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
CHUGH, LLP PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1998

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)
CHUGH, LLP

15925 CARMENITA ROAD
CERRITOS, CA 90703-2206

2b Employer Identification Number (EIN)
47-3050556

2c Plan Sponsor's telephone number
562-229-1220

2d Business code (see instructions)
541110

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.	10/07/2026	NAVNEET CHUGH
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
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

4b EIN

c Plan Name

4d PN

5	Total number of participants at the beginning of the plan year	**5**	252
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)**	196
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	186
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	67
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	253
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	253
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)**	249
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)**	250
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	18
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 3D 3H

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 0
- **(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	**B** Three-digit plan number (PN) ▶	
CHUGH, LLP PROFIT SHARING PLAN		001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
CHUGH, LLP	47-3050556	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

MERRILL LYNCH

13-5674085

(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?
28 71 99	BROKERAGE	53366	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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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
CHUGH, LLP PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
47-3050556

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	24639
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	225543	450946
(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)		
(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)	12101347	13767677
(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	12326890	14243262
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	4957	252
1k Total liabilities (add all amounts in lines 1g through1j)	1k	4957	252
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	12321933	14243010

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)	534272	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		534272
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	162650	
(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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		162650
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
(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)	871700	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		871700

		(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)		513217
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2081839
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	88731	
(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)		88731
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)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	72031	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		72031
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		160762
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1921077
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: STERLING ACCOUNTING & TAX SERVICES **(2)** EIN: 47-4504762

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		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**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 [ ] 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
CHUGH, LLP PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
47-3050556

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): 95-4719762

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 12 / 17 / 2021 (MM/DD/YYYY) and the Opinion Letter serial number Q704685A .

Chugh, LLP Profit Sharing Plan

Financial Statements

December 31, 2025 and 2024

Chugh, LLP Profit Sharing Plan

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STERLING ACCOUNTING & TAX SERVICES, INC.

22713 Ventura Blvd, Woodland Hills, CA 91364; Tel – (818)468-8408; email – vbramha@sterlingtax.net; www.sterlingtax.net

Independent Auditor's Report

To the Plan Administrator and Participants of the
Chugh, LLP Profit Sharing Plan
Cerritos, California

We have audited the accompanying financial statements of Chugh, LLP Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which 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.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Chugh, LLP Profit Sharing Plan as of December 31, 2025 and 2024, and the changes in its net assets available for benefits for the year ended December 31, 2025, in accordance with accounting principles generally accepted in the United States of America.

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 Chugh, LLP Profit Sharing Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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.

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 Chugh, LLP Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

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 Chugh, LLP Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Chugh, LLP Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (held at end of year) as of December 31, 2025 and Schedule H, Line 4i – Schedule of Assets (acquired and disposed within year) are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Gentry Accts & Tax Services Inc.

Woodland Hills, California
October 7, 2026

Statements of Net Assets Available for Benefits

ASSETS		
December 31,	**2025**	2024
Investments, at fair value	**$ 14,218,622**	12,326,888
Receivables:		
Contributions receivable	**24,639**	-
Total assets	**$ 14,243,261**	$ 12,326,888
LIABILITIES		
Income tax withholdings payable	**$ 252**	$ 4,957
Total liabilities	**$ 252**	$ 4,957
Net assets available for benefits	**$ 14,243,009**	$ 12,321,931

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

Statement of Changes in Net Assets Available for Benefits

Year ended December 31,	2025
Additions to net assets:	
Interest and dividends	$ 162,650
Net appreciation (depreciation) in fair value of investments	534,044
Net realized gain (loss) on sale of investments	871,700
Income (loss) from passthrough entities	(20,826)
Contributions by employer	534,272
Total additions	2,081,840
Deductions from net assets:	
Benefits paid to participants	88,731
Administration expenses and brokerage fee	72,031
Total deductions	160,762
Net increase in net assets available for benefits	1,921,078
Net assets available for benefits, beginning of year	12,321,931
Net assets available for benefits, end of year	$ 14,243,009

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

Notes to Financial Statements

Description of plan:

General:

Chugh, LLP (the "Company") is the sponsor of the Chugh, LLP Profit Sharing Plan (the Plan), a defined contribution retirement plan covering substantially all employees of the Company who must be at least age 21 years and have completed one year of service with the Company and a minimum of 1,000 hours of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Participants should refer to the Plan document for a more complete description of the Plan's provisions.

Plan Administration:

The Plan is administered by certain officers of the Company who also initiate a substantial portion of the investment transactions. Substantially all expenses incurred for administering the Plan are paid by the Company. The Plan's trustee is Mr. Navneet Chugh, an officer of the Company.

Contributions:

Employer contributions to the Plan on behalf of eligible plan participants are set by the Company each year subject to applicable limitation maximums. There are no employee contributions to the Plan.

Participant accounts:

Individual accounts are maintained for each participant. Each participant's account is credited with the allocations of the sponsor's contributions, allocations of the sponsor's participant forfeitures and, Plan's earnings, and charged with withdrawals and an allocation of Plan's losses. Allocations of sponsor's contributions are based on the participant's compensation, as defined and allocations of expenses, Plan's earnings and losses are allocated based on the participant's account balance, as defined in the Plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Each participant's interest is vested as per schedule below:

Years of service	Percent vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Notes to Financial Statements (continued)

Description of plan (continued):

Payment of benefits: On termination of service due to death, disability or retirement, a participant will be fully vested in his or her balance and he or she or its beneficiary may elect to receive a lump-sum amount equal to the value of the participant's interest in his or her account. 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.

