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
- [X] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
5THGEN INC. RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 02/01/2000

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)
IMPERIAL CLINICAL RESEARCH SERVICES LLC

3100 WALKENT DRIVE NW
GRAND RAPIDS, MI 49544

2b Employer Identification Number (EIN) 38-1795049

2c Plan Sponsor's telephone number 800-777-2591

2d Business code (see instructions) 323100

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.	10/12/2026	SHAWN MCCREERY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2026	SHAWN MCCREERY
	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 IMPERIAL CLINICAL RESEARCH SERVICES, LLC

c Plan Name IMPERIAL CLINICAL RESEARCH SERVICES, LLC RETIREMENT PLAN

4b EIN 38-1795049

4d PN 003

5	Total number of participants at the beginning of the plan year	**5**	135
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)**	78
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	88
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	54
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	143
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	143
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)**	135
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)**	130
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	6
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:

2E 2F 2G 2J 2K 2S 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) [X] **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
5THGEN INC. RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
IMPERIAL CLINICAL RESEARCH SERVICES LLC

D Employer Identification Number (EIN)
38-1795049

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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)

ONEAMERICA RETIREMENT SERVICES LLC

46-5378846

(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?
15 37 38 50 64	NONE	29111	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

ONEAMERICA INVESTMENT ADVISORY SERV

81-3920167

(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 50	NONE	6000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MATRIX TRUST COMPANY

75-3182674

(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 25 62	NONE	0	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] 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
MATRIX TRUST COMPANY	19 21 25 62	0

(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.
ONEAMERICA RETIREMENT SERVICES LLC 46-5378846	ONEAMERICA HAD AN AGREEMENT WITH MATRIX TRUST COMPANY TO PAY $ 1,250 ANNUAL TRUST & CUSTODY FEE PLUS 2 BPS ON MARKET VALUE ANNUALIZED MONTHLY THROUGH 12/08/25

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

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

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
5THGEN INC. RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
IMPERIAL CLINICAL RESEARCH SERVICES LLC

D Employer Identification Number (EIN)
38-1795049

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

a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK MOD RETIREMENT R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139828-605	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2600776
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK MODERATE 2035 R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139830-607	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1800624
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK MODERATE 2045 R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139831-608	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2762919
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK MODERATE 2055 R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139832-609	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	631838
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK MODERATE 2065 R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7275345-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	148075
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETIREMENTTRACK AGGRESSIVE RETIREME		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139823-600	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	0
a Name of MTIA, CCT, PSA, or 103-12 IE:	ONEAMERICA STABLE VALUE FUND		
b Name of sponsor of entity listed in (a):	MIDWEST INSTITUTIONAL TRUST SERVICES		
c EIN-PN 39-6490536-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	708736

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

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b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

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
5THGEN INC. RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
IMPERIAL CLINICAL RESEARCH SERVICES LLC

D Employer Identification Number (EIN)
38-1795049

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	23650	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	124097	66040
(9) Value of interest in common/collective trusts	1c(9)	870619	8652968
(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)	23013209	13702054
(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	24031575	22421062
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	24031575	22421062

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)	215565	
(B) Participants	2a(1)(B)	653582	
(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)		869147
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)	8012	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		8012
(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)	671931	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		671931
(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)		491380
(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)		1984281
c Other income	2c		-19414
d Total income. Add all **income** amounts in column (b) and enter total	2d		4005337
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	5574649	
(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)		5574649
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)	1332	
(3) Recordkeeping fees	2i(3)	29111	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	10758	
(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)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		41201
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		5615850
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-1610513
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: CROWE LLP **(2)** EIN: 35-0921680

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		46258
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		1500000
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
5THGEN INC. RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
IMPERIAL CLINICAL RESEARCH SERVICES LLC

D Employer Identification Number (EIN)
38-1795049

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): 75-3182674 71-0294708

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 08 / 19 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704137A .

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GREAT GRAY
TRUST COMPANY

PARTICIPATION AGREEMENT

For Participating Plans in the Great Gray Collective Investment Trust

This Participation Agreement (this "Participation Agreement") is entered into by and between the decisionmaker named on the signature page hereto with authority to execute and carry out the obligations in this Participation Agreement (the "Plan Decisionmaker") on behalf of the qualified retirement plan and other plan, trust or investor eligible to participate in the Trust listed in Appendix A (the "Participating Plan") and Great Gray Trust Company, LLC ("Trustee"), as trustee under the Great Gray Collective Investment Trust (the "Trust").

The Trustee maintains the Trust for the collective investment of Participating Plans. The Trust holds assets in investment funds established under the Trust. The Participating Plan wishes to invest assets in certain of the Trust's investment funds as listed in Appendix B attached to this Participation Agreement (each, a "Fund" and collectively, the "Funds") and become a Participating Plan.

The parties hereto agree as follows:

1. Appointment of Trustee. The Plan Decisionmaker hereby:

   (a) appoints the Trustee as trustee of the assets of the Participating Plan invested in the Trust and agrees to be bound by the provisions of the Trust instrument (attached as Appendix C), as amended from time to time (the "Declaration of Trust");

   (b) authorizes the Trustee to hold, invest and reinvest the assets of the Participating Plan invested in the Trust in accordance with the terms of the Declaration of Trust;

   (c) if the Participating Plan is subject to ERISA, appoints the Trustee as the investment manager within the meaning of Section 3(38) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and as a named fiduciary within the meaning of Section 402(a)(2) of ERISA, of the assets of the Participating Plan invested in the Trust;

   (d) authorizes the Trustee to appoint one or more investment managers/advisers to assist the Trustee in managing the assets of the Trust (referred to herein as a "Sub-Advisor").

   The Trustee hereby accepts such appointment and, if such Participating Plan is subject to ERISA, acknowledges that it is a fiduciary within the meaning of Section 3(21) of ERISA with respect to the assets of the Participating Plan invested in the Trust. The Trustee will comply with its obligations under ERISA, including discharging its fiduciary duties and responsibilities in accordance with the fiduciary standards of care in Section 404(a) of ERISA, complying with ERISA regulations related to bonding and indicia of ownership, and avoiding non-exempt prohibited transactions, and the provisions of the Trust documents shall be interpreted in a manner consistent with these obligations; provided that, the Plan Decisionmaker and, if applicable, any other advisers or investment managers retained by the Participating Plan (which in no event shall include the Trustee, any of its affiliates, or any of the preceding's respective directors, officers, members, agents, or employees), shall be solely responsible for the fiduciary determination that any Fund in which the Participating Plan invests is a prudent and appropriate investment or investment option for the Participating Plan and its participants and beneficiaries.

