	Amazon	AMAZON COM INC	273,291
	Amgen	AMGEN INCORPORATED	6,604
	ADP	AUTO DATA PROCESSING	7,796
	CF Industries	CF INDUSTRIES HOLDINGS	2,630
	Becton Dickinson	BECTON DICKINSON & CO	6,514
	Best Buy	BEST BUY INC	2,008
	Broadcom	BROADCOM LIMITED	6,948
	BorgWarner	BORG WARNER INC	9,567
	Boston Properties	BOSTON PROPERTIES INC	2,497
	Broadridge	BROADRIDGE FINL SOLUTION	9,221
	Corning	CORNING INC	2,997
	CMS Energy	C M S ENERGY CORP	2,797
	Crowdstrike	CROWDSTRIKE HLDGS IN	51,095
	Caseys General Stores	CASEYS GEN STORES INC	291,278
	Cisco	CISCO SYSTEMS INC	2,773
	Coca Cola	COCA COLA COMPANY	7,717
	Energizer	ENERGIZER HOLDINGS I	1,571
	ConocoPhillips	CONOCOPHILLIPS	10,857
	Cummins Engine	CUMMINS ENGINE INC	326,178
	Delta	DELTA AIR LINES INC	13,452
	Mediwound	MEDIWOUND LTD	74
	Duke Energy	DUKE ENERGY CORP	2,579
	Eastman Chemical	EASTMAN CHEMICAL CO	7,085
	Expedia	EXPEDIA INC NEW	2,843
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ORTHONJ 401(k) PLAN
SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
FORM 5500, SCHEDULE H, PART IV, LINE 4i
EIN: 82-4413259, PLAN NUMBER: 001

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	Total Money Market Account		1,666,058
	Non-Interest Bearing Cash:		
*	Charles Schwab	Non-interest bearing cash	1,467,736
	Total Non-Interest Bearing Cash		1,467,736
*	Participant loans	Interest rates ranging from 4.25% to 9.50%, with maturities through July 2046	1,020,496
	Total Assets (Held at End of Year)		$ 194,730,525

An asterisk (*) in column (a) denotes a party-in-interest to the Plan.
Column (d), cost of investments, is not applicable as all investments are participant directed.

EFAST2 Filing Authorization
for the 2025 Form 5500-SF

OrthoNJ Retirement Plan
EIN / PN: 82-4413259 / 002
OrthoNJ 401(k) Plan
EIN / PN: 82-4413259 / 001

Plan Year Ending: 12/31/2025

Authorization of Practitioner to Electronically Sign and File

I hereby authorize USI Consulting Group to electronically sign and file the above-named returns/reports through EFAST2.

I understand that in granting this authority that:

- I must manually sign and date page 1 of the Form 5500-SF and provide a scanned copy of that signature page to USI Consulting Group before the electronic filing can be initiated;
- USI Consulting Group will retain a copy of this written authorization in its records;
- USI Consulting Group will notify the individual signing below as plan administrator/employer about any inquiries and information it receives from EFAST2, DOL, IRS, or PBGC regarding this annual return/report; and
- A copy of my signature, as it appears on page 1 of the Form 5500-SF, will be included with the return/report posted by the Department of Labor on the Internet for public disclosure.
- USI Consulting Group shall not be deemed an administrator or other fiduciary with respect to any Plan solely on account of the services performed under this authorization.

This authorization is applicable only to the filing for the above-named Plan and applies only for Plan year end stated above.

Jeff Brown
Print Name (Employer / Plan Sponsor)

Jeff Brown
Sign Name (Employer / Plan Sponsor)

9/30/26
Date

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

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

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.)
- ☒ a single-employer plan
- ☐ a DFE (specify) ___

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 If the plan is a collectively-bargained plan, check here. ▶ ☐

D Check box if filing under:
- ☒ 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
OrthoNJ 401(k) Plan

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2020

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)
OrthoNJ, LLC

2 Worlds Fair Drive

Somerset NJ 08873

2b Employer Identification Number (EIN)
82-4413259

2c Plan Sponsor's telephone number
(862)217-6900

2d Business code (see instructions)
621111

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

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

SIGN HERE	Jeff Brown	9/30/26	Jeff Brown
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Jeff Brown	9/30/26	Jeff Brown
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	1,085
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	**6a(1)**	757
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	898
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	478
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1,376
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1,376
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	966
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	1,346
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	49
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 Characteristic Codes in the instructions:

2A 2E 2F 2G 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 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_____