Forfeitures: If a participant terminates service and elects to receive the value of the participant's vested account balance, the non-vested portion shall be treated as forfeiture. The Plan administrator shall allocate such forfeiture in the same manner as a contribution by the Company for the year in which such forfeiture occurred. Forfeitures that were allocated for the year ended December 31, 2025 were approximately $20,000 and the non-vested amount to be forfeited in later years as of December 31, 2025 was approximately, $119,000.

Benefit claims payable: There were no amounts allocated to accounts of participants who had elected to withdraw from the Plan but have not yet been paid as of December 31, 2025 or at December 31, 2024. The Plan includes terminated participants whose vested balances totaled approximately, $352,000 and $245,000 at December 31, 2025 and 2024, respectively.

Summary of significant accounting policies:

Basis of accounting: The Plan's financial statements are prepared using the accrual method of accounting. Benefits are recorded when paid. Contribution income is recorded when the trustees decide and makes a election on the amount to be funded to the Plan.

Use of estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates

Tax status: The Plan utilizes a prototype plan document and relies on the opinion letter issued to Keystone Pension Company f/k/a Executive Benefits Inc., the prototype document sponsor. Executive Benefits Inc. received the opinion letter on December 17, 2021, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Although the Plan has been amended and restated subsequently, since receiving the opinion letter, the Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified.

Notes to Financial Statements (continued)

Summary of significant accounting policies: (continued):

Disclosure or accrual of uncertain tax positions is not required when it is more likely than not that the plan is entitled to the economic benefits resulting from the positions taken in income tax returns. The plan has no uncertain tax positions that qualify for either recognition or disclosure in the financial statements.

Investment valuation and income recognition:

Investments contracts held by a defined-contribution plan are reported as fair value, defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Fair value measurements:

The Financial Accounting Standards Board has issued Fair Value Measurements, which establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described as follows:

Level 1:

Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

Level 2:

Inputs to the valuation methodology include

- Quoted prices for similar assets or liabilities in active markets.
- Quoted prices for identical or similar assets or liabilities in inactive markets.
- Inputs other than quoted prices that are observable for the asset or liability.
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3:

Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

Notes to Financial Statements (continued)

Fair value of Investments (continued):

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Common stocks, corporate bonds and U.S. government securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the net asset value (NAV) of shares held by the plan at year end.

Investment in Limited Partnerships: Valued at management's estimated fair value based on current market capitalization rates.

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

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of:

December 31, 2025	Level 1	Level 2	Level 3	Total
Cash equivalents	$ 450,941	$ -	$ -	$ 450,941
Mutual funds	-	-	-	
Equities	9,321,041	-	-	9,321,041
Investments in Limited Partnerships and Corporation	-	-	4,446,640	4,446,640
Total fair value of investments	$ 9,771,982	$ -	$ 4,446,640	$ 14,218,622

Notes to Financial Statements (continued)

Fair value of investments (continued):

December 31, 2024	Level 1	Level 2	Level 3	Total
Cash equivalents	$ 225,543	$ -	$ -	$ 225,543
Mutual funds	192,917	-	-	192,917
Equities	7,613,495	-	-	7,613,495
Investments in Limited Partnerships and Corporation	-	-	4,294,933	4,294,933
Total fair value of Investments	$ 8,031,955	$ -	$ 4,294,933	$ 12,326,888

Level 3 reconciliation:

The following table sets forth a summary of changes in the fair value of the plan's level 3 assets for the year ended December 31, 2025.

	Investments in Partnerships
Balance, January 1	$ 4,294,933
Interest and dividend income	23,481
Passthrough income (loss) and other expenses	(41,257)
Net realized gains (losses)	176,390
Distributions	(4,011)
Additional investments	209,632
Net unrealized gains (losses)	(212,528)
Balance, December 31	$ 4,446,640

Notes to Financial Statements (continued)

Related-Party transactions: Certain general and administrative expenses are paid by the Company on behalf of the Plan. The amount paid by the Company on behalf of the Plan for expenses incurred during the year ended December 31, 2025 was $10,850.

Contributions receivable: Contributions receivable represents the 2025 contributions that were funded in 2026.

Risks and uncertainties: The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Plan termination: Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts.

Subsequent events: The Plan evaluates events and transactions occurring subsequent to the date of the financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through October 7, 2026, which is the date the financial statements were available for release.