2. Investment of the Assets. The Participating Plan may from time to time deliver assets of the Participating Plan for investment in Funds designated by the Plan Decisionmaker. The Plan Decisionmaker acknowledges and agrees that the Trustee has no responsibility for the Plan Decisionmaker's selection of the Funds or any decision to invest Participating Plan assets in or withdraw Participating Plan assets from the Funds. Assets of the Participating Plan invested under this Participation Agreement may be commingled with assets of other eligible retirement trusts in the Funds.

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3. Adoption of the Trust. The terms and conditions of the Declaration of Trust are hereby adopted and incorporated by reference into the Participating Plan. The Plan Decisionmaker acknowledges, on behalf of the Participating Plan, having received a copy of the Declaration of Trust (attached as Appendix C) and the Fee Schedule (attached as Appendix B) for each Fund in which the Participating Plan is investing and agrees to be bound by their respective terms. The Trustee acknowledges that, upon the execution of this Participation Agreement, it is intended that there be no conflict between this Participation Agreement and the Declaration of Trust. In the event of any inconsistency between this Participation Agreement and the Declaration of Trust with respect to the Participating Plan's investment in any Fund, the Declaration of Trust shall control.

4. Authorized Persons. From time to time, the Plan Decisionmaker may specifically authorize in writing additional individuals who may communicate directions, instructions or other notices on its behalf to the Trustee (each, an "Authorized Person"). The Trustee is authorized to act and rely upon any directions, instructions or certifications received from any such Authorized Person unless and until the Trustee has been notified in writing of a change in such Authorized Person.

5. Representations and Warranties of Plan Decisionmaker. The Plan Decisionmaker represents and warrants to the Trustee the following:

   (a) The Plan Decisionmaker is with respect to the Participating Plan: (i) (A) in the case of a Participating Plan subject to ERISA, a "named fiduciary" of the Participating Plan within the meaning of Section 402(a)(2) of ERISA, or is acting at the proper direction of a named fiduciary of the Participating Plan, or (B) in the case of a Participating Plan that is not subject to ERISA, duly authorized under the plan's governing documents or statutes, and (ii) the Participating Plan sponsor or responsible plan decisionmaker acting at the proper direction of the plan sponsor of the Participating Plan who, in each case, has the authority and power under the Participating Plan's governing documents, ERISA or other applicable law, and has taken all action necessary in accordance therewith, to execute this Participation Agreement on the conditions and terms set forth herein and, without limitation, to effect all of the appointments and delegations set forth or otherwise contemplated herein.

   (b) The Participating Plan is maintained pursuant to a governing document that provides that it is impossible for any part of the corpus or income of such trust or custodial account to be used for or diverted to purposes other than for the exclusive benefit of its participants and their beneficiaries.

   (c) The Participating Plan is willing and able, at the request of the Trustee, to furnish a favorable determination letter from the Internal Revenue Service, to furnish an opinion of counsel, or to provide other evidence acceptable to the Trustee, that demonstrates that the retirement trust qualifies for exemption from federal income taxation pursuant to the Internal Revenue Code of 1986, as amended (the "Code").

   (d) The Participating Plan is:
   A retirement, pension, profit-sharing, stock bonus, or other employee benefit trust or custodial account which is exempt from Federal income taxation under Section 501(a) of the Code by reason of qualifying under Section 401(a) of the Code and, if such trust or custodial account covers one or more self-employed individuals within the meaning of Section 401(c)(1) of the Code, which satisfies the applicable requirements of the Investment Company Act of 1940, as amended (the "Investment Company Act") and the Securities Act of 1933, as amended, (the "1933 Act") and SEC Rule 180, or any successor ruling, regulation, or similar pronouncement, regarding participation by such investor in a collective investment trust.

   (e) All directions, authorizations and investments under this Participation Agreement by the Plan Decisionmaker or other Authorized Person(s) will be made in accordance with the terms of the Participating Plan and this Participation Agreement and any law, regulation or other legal authority governing the operations and investments of the Participating Plan.

   (f) The terms of the Participating Plan permit the commingling of Participating Plan assets in a collective investment fund with the assets of other tax qualified plans and this Trust (along with the Fund Declaration of each Fund thereunder to the extent the assets of the Participating Plan are invested in such Fund as well as, in the event any such Fund invests in any collective investment funds that are exempt from tax under the Group Trust Rules, the trust instruments pursuant to which such funds have been established) is adopted as part of the Participating Plan. No portion of the Participating Plan includes assets of a "deemed individual retirement account" or "deemed IRA" as described in Section 408(q) of the Code.

(g) The Participating Plan's investment in the Funds does not constitute a non-exempt "prohibited transaction" as such term is defined in Section 406 of ERISA and Section 4975 of the Code (as distinguished from the Trustee's management of the Fund). Neither the Plan Decisionmaker nor any of its affiliates will receive any additional compensation (directly or indirectly) as a result of the decision to enter into this Participation Agreement. If the Participating Plan is subject to Section 407 of ERISA, the Plan Decisionmaker understands and acknowledges that (a) ERISA restricts the investment in employer securities and employer real property as defined in Section 407 of ERISA; (b) these restrictions require monitoring that the Trustee and the Sub-Advisor do not provide; and (c) the Plan Decisionmaker must rely upon its ability to restrict the acquisition and holding of employer securities and employer real property in other investment portfolios in order to ensure that any limitations applicable under Section 407 of ERISA are satisfied.

(h) The Plan Decisionmaker acknowledges and understands that the Trustee and/or the Sub-Advisor may, in the course of managing the assets of the Trust and the operation of the Trust, rely upon any statutory or administrative prohibited transaction exemptions available from time to time under ERISA and the Code, including but not limited to:

(i) U.S. Department of Labor ("DOL") Prohibited Transaction Exemption ("PTE") 91-38, as amended, with respect to certain Trust transactions from time to time. PTE 91-38 generally permits certain otherwise prohibited transactions under ERISA between bank collective funds, such as the Trust, and certain parties related to the Participating Plan.

(ii) PTE 84-14, as amended, with respect to certain Trust transactions from time to time. PTE 84-14 generally permits certain otherwise prohibited transactions between bank collective funds, such as the Trust, and certain parties in interest of the Participating Plan.

(iii) Section 408(b)(8) of ERISA, with respect to certain Trust transactions from time to time. Section 408(b)(8) of ERISA generally permits certain otherwise prohibited transactions for investments in pooled separate accounts and bank-maintained collective funds.

Special conditions apply in the case of a Participating Plan with a 10% or greater interest in a Fund under both PTE 91-38 and PTE 84-14. In the event that the Trustee identifies a Participating Plan subject to ERISA (in combination with any Participating Plan established or maintained by the same employer (or an affiliate thereof) or by the same employee organization) as holding a 10% or greater interest in a Fund (or determines it is close to doing so), the Plan Decisionmaker agrees to promptly furnish such additional information as the Trustee may reasonably require to comply with such conditions, including names of affiliates of the Participating Plan sponsor and the identification of any such affiliates that may be engaged in the provision of broker-dealer or other financial services.