Supplemental Information

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment			(d) Cost	(e) Current Value
	Merrill Lynch	74860	CASH	Cash	55,747.00	55,747.00
	Merrill Lynch	174490 quantity	PREFERRED DEPOSIT (BUS)	Cash	174,490.00	174,490.00
	Merrill Lynch	143263 quantity	ISA TOYOTA FINANCIAL	Cash	143,263.00	143,263.00
	Merrill Lynch	2040 quantity	AMAZON COM INC COM	Equity	160,652.36	470,872.80
	Merrill Lynch	233 quantity	APPLE INC	Equity	9,754.13	63,343.38
	Merrill Lynch	275 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD 0.603%	Equity	60,125.97	237,143.50
	Merrill Lynch	14 quantity	INTUIT INC	Equity	3,998.26	9,273.88
	Merrill Lynch	79 quantity	MICROSOFT CORP	Equity	15,251.12	38,205.98
	Merrill Lynch	2050 quantity	STARBUCKS CORP CURRENT YIELD 2.945%	Equity	116,506.30	172,630.50
	Merrill Lynch	15 quantity	TILRAY BRANDS INC REG	Equity	2,957.93	135.45
	Merrill Lynch	3000 quantity	WALMART INC CURRENT YIELD .843%	Equity	89,029.00	334,230.00
	Merrill Lynch	2063.24 quantity	CASH	Cash	2,063.24	2,063.24
	Merrill Lynch	20915 quantity	ML BANK DEPOSIT PROGRAM	Cash	20,915.00	20,915.00
	Merrill Lynch	393 quantity	ALLSTATE CORP DEL COM CURRENT YIELD 1.921%	Equity	64,668.95	81,802.95
	Merrill Lynch	323 quantity	ALPHABET INC SHS CL A CURRENT YIELD .268%	Equity	68,851.43	101,099.00
	Merrill Lynch	106 quantity	AMER EXPRESS COMPANY CURRENT YIELD .886%	Equity	25,559.73	39,214.70
	Merrill Lynch	367 quantity	ANALOG DEVICES INC COM CURRENT YIELD 1.46%	Equity	93,040.22	99,530.40
	Merrill Lynch	188 quantity	AZTRAZENECA PLC SPND ADR CURRENT YIELD 1.669%	Equity	12,583.08	17,282.84
	Merrill Lynch	6686 quantity	AT&T INC CURRENT YIELD 4.468%	Equity	176,046.92	166,080.24
	Merrill Lynch	111 quantity	BLACKROCK INC CURRENT YIELD 1.947%	Equity	95,849.23	118,807.74
	Merrill Lynch	99 quantity	BROADCOM INC CURRENT YIELD 0.751%	Equity	16,672.17	34,263.90
	Merrill Lynch	157 quantity	CATERPILLAR INC DEL	Equity	81,374.78	89,940.59
	Merrill Lynch	1925 quantity	CSX CORP CURRENT YIELD 1.434%	Equity	68,161.02	69,781.25
	Merrill Lynch	472 quantity	DIGITAL RLTY TR INC CURRENT YIELD 3.154%	Equity	60,933.83	73,023.12
	Merrill Lynch	130 quantity	EATON CORP PLC CURRENT YIELD 1.306%	Equity	38,924.96	41,406.30
	Merrill Lynch	74 quantity	ELI LILLY & CO CURRENT YIELD .643%	Equity	50,661.13	79,526.32
	Merrill Lynch	638 quantity	EMERSON ELEC CO CURRENT YIELD 1.672%	Equity	67,096.34	84,675.36
	Merrill Lynch	1159 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.423%	Equity	118,639.86	139,474.06
	Merrill Lynch	1223 quantity	FREEPORT-MCMORAN INC CURRENT YIELD 1.181%	Equity	45,052.08	62,116.17
	Merrill Lynch	151 quantity	GENL DYNAMICS CORP COM CURRENT YIELD 1.782%	Equity	39,665.14	50,835.66
	Merrill Lynch	842 quantity	GILEAD SCIENCES INC COM CURRENT YIELD 2.574%	Equity	80,031.11	103,347.08
	Merrill Lynch	4413 quantity	HEWLETT PACKARD ENTERPRISE CO CURRENT YIELD 2.373%	Equity	72,675.58	106,000.26
	Merrill Lynch	147 quantity	HOME DEPOT INC CURRENT YIELD 2.673%	Equity	49,899.57	50,582.70
	Merrill Lynch	1141 quantity	HP INC CURRENT YIELD 5.386%	Equity	33,933.91	25,421.48
	Merrill Lynch	338 quantity	INTL BUSINESS MACHINES CORP IBM CURRENT YIELD 2.268%	Equity	59,337.37	100,118.98
	Merrill Lynch	500 quantity	JP MORGAN CHASE & CO CURRENT YIELD 1.862%	Equity	94,309.45	161,110.00
	Merrill Lynch	3547 quantity	KINDER MORGAN INC. KEL CURRENT YIELD 4.256%	Equity	75,722.17	97,507.03
	Merrill Lynch	222 quantity	MCDONALDS CORP COM CURRENT YIELD 2.434%	Equity	67,941.89	67,849.86
	Merrill Lynch	562 quantity	MEDTRONICS PLC SHS CURRENT YIELD 2.956%	Equity	74,187.29	84,244.62
	Merrill Lynch	81 quantity	META PLATFORMS INC CLASS A COMMON STOCK	Equity	56,896.25	53,467.29
	Merrill Lynch	63 quantity	MICROSOFT CORP CURRENT YIELD .752%	Equity	27,932.61	30,468.06
	Merrill Lynch	323 quantity	PEPSICO INC CURRENT YIELD 3.964%	Equity	47,463.09	46,356.96
	Merrill Lynch	612 quantity	PRINCIPAL FINANCIAL GROUP CURRENT YIELD 3.582%	Equity	44,929.32	53,984.52
	Merrill Lynch	1233 quantity	PUB SVC ENTERPRISE GRP CURRENT YIELD 3.138%	Equity	94,465.80	99,009.90
	Merrill Lynch	1111 quantity	REALTY INCM CRP MD PV $1 CURRENT YIELD 5.747%	Equity	58,999.08	62,627.07
	Merrill Lynch	391 quantity	RTX CORP CORP CURRENT YIELD 1.483%	Equity	47,297.93	71,709.40
	Merrill Lynch	147 quantity	SEAGATE TECH HLDGS PUB LTD CO CURRENT YIELD 1.074%	Equity	21,509.70	40,482.33
	Merrill Lynch	569 quantity	SIMON PROPERTY GROUP DEL REIT CURRENT YIELD 4.753%	Equity	86,331.25	105,327.59
	Merrill Lynch	1167 quantity	SYNCHRONY FINL COM CURRENT YIELD 1.438%	Equity	60,211.46	97,362.81
	Merrill Lynch	588 quantity	TJX COS INC NEW CURRENT YIELD 1.106%	Equity	73,825.94	90,322.68
	Merrill Lynch	591 quantity	TPG INC REG SHS CL A CURRENT YIELD 3.101%	Equity	33,377.45	37,729.44
	Merrill Lynch	2220 quantity	TRUIST FINL CORP CURRENT YIELD 4.226%	Equity	79,033.24	109,246.20
	Merrill Lynch	326 quantity	WALMART INC CURRENT YIELD 0.843%	Equity	29,924.41	36,319.66
	Merrill Lynch	1399 quantity	WELLS FARGO & CO CURRENT YIELD 1.93%	Equity	103,604.75	130,386.80
	Merrill Lynch	180 quantity	WELLTOWER INC CURRENT YIELD 1.594%	Equity	18,250.57	33,409.80