(i) The Plan Decisionmaker acknowledges that the Trustee does not intend to register with the Commodity Futures Trading Commission as a "commodity trading advisor" or "commodity pool operator" under the Commodity Exchange Act of 1936, as amended, with respect to the Funds in reliance upon one or more exemptions from such registration requirements or exclusions from the definition of "commodity pool operator" or because such registration otherwise is not required.

(j) The Participating Plan's assets are not treated as "proceeds of a municipal securities issuance" under applicable federal and/or state laws at the time such assets are invested in the Trust and will continue not to be treated as such at any time thereafter.

(k) Neither the Plan Decisionmaker, sponsor of the Participating Plan, named fiduciary of the Participating Plan, nor any person acting on behalf of any of the foregoing in connection with the Participating Plan is a Sanctioned Person. "Sanctioned Person" means any legal or natural person that is: (a) listed on any list of restricted persons maintained by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"), including without limitation the List of Specially Designated Nationals and Blocked Persons; (b) owned 50% or more directly or indirectly by one or more persons described in paragraph (a); (c) located in, ordinarily resident in, or organized under the laws of a comprehensively sanctioned jurisdiction (as of March 2026, Cuba, Iran, North Korea, and the Crimea, Luhansk People's Republic, and Donetsk People's Republic regions of Ukraine); or (d) a part of, or owned or controlled by, a government subject to comprehensive U.S. sanctions (as of March 2026, the governments of the comprehensively sanctioned jurisdictions identified in paragraph (c) and of Venezuela).

The Plan Decisionmaker further agrees and acknowledges that all payments and contributions by the Participating Plan to the Fund(s) and all payments and distributions to the Participating Plan from the Fund(s) will only be made in the Participating Plan's name and to and from a bank account of a bank based or incorporated in or formed under the laws of the United States and that is not a "foreign shell bank" within the meaning of the U.S. Bank Secrecy Act, as amended, and the regulations promulgated thereunder. In addition, the Plan Decisionmaker represents that it and the Participating Plan are in compliance with all applicable anti-money laundering laws and regulations.

(l) The Plan Decisionmaker has authority to direct investments or select or designate investment options for the Participating Plan and has exercised such authority to select the Fund(s) as investments or investment options for the Participating Plan; the Plan Decisionmaker has exercised its independent judgment in such selection and not received, nor has it relied on, any advice or recommendations from the Trustee, the Sub-Advisor (if applicable), or any of their respective affiliates.

(m) The Plan Decisionmaker understands the following: (i) the interests of the Fund have not been registered under the Securities Act of 1933 Act (the "1933 Act"), or the applicable securities laws of any states or other jurisdictions, and participants are not entitled to the protections of the 1933 Act; (ii) neither the Collective Trust nor any Fund is registered under the Investment Company Act of 1940, as amended (the "1940 Act"), or other applicable law, and participants are not entitled to the protections of the 1940 Act; and (iii) the interests of the Fund are not insured by the FDIC or any other governmental agency, are not covered by any other type of deposit insurance, and are not deposits of, or guaranteed by, the Trustee or the Sub-Advisor (if applicable) or any of their respective affiliates.

(n) The Plan Decisionmaker has selected the Fund based on its reasonable determination that Fund is an investment option that can be expected to maximize risk-adjusted investment returns net of fees for plan participants and beneficiaries.

(o) The person executing this Participation Agreement on behalf of the Plan Decisionmaker and the Participating Plan is duly authorized to execute and deliver this Participation Agreement on behalf of the Plan Decisionmaker and Participating Plan and to legally bind the Plan Decisionmaker and Participating Plan (including the sponsor of the Participating Plan) to this Participation Agreement.

6. Representations and Warranties of the Trustee. The Trustee represents and warrants to the Plan Decisionmaker the following:

(a) The Trustee is a fiduciary with respect to the Participating Plan's assets held in the Trust.

(b) The Trustee is a "bank" as defined in the Investment Advisers Act of 1940, the Investment Company Act Section 2(a)(5) and DOL interpretations under ERISA and is exempt from registration under the Investment Advisers Act of 1940.

(c) The Trustee's execution and adoption of the Declaration of Trust has been authorized by appropriate action and is valid and in accordance with applicable law.

(d) Trustee is eligible to serve as a "qualified professional asset manager" within the meaning of PTE 84-14.

(e) The Trustee's execution and delivery of this Participation Agreement have been authorized by appropriate action and do not violate any obligation by which it is bound, and this Participation Agreement when executed and delivered by the parties will be binding upon the Trustee.

(f) The Trust has obtained a favorable determination or opinion letter from the Internal Revenue Service with regard to qualification of the Trust for exemption under Code § 501(a).

(g) Neither the Trust nor the Funds are or will be registered as an investment company under the Investment Company Act of 1940. The Funds are offered to each Participating Plan in reliance upon an exclusion contained in Section 3(c)(11) of the Investment Company Act of 1940. The Trustee agrees to operate the Trust and the Funds in compliance with the requirements of Section 3(c)(11).

(h) Trustee's parent company on behalf of the Trustee, and other members of its controlled group, maintains Data Security Guidelines, the current version of which is available at Data Security Guidelines - Great Gray Trust Company describing the safeguards implemented to protect the IT systems and data used in connection with

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the operation of the Trust and the Funds. Such Data Security Guidelines satisfy requirements of applicable law and are intended to align with financial industry standards.

(i) The Trustee is a "covered service provider," as defined in 29 C.F.R. § 2550.408b-2(c)(1)(iii)(A) (all references to 29 C.F.R. § 2550.408b-2(c) and subparts thereunder shall be construed to refer to such regulation as amended, and shall be referred to collectively as the "408(b)(2) Regulations"), and has provided the Plan Decisionmaker with such reports, data, and other information described in and required to be provided by 29 C.F.R. § 2550.408b-2(c)(1)(iv) and (v) (collectively, "408(b)(2) Information") with respect to the Funds and services hereunder, and the Trustee shall, if applicable, provide 408(b)(2) Information to the Plan Decisionmaker at such other times set forth in the 408(b)(2) Regulations).

7. Purchase and Withdrawal Notification. The Plan Decisionmaker expressly acknowledges and agrees to the restrictions on purchase and withdrawal set forth in the Declaration of Trust (including the applicable Fund Declaration as may be appended to the Declaration of Trust). Advance written notice of 5 business days and prior notification to defined contribution plan participants, if applicable, is required for any Plan Decisionmaker directed purchase or withdrawal (e.g., the addition of the Fund as an investment option on a plan lineup or a withdrawal caused by the removal or replacement of a Fund from the Participating Plan's investment options, as opposed to a participant-directed withdrawal) that will exceed $1,000,000. In accordance with Section 8 below, the Trustee may determine that a transition account is required for certain large trades. The Trustee agrees to use commercially reasonable efforts to make distributions to the Participating Plan in cash (unless Plan Decisionmaker requests a distribution in-kind), to the extent the Trustee determines that doing so is consistent with the Trustee's fiduciary obligations to the Fund. Distributions to the Participating Plan to satisfy withdrawals related to individual participant-directed transaction activity shall be satisfied in cash, absent any exceptional circumstance.

8. Large Purchases or Withdrawals. The Plan Decisionmaker and the Participating Plan further acknowledge and agree that, in the event of a significant purchase or withdrawal of units by the Participating Plan, the Trustee may, in its discretion, determine that a temporary "transition account" for the benefit of the investing or withdrawing Participating Plan is necessary in order to mitigate market impact or otherwise ensure that transaction costs associated with such purchase or withdrawal are borne by the Participating Plan; provided, however, that a withdrawing Participating Plan may elect to receive an in-kind distribution in lieu of Trustee facilitating a cash distribution via use of a transition account, and Trustee will undertake commercially reasonable efforts to accommodate such request.

9. Proxy Voting. The Plan Decisionmaker acknowledges and agrees that the Trustee, or, as applicable, its Sub-Advisor under Trustee's supervision, shall vote, or refrain from voting, all proxies with respect to securities held in each Fund in accordance with the Trustee's proxy voting policies, which may include any guidelines, and/or procedures, in effect from time to time. The Trustee's proxy voting policies are available here Proxy Voting Policy - Great Gray Trust Company. It is the Trustee's policy that proxies associated with securities held in each Fund be voted in compliance with the requirements under ERISA and other applicable law.

10. Additional Information; Disclosure of Information to Third Parties. The Plan Decisionmaker and Participating Plan will provide the Trustee (or its authorized representatives) with such information and documentation as it may reasonably request to monitor and ensure compliance with applicable law. The Plan Decisionmaker and the Participating Plan hereby authorize the Trustee to collect information about the Participating Plan from, and disclose such information to, third parties (including, without limitation, any Sub-Advisor for a Fund, providers of other services with respect to the Trust, one or more Funds, and any investment funds in which a Fund may invest from time to time) (i) as necessary to carry out the Trustee's responsibilities with respect to the Trust and the Funds, (ii) for compliance with applicable laws and regulations (including reports filed on Form 5500 with the DOL), (iii) to provide services to or for the benefit of the Participating Plan and its participants, (iv) and (in the case of investment funds in which the Funds may invest) for purposes of tracking ownership and sales information. Trustee will provide the Participating Plan with information necessary for the Participating Plan to comply with its reporting requirements under ERISA, and the Participating Plan shall be permitted to disclose information necessary to comply with its annual Form 5500 reporting requirements (including any schedules or attachments thereto). Trustee intends to file an annual Form 5500 for the Trust as a direct filing entity.

11. Fees. For trusteeship, management and other services for the Fund, the Trustee shall be entitled to receive the fees calculated in accordance with the Fee Schedule and related information set forth as Appendix B hereto. The Plan Decisionmaker acknowledges and agrees that, based on the information contained therein, such fees are not more than reasonable compensation for the services provided by the Trustee. The Fund may be subject to additional fees as set forth in Appendix B, including payments to third-party administrators and recordkeepers, as well as payments to brokers and other financial intermediaries that provide services to the Participating Plan in connection with its investment in the Fund(s). Appendix B may be amended from time to time upon written notice

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to the Participating Plan, and Trustee shall provide reasonable advance notice (which shall not be less than 60 days following the delivery of such notice) of any increase in the aggregate of the Trustee fee, Sub-Advisor fee and Service Provider Fee (as shown in Appendix B) prior to the effectiveness of such new fee schedule. Fees shall be deducted prior to any distribution from the Trust to the Participating Plan. Other fees and expenses may change as detailed in the quarterly Fund Fact Sheets which are posted to the Trustee's public website or otherwise made available.

12. Limitation of Liability. The Trustee, its affiliates, and any officers, managers, directors, employees, or agents of the foregoing entities (the "Indemnified Parties"), will not be responsible or liable for any action or omission on the part of the Plan Decisionmaker or any other fiduciary to the Participating Plan, except as otherwise required by applicable law, including Section 410 of ERISA. To the fullest extent permitted by applicable law, the Indemnified Parties will be indemnified out of assets of the Trust for losses, liabilities, expenses, costs and damages they may incur by reason of any act taken or not taken by them in good faith and in the exercise of reasonable care, including reasonable expenses of defending any action brought with respect to any action so taken or omitted. Notwithstanding anything in the Declaration of Trust or this Participation Agreement, to the extent permitted by law, the parties hereto waive all rights to claim punitive, indirect, special or consequential damages. ERISA and Federal and state securities laws impose liabilities under certain circumstances on persons who act in good faith, and nothing in this Participation Agreement shall in any way constitute a waiver or limitation of any rights that the Plan Decisionmaker, the sponsor of the Participating Plan or the Participating Plan may have under any such laws.

13. Indemnification. The Participating Plan and the Plan Decisionmaker, in its entity capacity and in its capacity as a duly authorized representative of such Participating Plan, each hereby severally agrees to indemnify and hold harmless the Indemnified Parties against any liability, losses or expenses arising from (a) the Trustee's reasonable reliance on any direction, instruction, or other notice given to the Trustee by the Plan Sponsor, Plan Decisionmaker, or other Authorized Persons on the Participating Plan's behalf, (b) any breach of this Participation Agreement or the Declaration of Trust, or breach of fiduciary duty, by the Plan Decisionmaker, or (c) any breach of the Participation Agreement or the Declaration of Trust by the Participating Plan. In all cases, the foregoing indemnification obligations shall in no way (i) override applicable law, including Section 410 of ERISA, (ii) limit either the Participating Plan's or the Plan Decisionmaker's right to bring an action against the Trustee for any violation of the Trustee's fiduciary obligations under ERISA or the Trustee's breach of this Participation Agreement or the Declaration of Trust, or (iii) be enforceable against individual Plan Decisionmakers in their personal capacities.

14. Insurance. The Trustee agrees to maintain for the duration of the Trust insurance coverages, including, but not limited to, errors and omissions, fiduciary liability, commercial general liability (including umbrella policies) and cyber liability coverages, issued by independent insurers the Trustee reasonably believes to be financially sound and reputable, in commercially reasonable amounts covering Trustee's duties and activities under this Participation Agreement and the Declaration of Trust, as Trustee deems reasonable and appropriate. Evidence of the maintenance of each such policy shall be provided to the Plan Decisionmaker upon its reasonable request.