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment			(d) Cost	(e) Current Value
	Merrill Lynch	1586 quantity	WILLIAMS COMPANIES DEL CURRENT YIELD 3.327%	Equity	59,574.84	95,334.46
	Merrill Lynch	1285 quantity	XCEL ENERGY INC	Equity	83,619.07	94,910.10
	Merrill Lynch	555.04 quantity	CASH	Cash	555.04	555.04
	Merrill Lynch	53906 quantity	ML BANK DEPOSIT PROGRAM	Cash	53,906.00	53,906.00
	Merrill Lynch	381 quantity	ABBVIE INC SHS CURRENT YIELD 3.028%	Equity	71,021.25	87,054.69
	Merrill Lynch	128 quantity	AGNICO EAGLE MINES LTD CURRENT YIELD .943%	Equity	7,936.33	21,699.84
	Merrill Lynch	833 quantity	ALPHABET INS SHS CL A CURRENT YIELD .268%	Equity	82,848.40	260,729.00
	Merrill Lynch	596 quantity	AMAZON COM INC COM	Equity	68,036.70	137,568.72
	Merrill Lynch	707 quantity	AMPHENOL CORP CL A NEW CURRENT YIELD .74%	Equity	35,937.24	95,543.98
	Merrill Lynch	1232 quantity	APPLE INC CURRENT YIELD .382%	Equity	155,011.42	334,931.51
	Merrill Lynch	617 quantity	BANK NEW YORK MELLON COROP CURRENT YIELD 1.826%	Equity	56,021.24	71,627.53
	Merrill Lynch	94 quantity	BLACKROCK INC REG SHS CURRENT YIELD 1.947%	Equity	73,926.06	100,611.96
	Merrill Lynch	998 quantity	BOSTON SCIENTIFIC CORP	Equity	55,611.38	95,159.30
	Merrill Lynch	370 quantity	BROADCOM INC CURRENT YIELD .751%	Equity	43,548.41	128,057.00
	Merrill Lynch	138 quantity	CENCORA INC CURRENT YIELD .710%	Equity	33,042.98	46,609.50
	Merrill Lynch	484 quantity	CONOCOPHILLIPS CURRENT YIELD 3.589%	Equity	43,190.71	46,243.34
	Merrill Lynch	70 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD .603%	Equity	25,118.93	60,363.80
	Merrill Lynch	574 quantity	DELL TECHNOLOGIES INC REG SHS CL C CURRENT YIELD 1.668%	Equity	87,726.89	72,255.12
	Merrill Lynch	191 quantity	DICKS SPORTING GOODS INC CURRENT YIELD 2.449%	Equity	43,752.37	37,812.27
	Merrill Lynch	133 quantity	ELI LILLY & CO CURRENT YIELD .643%	Equity	80,999.40	142,932.44
	Merrill Lynch	684 quantity	ENTERGY CORP NEW CURRENT YIELD 2.769%	Equity	50,458.18	63,222.12
	Merrill Lynch	1174 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.423%	Equity	121,125.37	141,279.16
	Merrill Lynch	173 quantity	FERRARI NV CURRENT YIELD .917%	Equity	58,908.96	63,933.88
	Merrill Lynch	111 quantity	GOLDMAN SACHS GROUP INC CURRENT YIELD 1.820%	Equity	81,158.89	97,569.00
	Merrill Lynch	165 quantity	HILTON WORLDWIDE HOLDING INC REG CURRENT YIELD .208%	Equity	23,250.80	47,396.25
	Merrill Lynch	173 quantity	HOME DEPOT INC CURRENT YIELD 2.673%	Equity	58,375.51	59,529.30
	Merrill Lynch	346 quantity	HOWMET AEROSPACE INC ISSUED CURRENT YIELD .234%	Equity	19,233.69	70,936.92
	Merrill Lynch	616 quantity	JOHNSON CONTROLS INTER CURRENT YIELD 1.8336%	Equity	48,113.98	73,766.00
	Merrill Lynch	497 quantity	JP MORGAN CHASE & CO CURRENT YIELD 1.862%	Equity	70,488.66	160,143.34
	Merrill Lynch	283 quantity	LIVE NATION ENT INC	Equity	40,828.09	40,327.50
	Merrill Lynch	102 quantity	MARTIN MARIETTA MATLS CURRENT YIELD .533%	Equity	59,878.31	63,511.32
	Merrill Lynch	122 quantity	META PLATFORMS INC CLASS A COMMON STOCK	Equity	88,124.65	80,530.98
	Merrill Lynch	725 quantity	MICROSOFT CORP CURRENT YIELD .752%	Equity	189,502.30	350,624.49
	Merrill Lynch	540 quantity	NETFLIX COM INC	Equity	22,292.82	50,630.40
	Merrill Lynch	1284 quantity	NVIDIA CURRENT YIELD .021%	Equity	37,299.79	239,466.00
	Merrill Lynch	411 quantity	PALO ALTO NETWORKS INC COM	Equity	56,803.56	75,706.20
	Merrill Lynch	150 quantity	PARKER HANNIFIN CORP CURRENT YIELD .819%	Equity	47,622.90	131,844.00
	Merrill Lynch	446 quantity	PROCTOR & GAMBLE CO CURRENT YIELD 2.949%	Equity	71,590.13	63,916.26
	Merrill Lynch	277 quantity	PROGRESSIVE CRP OHIO CURRENT YIELD 1.75%	Equity	37,534.60	63,078.44
	Merrill Lynch	565 quantity	ROSS STORES INC COM CURRENT YIELD .899%	Equity	79,910.15	101,779.10
	Merrill Lynch	137 quantity	S&P GLOBAL INC CURRENT YIELD .734%	Equity	55,792.37	71,594.83
	Merrill Lynch	150 quantity	TESLA INC	Equity	65,269.50	67,458.00
	Merrill Lynch	124 quantity	THERMO FISHER SCIENTIFIC INC CURRENT YIELD 0.296%	Equity	65,441.62	71,851.80
	Merrill Lynch	289 quantity	UNION PACIFIC CORP CURRENT YIELD 2.386%	Equity	63,105.16	66,851.48
	Merrill Lynch	2218 quantity	VERIZON COMMUNICATNS COM CURRENT YIELD 6.776%	Equity	91,450.83	90,339.14
	Merrill Lynch	318 quantity	VISA INC CL A SHRS CURRENT YIELD 0.764%	Equity	70,159.85	111,525.78
	Merrill Lynch	1075 quantity	WALMART INC CURRENT YIELD .843%	Equity	51,349.43	119,765.75
	Merrill Lynch	396 quantity	WELLTOWER INC CURRENT YIELD 1.594%	Equity	34,285.00	73,501.56
	Merrill Lynch	641 quantity	WSTN DIGITAL CORP DEL	Equity	32,015.63	110,425.07
	Etrade		MORGAN STANLEY PVT BANK	Cash	6.73	6.73
	THE PABRAI INVESTMENT FUND IV, L.P.			PARTNERSHIP	725,000.00	2,102,424.00
	THE SOCAL ANGELS FUND 2020 LLC			PARTNERSHIP	50,000.00	40,579.00
	LOTUS INVESTMENTS			PARTNERSHIP	25,000.00	39,034.00
	DHANDO HOLDINGS LP			PARTNERSHIP	337,671.00	458,607.00
	THE DREW INVESMENT FUND I, LP			PARTNERSHIP	50,000.00	55,070.00
	THE SOCAL ANGELS FUND II LLC			PARTNERSHIP	125,000.00	120,486.00