15. UBTI. The Trustee does not expect the Fund to generate unrelated business taxable income ("UBTI"), unless transactions that may generate UBTI are reasonably determined to maximize risk adjusted financial returns, net of taxes. If sufficient UBTI is generated that requires a tax return to be filed with the IRS, the Trustee, not the Plan, would be responsible for filing the return.

16. Accuracy of Representations and Notice of Certain Events. The Plan Decisionmaker agrees that the representations and warranties contained herein shall be deemed to be restated on each investment in and withdrawal from any Fund. The Plan Decisionmaker will promptly notify the Trustee if any of its representations or warranties in this Participation Agreement or any information provided in connection with this Participation Agreement ceases to be accurate or otherwise can no longer be satisfied. In addition, the Plan Decisionmaker agrees to notify the Trustee before or immediately upon the occurrence of any event which: (i) makes participation of the Participating Plan unlawful or otherwise contrary to the governing documents of the Participating Plan, or (ii) could jeopardize the tax qualification of the Participating Plan. Until any such notice described in this Section 16 is actually received and receipt of which is confirmed and given by the Trustee, the Trustee may rely on the representations and warranties contained herein, as well as all information provided in connection with this Participation Agreement.

17. Termination. This Participation Agreement may be terminated by Trustee with 60 days advance written notice to Plan Decisionmaker or by Plan Decisionmaker with 30 days' advance written notice, and prior notification to defined contribution plan participants, if applicable, to Trustee. Notwithstanding the prior sentence, Trustee may terminate this Participation Agreement immediately in the event that Participating Plan's representations become untrue, its representations or obligations under this Participation Agreement are breached, or otherwise the Participating

Plan's participation in the Fund jeopardizes the tax qualification or securities registration exemption of the Fund or Trust. Upon notice of termination, the Trustee shall distribute the assets of the Participating Plan from the Fund in accordance with the provisions hereof and the Declaration of Trust. Until the Participating Plan's entire interest in the Trust has been distributed, the terms of the Declaration of Trust and this Participation Agreement shall continue to govern the parties' obligations regarding assets invested in the Trust. For the avoidance of doubt, a full distribution of all of a Participating Plan's assets from the Fund shall be treated as a termination of this Participation Agreement.

18. Miscellaneous. This Participation Agreement may be amended by the Trustee at any time by prior written notice to the Plan Decisionmaker, except no amendment shall change the representations and warranties of a Participating Plan without its written concurrence.

    The Trustee may also amend this Participation Agreement, including an amendment materially changing this Participation Agreement, at any time, if doing so is necessary to support (1) the Trust's or a Fund's compliance with applicable law (or a change thereto) or (2) the preservation of the tax-exempt status of the Trust or a Fund. The Trustee shall provide notice of such an amendment to the Participating Plan's Authorized Person(s) as soon as practicable.

    If Plan Decisionmaker objects to any amendment to the Participation Agreement, the Participating Plan may terminate this Participation Agreement and withdraw from the Fund, and Trustee shall cooperate in good faith to effectuate such termination as soon as reasonably practicable, notwithstanding the notice period described in the Termination section above.

    Notice may be delivered personally or by express delivery, registered or certified mail, postage prepaid, return receipt requested, or by electronic means as provided below. This Participation Agreement shall be binding upon the successors and assigns of any and all present or future parties, including, for the avoidance of doubt, any successor Trustee. This Participation Agreement and the obligations of the parties, including without limitation the applicability of state banking and securities laws, shall be governed by and interpreted under the laws of the State of Nevada to the extent not superseded by ERISA or other federal law. This Participation Agreement, together with its appendices and the Declaration of Trust, constitute the entire agreement between the Participating Plan and the Trustee regarding the subject matter of this Participation Agreement.

19. Authorization of Electronic Communications. The Trustee is authorized to transmit information, documents, reports, disclosures, notices and agreements relating to the Participating Plan's interest in the Trust electronically, including via email or other electronic means, to the Plan Decisionmaker and/or the Participating Plan. By signing this Participation Agreement, the Plan Decisionmaker and the Participating Plan consent to electronic delivery as described in the preceding sentence. In so consenting, the Plan Decisionmaker and Participating Plan acknowledge that electronic messages are not secure and may contain computer viruses or other defects, may not be accurately replicated on other systems, or may be intercepted, deleted or interfered with, with or without the knowledge of the sender or the intended recipient. Neither the Trust nor the Trustee gives any warranties in relation to these matters.

20. Authorization of Electronic Signatures. In order to enable the electronic signature hereof, under both the Federal E-Sign statute and any applicable state statutes modeled after Uniform Electronic Transactions Act, the parties hereby state as follows: by signing below, each of the parties acknowledges and agrees that it has agreed to conduct transactions electronically and that any electronic signature, or other electronic manifestation of assent hereto in the form specified, is and will be the signature of such party for all purposes.

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This Participation Agreement is entered into and effective as of this 8th day of October, 2026

Plan Decisionmaker: IMPERIAL CLINICAL RESEARCH SERVICES, LLC

Signed by:
Shawn McCreery
84AD396D2D054FE...

By:_____

(Signature)

Shawn McCreery

(Name)

Great Gray Trust Company, LLC

By:_____

(Signature)

Jodi O'Ferrall – Trust Officer

(Name and Title)

General Instructions: If a Form 5500 has not been filed for the Plan or the Plan Tax I.D. or address does not match the Form 5500, please include a signed IRS Determination Letter or Plan Document / Adoption Agreement to confirm Plan information and avoid delays in processing.

Need assistance or have questions? Call 866.427.6885 or email CIFPlanOnboarding@greatgray.com

APPENDIX A
Participating Plan

Plan Information	
Is this a Start Up Plan?	No (If yes, please see the General Instructions Above)
Name of Participating Plan	5THGEN Inc. Retirement Plan
Address	3100 WALKENT DRIVE NW
City, State, Zip	GRAND RAPIDS, MI, 49544
Telephone	(800) 777-2591
Plan Sponsor's Name	IMPERIAL CLINICAL RESEARCH SERVICES, LLC
Contact Name and Email	Shawn McCreery, smccreery@5thgenco.com
Plan Tax I.D. #	381795049
Plan (PN) # (Form 5500)	003
Recordkeeper Information	
Recordkeeper Name	Voya
Recordkeeper Contact Name	Bobbi Holt
Address	One Orange Way
City, State, Zip	Windsor, CT, 06095
Email	bobbi.holt@voya.com
Telephone	(860) 907-8360
Fund/Trading Information	NOTE: If your Recordkeeper is not listed, contact your Relationship Manager to identify.
NSCC Firm Name and Number	Voya, 2360
BIN Number (Fidelity-NFS only)	
Sales Information	
Advisor Name	BHS Financial Services
Financial Advisor Name	Duncan Purvis
Address	3055 44th St SW PO Box 953
City, State, Zip	Grandville, MI, 49418
Telephone	(616) 261-7312
Financial Advisor Email	dpurvis@bhsins.com

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Estimated Funding Details

To assist in managing cash flows, please enter mapping amount. Also, please indicate if assets are moving from a corresponding mutual fund.

Fund	Fee Class	CUSIP	Estimated Funding $	Trade Date	Assets from Mutual Fund Equivalent?
Emerging Markets Fund	R1	97183C173	0.00	11/18/2026	No
International Equity Fund	R1	97183C322	0.00	11/18/2026	No
Large Cap Growth Fund II	R1	97183C371	1600000.00	11/18/2026	No
Mid Cap Growth Fund III	R1	39052A151	700000.00	11/18/2026	No
MyCompass Index Aggressive 2035 Fund	R6	00212B364	1000.00	11/18/2026	No
MyCompass Index Aggressive 2045 Fund	R6	00212B356	0.00	11/18/2026	No
MyCompass Index Aggressive 2055 Fund	R6	00212B349	0.00	11/18/2026	No
MyCompass Index Aggressive 2065 Fund	R6	00212B331	0.00	11/18/2026	No
MyCompass Index Aggressive Retirement Fund	R6	00212B380	0.00	11/18/2026	No
MyCompass Index Conservative 2035 Fund	R6	00212B232	0.00	11/18/2026	No
MyCompass Index	R6	00212B224	0.00	11/18/2026	No

Fund	Fee Class	CUSIP	Estimated Funding $	Trade Date	Assets from Mutual Fund Equivalent?
Conservative 2045 Fund					
MyCompass Index Conservative 2055 Fund	R6	00212B216	0.00	11/18/2026	No
MyCompass Index Conservative 2065 Fund	R6	00212B190	0.00	11/18/2026	No
MyCompass Index Conservative Retirement Fund	R6	00212B257	0.00	11/18/2026	No
MyCompass Index Moderate 2035 Fund	R6	00212B299	2600000.00	11/18/2026	No
MyCompass Index Moderate 2045 Fund	R6	00212B281	3500000.00	11/18/2026	No
MyCompass Index Moderate 2055 Fund	R6	00212B273	800000.00	11/18/2026	No
MyCompass Index Moderate 2065 Fund	R6	00212B265	225000.00	11/18/2026	No
MyCompass Index Moderate Retirement Fund	R6	00212B323	2700000.00	11/18/2026	No
Small Cap Growth Fund III	R1	97184L206	0.00	11/18/2026	No
Small Cap Value Fund III	R1	97184J367	0.00	11/18/2026	No

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APPENDIX B
Fees and Expenses

The annualized Total Fee shown below compensates the Trustee for the provision of trustee (including investment management) and administrative services to the Fund. The Trustee may compensate other service providers, including Sub-Advisor(s) who provide investment advisory services to the Trustee, from this Total Fee. The Total Fee includes investment management and administrative fees associated with investments in underlying funds ("Underlying Fund Fees"). Also, if applicable to a Fund's Fee Class, a Service Provider Fee is paid to third party providers of financial services to your plan in connection with the servicing of your plan account.

Each Fund may reimburse the Trustee quarterly and in arrears for any out-of-pocket expenses it incurs on behalf of the Fund that relate directly to the operation of the Fund. Such expenses may include, but are not limited to, expenses related to the annual audit of the Fund, custody services (including overdraft charges), tax form preparation fees, and legal and other fees. For certain Funds, there is a 0.49 basis point daily accrual for these expenses, which is paid quarterly in arrears to the Trustee subject to a year-end true-up so that the total expense reimbursement during the year does not exceed the actual out-of-pocket expenses incurred by the Trustee during that year; to the extent the actual out-of-pocket expenses incurred by the Trustee during that year exceed these payments, the Trustee bears such excess expenses. (Whether the quarterly expense charge applies to a particular Fund is described in the applicable Fund Declaration, which is either appended to the Declaration of Trust attached hereto or can be obtained, free of charge, by emailing fundaccountingclientsvcs@greatgray.com or calling 866-427-6885.) Any expenses incurred in connection with the investment and reinvestment of Fund assets including, without limitation, any transfer agency fees, brokerage commissions and expenses, will be charged against the Fund.

If a Fund invests in other funds, the Fund will incur its share of the investment expenses of those underlying funds. These expenses are embedded in the general investment costs and sale proceeds of such underlying funds and are not reflected as part of the Underlying Fund Fees which are included in the Total Fee shown in the table below.

The information provided below, in combination with the descriptions of the services provided by the Trustee and any Sub-Advisors and other information in the Declaration of Trust, Fund Declarations and other Fund documents, is intended to meet any applicable disclosure requirements under Section 408(b)(2) of ERISA and the regulations thereunder, and to satisfy the alternative reporting option for "eligible indirect compensation" with respect to payments to the Trustee and any Sub-Advisors that may be reportable on Schedule C of the Participating Plan's Form 5500.

Fund	Fee Class	CUSIP	Total Fee* (basis points)	Service Provider Fee included in Total Fee (basis points)
Emerging Markets Fund	R1	97183C173	52	0
International Equity Fund	R1	97183C322	45.37	0
Large Cap Growth Fund II	R1	97183C371	37.5	0
Mid Cap Growth Fund III	R1	39052A151	42.5	0
MyCompass Index Aggressive 2035 Fund	R6	00212B364	11.87	0
MyCompass Index Aggressive 2045 Fund	R6	00212B356	12.05	0

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Fund	Fee Class	CUSIP	Total Fee* (basis points)	Service Provider Fee included in Total Fee (basis points)
MyCompass Index Aggressive 2055 Fund	R6	00212B349	11.91	0
MyCompass Index Aggressive 2065 Fund	R6	00212B331	11.9	0
MyCompass Index Aggressive Retirement Fund	R6	00212B380	11.6	0
MyCompass Index Conservative 2035 Fund	R6	00212B232	11.61	0
MyCompass Index Conservative 2045 Fund	R6	00212B224	11.7	0
MyCompass Index Conservative 2055 Fund	R6	00212B216	11.97	0
MyCompass Index Conservative 2065 Fund	R6	00212B190	11.91	0
MyCompass Index Conservative Retirement Fund	R6	00212B257	11.46	0
MyCompass Index Moderate 2035 Fund	R6	00212B299	11.66	0
MyCompass Index Moderate 2045 Fund	R6	00212B281	11.94	0
MyCompass Index Moderate 2055 Fund	R6	00212B273	11.93	0
MyCompass Index Moderate 2065 Fund	R6	00212B265	11.9	0
MyCompass Index Moderate Retirement Fund	R6	00212B323	11.58	0
Small Cap Growth Fund III	R1	97184L206	58	0
Small Cap Value Fund III	R1	97184J367	38	0

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* The amount shown in the Total Fee column reflects the effective rate applicable as of the prior month-end after taking into account Underlying Fund Fees (if any), applicable fee waivers (if any) and determined under a tiered pricing schedule (if applicable). To the extent the actual rates and fees may vary based on the allocation of Fund assets among underlying investments, changes in fee waivers, or changes in the amount of Fund assets, this amount represents a reasonable, good faith estimate of the current charges. For additional information on Underlying Fund Fees, fee waivers, applicable tiered pricing schedules and a description of the Fund's annual operating expenses, or expense ratio, you may request a copy of the Fund Declaration free of charge by emailing fundaccountingclientsvcs@greatgray.com or calling 866-427-6885. Please also refer to the quarterly Fact Sheet at go.greatgray.com/fact-sheet for additional details on the fees and expenses of the Fund.