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment		(d) Cost	(e) Current Value
	THE SOCAL ANGELS KUSHAE SPV, A SERIES O ASSURE LABS 2021, LLC		PARTNERSHIP	10,625.00	10,625.00
	THE SOCAL WOMENS ANGEL FUND		PARTNERSHIP	50,000.00	50,941.00
	LOTUS INVESTMENTS 2021 LLC		PARTNERSHIP	850,000.00	859,241.00
	PCB FINANCIAL INC		PARTNERSHIP	709,632.00	709,632.50
	Total investments, at fair value				14,218,622.75

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Acquired and disposed within year)
Plan Year Ending 12/31/2025

(a) Quantity	(b) Description of Investment	(c) Cost of Acquisition	(d) Proceeds of dispositions
875.0000	ASTRAZENECA PLC SPND ADR	58,565	72,019
49.0000	BROADCOM INC	11,212	16,757
481.0000	COMCAST CORP NEW CLA	17,537	16,642
448.0000	FREEPORT-MCMORAN INC	17,899	18,993
12.0000	META PLATFORMS INC	8,287	7,465
63.0000	HCA HEALTHCARE INC	20,188	26,320
6.0000	MCDONALDS CORP COM	1,834	1,877
18.0000	MICROSOFT CORP	7,681	8,568
357.0000	PEPSICO INC	52,340	46,938
195.0000	REALTY INCM CRP MD PV$1.	10,650	10,738
195.0000	SEAGATE TECH HLDGS PUB	26,707	42,937
309.0000	TEXAS INSTRUMENTS	48,780	49,011
77.0000	UNITEDHEALTH GROUP INC	39,922	23,231
707.0000	WALMART INC	65,610	71,062
221.0000	ABBVIE INC SHS	38,939	41,798
17.0000	ALPHABET INC SHS CLA	3,362	2,945
80.0000	BOSTON SCIENTIFIC CORP	8,382	7,786
33.0000	INVESCO QQQ TR SER 1	17,554	19,892
82.0000	HONEYWELL INTL INC DEL	18,317	16,638
7.0000	HOME DEPOT INC	2,870	2,662
207.0000	INTERCONTINENTAL	31,923	32,969
23.0000	PROCTER & GAMBLE CO	3,804	3,392
65.6660	SANDISK CORP	3,205	3,239
13.0000	SERVICENOW INC	13,459	12,241
84.0000	UNITEDHEALTH GROUP INC	48,053	22,436
	Total	577,080.00	578,556.00

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
Chugh, LLP Profit Sharing Plan

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1998

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)

Chugh, LLP

15925 Carmenita Road

Cerritos CA 90703-2206

2b Employer Identification Number (EIN) 47-3050556

2c Plan Sponsor's telephone number 562-229-1220

2d Business code (see instructions) 541110

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	[signature]	10/7/26	Navneet Chugh
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
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**	252
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)**	196
a(2) Total number of active participants at the end of the plan year	**6a(2)**	186
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	67
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	253
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	253
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)**	249
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)**	250
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	18
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 3D 3H

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_____

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment			(d) Cost	(e) Current Value
	Merrill Lynch	74860	CASH	Cash	74,860.00	74,860.00
	Merrill Lynch	174490 quantity	PREFERRED DEPOSIT (BUS)	Cash	174,490.00	174,490.00
	Merrill Lynch	143263 quantity	ISA TOYOTA FINANCIAL	Cash	143,263.00	143,263.00
	Merrill Lynch	2040 quantity	AMAZON COM INC COM	Equity	160,652.36	470,872.80
	Merrill Lynch	233 quantity	APPLE INC	Equity	9,754.13	63,343.38
	Merrill Lynch	275 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD 0.603%	Equity	60,125.97	237,143.50