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APPENDIX C
Declaration of Trust

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GREAT GRAY COLLECTIVE INVESTMENT TRUST

2023 AMENDED AND RESTATED DECLARATION OF TRUST

April 28, 2023

Trustee:

GREAT GRAY TRUST COMPANY, LLC

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GREAT GRAY COLLECTIVE INVESTMENT TRUST
2023 AMENDED AND RESTATED DECLARATION OF TRUST

WHEREAS, effective October 6, 2005, AST Trust Company, a division of American Stock Transfer & Trust Company, established a trust known as the AST Collective Investment Trust (the "Original Trust"), which, pursuant to an amendment executed on November 1, 2015, was renamed the Wilmington Trust Collective Investment Trust (the "Trust");

WHEREAS, the Original Trust was amended six (6) times on October 6, 2005, January 4, 2007, August 14, 2008, November 25, 2009, March 30, 2015, and November 1, 2015 to make certain changes, including changes to the name of the Original Trust and the trustee (to Wilmington Trust Retirement and Institutional Services Company and, subsequently until the date hereof, to Wilmington Trust, National Association (the "Prior Trustee")) (the "Trust Amendments");

WHEREAS, effective as of June 20, 2016, the Trust was amended and restated to incorporate the Trust Amendments as well as certain other changes to the Trust (the "Prior Declaration");

WHEREAS, on the date hereof, the Prior Trustee assigned all of its right, title and interest in the Prior Trustee's collective investment trust business to Great Gray Trust Company, LLC (the "Trustee"), and in accordance with the terms of the Prior Declaration, the Trustee assumed all the rights, titles, powers, duties, discretion and immunities of the Prior Trustee under the Prior Declaration; and

WHEREAS, the Trustee now desires to amend and restate the Prior Declaration on the terms and conditions set forth in this Agreement.

NOW, THEREFORE, effective as of April 28, 2023, the Prior Declaration is hereby further amended and restated to rename the Trust, change the name of the Trustee, correct certain scrivener's errors and make certain other changes.

ARTICLE 1
INTRODUCTION

1.1 Purpose. The purpose of the Trust created hereunder is to allow plan sponsors ("Plan Sponsors") of employee benefit trusts and other eligible entities, as described below, to collectively invest plan assets in securities and other property which are authorized investments under the Trust. The Trust is created and organized under the laws of the State of Nevada and shall be maintained at all times as a domestic trust in the United States. Each Plan Sponsor may cause its respective plan to join and adopt the Trust and become a participating plan ("Participating Plan"), by executing a Participation Agreement ("Participation Agreement"), which is incorporated into and becomes a part of this Trust by reference.

1.2 The Trust. This Trust shall be referred to as the Great Gray Collective Investment Trust. Unless the context indicates otherwise, the terms "Trust," "Agreement," "herein," "hereunder," and similar terms mean this Declaration of Trust and the Trust hereby evidenced. The term "trust" shall mean the trust created and maintained under a Participating Plan which invests in this Trust in accordance with the requirements set forth herein. This Trust is intended to constitute an exempt trust under Section 501(a) of the Internal Revenue Code, as amended (the "Code") and a "group trust" pursuant to the requirements of Rev. Rul. 81-100 (as

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amended, modified or supplemented from time to time, and any successor ruling thereto) and any other applicable Internal Revenue Service rules and regulations.

1.3 Trustee. The Trustee of the Trust is Great Gray Trust Company, LLC.

1.4 Effective Date; Trust Year. This 2023 Amended and Restated Declaration of Trust is effective as of April 28, 2023, and amends and restates the Original Trust, which was effective as of October 6, 2005, and was previously amended by the Trust Amendments incorporated under the Prior Declaration. The Trust Year shall be the period ending December 31, 2023 and the twelve-month period ending on December 31 of each year thereafter (the "Trust Year").

1.5 Fiduciary Responsibilities. The Trustee shall be a fiduciary within the meaning of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") with respect to the Trust and to those assets of a Participating Plan invested in the Trust. All fiduciaries with respect to the Trust shall discharge their duties with respect to the Trust solely in the interests of participants and beneficiaries of the Participating Plans and for the exclusive purpose of providing benefits under the Participating Plans and defraying reasonable expenses of administration of the Participating Plans and this Trust, with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of like character and with like aims.

1.6 Diversification and Prudence of Investments. In determining whether the diversification and prudence requirements in Sections 404(a)(1)(B) and (C), respectively, of ERISA have been met with respect to an investment in the Trust, the Plan Sponsor of each Participating Plan and trustee under such trust shall be solely responsible for determining that the requirement of proper diversification of the total plan assets of such Participating Plan has been met, and neither the Trustee nor any other fiduciary or party shall have any such responsibility therefor or for diversifying such Participating Plan assets.

ARTICLE 2
PARTICIPATION IN COLLECTIVE INVESTMENT TRUST

2.1 Qualification of Participating Plans. An investor in the Trust must (i) maintain a governing document that specifically authorizes it to participate in the Trust via an investment in one of the Funds established pursuant to this Declaration as described in Section 3.1 and that provides that it is impossible for any part of the corpus or income of such investor's trust or custodial account to be used for or diverted to purposes other than for the exclusive benefit of its participants and their beneficiaries; (ii) adopt this Declaration specifically or in substance and effect as part of the investor's plan or other governing documents; (iii) be exempt from federal income taxation; and (iv) satisfy the applicable requirements of the Investment Company Act of 1940 (the "Investment Company Act"), as amended, and the Securities Act of 1933 (the "1933 Act"), as amended from time to time, and any applicable rules of the Securities and Exchange Commission (the "SEC") thereunder or any successor rulings, regulations, or similar pronouncements, regarding participation by such investor in a collective investment trust. Such plans and trusts include:

a. A retirement, pension, profit-sharing, stock bonus, or other employee benefit trust or custodial account which is exempt from federal income taxation under Section 501(a) of the Code by reason of qualifying under Section 401(a) of the Code and, if such trust or custodial account covers one or more self-employed individuals within the meaning of