	Merrill Lynch	14 quantity	INTUIT INC	Equity	3,998.26	9,273.88
	Merrill Lynch	79 quantity	MICROSOFT CORP	Equity	15,251.12	38,205.98
	Merrill Lynch	2050 quantity	STARBUCKS CORP CURRENT YIELD 2.945%	Equity	116,506.30	172,630.50
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	Merrill Lynch	1925 quantity	CSX CORP CURRENT YIELD 1.434%	Equity	68,161.02	69,781.25
	Merrill Lynch	472 quantity	DIGITAL RLTY TR INC CURRENT YIELD 3.154%	Equity	60,933.83	73,023.12
	Merrill Lynch	130 quantity	EATON CORP PLC CURRENT YIELD 1.306%	Equity	38,924.96	41,406.30
	Merrill Lynch	74 quantity	ELI LILLY & CO CURRENT YIELD .643%	Equity	50,661.13	79,526.32
	Merrill Lynch	638 quantity	EMERSON ELEC CO CURRENT YIELD 1.672%	Equity	67,096.34	84,675.36
	Merrill Lynch	1159 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.423%	Equity	118,639.86	139,474.06
	Merrill Lynch	1223 quantity	FREEPORT-MCMORAN INC CURRENT YIELD 1.181%	Equity	45,052.08	62,116.17
	Merrill Lynch	151 quantity	GENL DYNAMICS CORP COM CURRENT YIELD 1.782%	Equity	39,665.14	50,835.66
	Merrill Lynch	842 quantity	GILEAD SCIENCES INC COM CURRENT YIELD 2.574%	Equity	80,031.11	103,347.08
	Merrill Lynch	4413 quantity	HEWLETT PACKARD ENTERPRISE CO CURRENT YIELD 2.373%	Equity	72,675.58	106,000.26
	Merrill Lynch	147 quantity	HOME DEPOT INC CURRENT YIELD 2.673%	Equity	49,899.57	50,582.70
	Merrill Lynch	1141 quantity	HP INC CURRENT YIELD 5.386%	Equity	33,933.91	25,421.48
	Merrill Lynch	338 quantity	INTL BUSINESS MACHINES CORP IBM CURRENT YIELD 2.268%	Equity	59,337.37	100,118.98
	Merrill Lynch	500 quantity	JP MORGAN CHASE & CO CURRENT YIELD 1.862%	Equity	94,309.45	161,110.00
	Merrill Lynch	3547 quantity	KINDER MORGAN INC. KEL CURRENT YIELD 4.256%	Equity	75,722.17	97,507.03
	Merrill Lynch	222 quantity	MCDONALDS CORP COM CURRENT YIELD 2.434%	Equity	67,941.89	67,849.86
	Merrill Lynch	562 quantity	MEDTRONICS PLC SHS CURRENT YIELD 2.956%	Equity	74,187.29	84,244.62
	Merrill Lynch	81 quantity	META PLATFORMS INC CLASS A COMMON STOCK	Equity	56,896.25	53,467.29
	Merrill Lynch	63 quantity	MICROSOFT CORP CURRENT YIELD .752%	Equity	27,932.61	30,468.06
	Merrill Lynch	323 quantity	PEPSICO INC CURRENT YIELD 3.964%	Equity	47,463.09	46,356.96
	Merrill Lynch	612 quantity	PRINCIPAL FINANCIAL GROUP CURRENT YIELD 3.582%	Equity	44,929.32	53,984.52
	Merrill Lynch	1233 quantity	PUB SVC ENTERPRISE GRP CURRENT YIELD 3.138%	Equity	94,465.80	99,009.90
	Merrill Lynch	1111 quantity	REALTY INCM CRP MD PV $1 CURRENT YIELD 5.747%	Equity	58,999.08	62,627.07
	Merrill Lynch	391 quantity	RTX CORP CORP CURRENT YIELD 1.483%	Equity	47,297.93	71,709.40
	Merrill Lynch	147 quantity	SEAGATE TECH HLDGS PUB LTD CO CURRENT YIELD 1.074%	Equity	21,509.70	40,482.33
	Merrill Lynch	569 quantity	SIMON PROPERTY GROUP DEL REIT CURRENT YIELD 4.753%	Equity	86,331.25	105,327.59
	Merrill Lynch	1167 quantity	SYNCHRONY FINL COM CURRENT YIELD 1.438%	Equity	60,211.46	97,362.81
	Merrill Lynch	588 quantity	TJX COS INC NEW CURRENT YIELD 1.106%	Equity	73,825.94	90,322.68
	Merrill Lynch	591 quantity	TPG INC REG SHS CL A CURRENT YIELD 3.101%	Equity	33,377.45	37,729.44
	Merrill Lynch	2220 quantity	TRUIST FINL CORP CURRENT YIELD 4.226%	Equity	79,033.24	109,246.20
	Merrill Lynch	326 quantity	WALMART INC CURRENT YIELD 0.843%	Equity	29,924.41	36,319.66
	Merrill Lynch	1399 quantity	WELLS FARGO & CO CURRENT YIELD 1.93%	Equity	103,604.75	130,386.80
	Merrill Lynch	180 quantity	WELLTOWER INC CURRENT YIELD 1.594%	Equity	18,250.57	33,409.80

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment			(d) Cost	(e) Current Value
	Merrill Lynch	1586 quantity	WILLIAMS COMPANIES DEL CURRENT YIELD 3.327%	Equity	59,574.84	95,334.46
	Merrill Lynch	1285 quantity	XCEL ENERGY INC	Equity	83,619.07	94,910.10
	Merrill Lynch	555.04 quantity	CASH	Cash	555.04	555.04
	Merrill Lynch	53906 quantity	ML BANK DEPOSIT PROGRAM	Cash	53,906.00	53,906.00
	Merrill Lynch	381 quantity	ABBVIE INC SHS CURRENT YIELD 3.028%	Equity	71,021.25	87,054.69
	Merrill Lynch	128 quantity	AGNICO EAGLE MINES LTD CURRENT YIELD .943%	Equity	7,936.33	21,699.84
	Merrill Lynch	833 quantity	ALPHABET INS SHS CL A CURRENT YIELD .268%	Equity	82,848.40	260,729.00
	Merrill Lynch	596 quantity	AMAZON COM INC COM	Equity	68,036.70	137,568.72
	Merrill Lynch	707 quantity	AMPHENOL CORP CL A NEW CURRENT YIELD .74%	Equity	35,937.24	95,543.98
	Merrill Lynch	1232 quantity	APPLE INC CURRENT YIELD .382%	Equity	155,011.42	334,931.51
	Merrill Lynch	617 quantity	BANK NEW YORK MELLON COROP CURRENT YIELD 1.826%	Equity	56,021.24	71,627.53
	Merrill Lynch	94 quantity	BLACKROCK INC REG SHS CURRENT YIELD 1.947%	Equity	73,926.06	100,611.96
	Merrill Lynch	998 quantity	BOSTON SCIENTIFIC CORP	Equity	55,611.38	95,159.30
	Merrill Lynch	370 quantity	BROADCOM INC CURRENT YIELD .751%	Equity	43,548.41	128,057.00
	Merrill Lynch	138 quantity	CENCORA INC CURRENT YIELD .710%	Equity	33,042.98	46,609.50
	Merrill Lynch	484 quantity	CONOCOPHILLIPS CURRENT YIELD 3.589%	Equity	43,190.71	46,243.34
	Merrill Lynch	70 quantity	COSTCO WHOLESALE CRP DEL CURRENT YIELD .603%	Equity	25,118.93	60,363.80
	Merrill Lynch	574 quantity	DELL TECHNOLOGIES INC REG SHS CL C CURRENT YIELD 1.668%	Equity	87,726.89	72,255.12
	Merrill Lynch	191 quantity	DICKS SPORTING GOODS INC CURRENT YIELD 2.449%	Equity	43,752.37	37,812.27
	Merrill Lynch	133 quantity	ELI LILLY & CO CURRENT YIELD .643%	Equity	80,999.40	142,932.44
	Merrill Lynch	684 quantity	ENTERGY CORP NEW CURRENT YIELD 2.769%	Equity	50,458.18	63,222.12
	Merrill Lynch	1174 quantity	EXXON MOBIL CORP COM CURRENT YIELD 3.423%	Equity	121,125.37	141,279.16
	Merrill Lynch	173 quantity	FERRARI NV CURRENT YIELD .917%	Equity	58,908.96	63,933.88
	Merrill Lynch	111 quantity	GOLDMAN SACHS GROUP INC CURRENT YIELD 1.820%	Equity	81,158.89	97,569.00
	Merrill Lynch	165 quantity	HILTON WORLDWIDE HOLDING INC REG CURRENT YIELD .208%	Equity	23,250.80	47,396.25
	Merrill Lynch	173 quantity	HOME DEPOT INC CURRENT YIELD 2.673%	Equity	58,375.51	59,529.30
	Merrill Lynch	346 quantity	HOWMET AEROSPACE INC ISSUED CURRENT YIELD .234%	Equity	19,233.69	70,936.92
	Merrill Lynch	616 quantity	JOHNSON CONTROLS INTER CURRENT YIELD 1.8336%	Equity	48,113.98	73,766.00
	Merrill Lynch	497 quantity	JP MORGAN CHASE & CO CURRENT YIELD 1.862%	Equity	70,488.66	160,143.34
	Merrill Lynch	283 quantity	LIVE NATION ENT INC	Equity	40,828.09	40,327.50
	Merrill Lynch	102 quantity	MARTIN MARIETTA MATLS CURRENT YIELD .533%	Equity	59,878.31	63,511.32
	Merrill Lynch	122 quantity	META PLATFORMS INC CLASS A COMMON STOCK	Equity	88,124.65	80,530.98
	Merrill Lynch	725 quantity	MICROSOFT CORP CURRENT YIELD .752%	Equity	189,502.30	350,624.49
	Merrill Lynch	540 quantity	NETFLIX COM INC	Equity	22,292.82	50,630.40
	Merrill Lynch	1284 quantity	NVIDIA CURRENT YIELD .021%	Equity	37,299.79	239,466.00
	Merrill Lynch	411 quantity	PALO ALTO NETWORKS INC COM	Equity	56,803.56	75,706.20
	Merrill Lynch	150 quantity	PARKER HANNIFIN CORP CURRENT YIELD .819%	Equity	47,622.90	131,844.00
	Merrill Lynch	446 quantity	PROCTOR & GAMBLE CO CURRENT YIELD 2.949%	Equity	71,590.13	63,916.26
	Merrill Lynch	277 quantity	PROGRESSIVE CRP OHIO CURRENT YIELD 1.75%	Equity	37,534.60	63,078.44
	Merrill Lynch	565 quantity	ROSS STORES INC COM CURRENT YIELD .899%	Equity	79,910.15	101,779.10
	Merrill Lynch	137 quantity	S&P GLOBAL INC CURRENT YIELD .734%	Equity	55,792.37	71,594.83
	Merrill Lynch	150 quantity	TESLA INC	Equity	65,269.50	67,458.00
	Merrill Lynch	124 quantity	THERMO FISHER SCIENTIFIC INC CURRENT YIELD 0.296%	Equity	65,441.62	71,851.80
	Merrill Lynch	289 quantity	UNION PACIFIC CORP CURRENT YIELD 2.386%	Equity	63,105.16	66,851.48
	Merrill Lynch	2218 quantity	VERIZON COMMUNICATNS COM CURRENT YIELD 6.776%	Equity	91,450.83	90,339.14
	Merrill Lynch	318 quantity	VISA INC CL A SHRS CURRENT YIELD 0.764%	Equity	70,159.85	111,525.78
	Merrill Lynch	1075 quantity	WALMART INC CURRENT YIELD .643%	Equity	51,349.43	119,765.75
	Merrill Lynch	396 quantity	WELLTOWER INC CURRENT YIELD 1.594%	Equity	34,285.00	73,501.56
	Merrill Lynch	641 quantity	WSTN DIGITAL CORP DEL	Equity	32,015.63	110,425.07
	Etrade		MORGAN STANLEY PVT BANK	Cash		6.73
	THE PABRAI INVESTMENT FUND IV, L.P.			PARTNERSHIP		2102424
	THE SOCAL ANGELS FUND 2020 LLC			PARTNERSHIP		40579
	LOTUS INVESTMENTS			PARTNERSHIP		39034
	DHANDO HOLDINGS LP			PARTNERSHIP		458607
	THE DREW INVESMENT FUND I, LP			PARTNERSHIP		55070
	THE SOCAL ANGELS FUND II LLC			PARTNERSHIP		120486

Chugh, LLP Profit Sharing Plan
EIN/Plan No.: 47-3050556/001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
Plan Year Ending 12/31/2025

(a)	(b) Identity	(c) Description of investment		(d) Cost	(e) Current Value
	THE SOCAL ANGELS KUSHAE SPV, A SERIES O ASSURE LABS 2021, LLC		PARTNERSHIP		10625
	THE SOCAL WOMENS ANGEL FUND		PARTNERSHIP		50941
	LOTUS INVESTMENTS 2021 LLC		PARTNERSHIP		859241
	PCB FINANCIAL INC		PARTNERSHIP		709632.5