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Section 401(c)(1) of the Code, which satisfies the applicable requirements of the Investment Company Act and the 1933 Act, as amended, or SEC Rule 180, or any successor ruling, regulation, or similar pronouncement, regarding participation by such investor in a collective investment trust; or

b. An eligible governmental plan trust or custodial account under Section 457(b) of the Code which is exempt from federal income taxation under Section 457(g) of the Code; or

c. A governmental plan described in Section 401(a)(24) of the Code; or

d. A common, collective, or commingled trust fund, including, but not limited to, any such fund maintained by the Trustee, which consists solely of the assets of investors described in this Section 2.1; or

e. A separate account maintained by a life insurance company so long as (i) all of the assets in the separate account consist solely of assets of group trust retiree benefit plans as defined in Revenue Ruling 2011-1 and as modified by Revenue Ruling 2014-24; (ii) the insurance company maintaining the separate account enters into a written arrangement with the Trustee consistent with the requirements of Revenue Ruling 2011-1 (including the requirement that no part of the corpus or income of any of the group trust retiree benefit plans be used for, or diverted to, any purpose other than for the exclusive benefit of the plan participants and their beneficiaries); and (iii) the assets of the separate account are insulated from the claims of the insurance company's general creditors; or

f. A trust or custodial account created under an employees' pension or profit sharing plan that is a Puerto Rican plan described in Section 1022(i)(1) of ERISA that meets the requirements of Revenue Ruling 2011-1, as modified by Revenue Ruling 2014-24; or

g. A church plan (as defined in Section 414(e) of the Code), including a plan described in Section 401(a) of the Code and a retirement income account described in Section 403(b)(9) of the Code, or an organization described in Section 414(e)(3)(A) of the Code the principal purpose or function of which is the administration of such a plan or account; or

h. Other plans or trusts which are permitted by Revenue Ruling 81-100, as modified or amended from time to time, and by applicable rules and regulations of, as applicable, the SEC, and the Internal Revenue Service to pool their funds in a bank collective investment fund.

As a condition of admitting any of the foregoing investors to the Trust, the Trustee may require an investor to furnish (i) a favorable determination letter from the Internal Revenue Service, if applicable; (ii) an opinion of counsel; or (iii) other evidence acceptable to the Trustee, which demonstrates that the trust or custodial account qualifies for exemption from federal income taxation under the Code.

2.2 Participating Plans. To qualify as a Participating Plan and participate in the Trust, a plan must:

a. Complete and return to the Trustee (or its authorized designee) the Participation Agreement and such other participation materials as the Trustee may require from time to time; and

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b. Provide such other documentation, representations, and warranties or other assurances as the Trustee may, in its sole discretion, request.

2.3 Termination of Participation. If at any time a Participating Plan no longer satisfies the conditions for constituting a Participating Plan hereunder, (a) the Participating Plan shall immediately notify the Trustee in writing, and (b) all investments of a Participating Plan shall be withdrawn and distributed to the Participating Plan as soon as practicable thereafter. If the date of such distribution is not otherwise a Valuation Date (as defined in Section 5.1 below), such date shall be a special Valuation Date hereunder.

ARTICLE 3
THE FUNDS

3.1 Establishment of Funds. The Trust shall be divided into separate funds as may be established from time to time (each, a "Fund"). The Trustee shall administer hereunder each such Fund as the Trustee shall deem necessary or desirable from time to time for the effective investment of assets of the Participating Plans. One Fund may hold units of participation in another Fund. Each Fund shall be separately held, administered, invested, valued, distributed, and accounted for and all provisions of this Trust shall apply to each Fund, respectively, unless the context requires or specifically provides otherwise. The assets of each Fund shall be invested and reinvested in any kind of property, real or personal, in accordance with the investment objectives and policies of each Fund established pursuant to Section 3.3.

3.2 Sub-Advisor. The Trustee may appoint a Sub-Advisor (as defined below) to manage, acquire, and dispose of assets under the Fund(s). For purposes of this Trust, the term "Sub-Advisor" shall mean any fiduciary designated in an Investment Advisor Agreement who shall have the power to manage, acquire, and dispose of assets under a Fund. Each such Sub-Advisor shall (a) be registered as an investment advisor under the Investment Advisers Act of 1940, as amended, or under state law, and (b) acknowledge that it will be a "fiduciary" (as such term is defined in Section 3(21) of ERISA) with respect to the assets of the Participating Plan invested in the Fund. Notwithstanding the foregoing, the Trustee shall have full and complete authority to control the specific securities, property, and investments purchased or redeemed and shall retain ultimate authority to accept or reject the advice or direction of any Sub-Advisor.

3.3 Investment of the Funds. The titles and investment objectives of the Funds shall be those as set forth in one or more Fund declarations as may be adopted and amended by the Trustee from time to time. The Trustee may specify the types of investments to be authorized for use by the Funds and other details pertinent to the proper administration, operation, and management of the Fund. The Sub-Advisor may invest all or any portion of the assets of each Fund in one or more mutual funds, stocks, bonds, cash, exchange traded funds, or in one or more collective investment funds, provided that such collective investment funds consist entirely exclusively of the assets of qualified plans and trusts that are exempt from federal income tax under Section 501(a) of the Code and tax-exempt retirement plans maintained by governmental employers under Section 414(d) of the Code, provided such investment satisfies the investment objectives of the Fund. The instrument creating such a collective investment fund, as amended from time to time, shall be incorporated and made a part of this Trust. In the case of assets delivered to the Trustee on a date other than a Valuation Date, the Trustee is expressly authorized to retain such assets in another collective investment

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fund or in its deposit accounts until the Valuation Date immediately following the Trustee's receipt of such assets.

3.4 Participation in a Fund. Participation by a Participating Plan in a Fund shall be based on a proportionate fair market value interest in all of such Fund's assets. Each Fund shall be comprised of units (each, a "Unit") to which the Trustee shall assign a starting value. Earnings of the Fund shall be reinvested and the Unit values adjusted accordingly on each applicable Valuation Date. The Trustee may, in its sole discretion, split or combine the Units as of a particular Valuation Date and the value of each Unit shall be adjusted accordingly. The Trustee may, in its sole discretion, close a Fund to new Participating Plans at any time. A closed Fund shall continue to be administered under this Trust until all Units are withdrawn. The Trustee may, in its sole discretion, split one or more assets out of a Fund to become a new Fund. A Participating Plan's interest in any such new Fund shall be in the same proportion as such plan's interest held in the old Fund. The Trustee, in its sole discretion, may allow new admissions or may close the new Fund to new admissions.

3.5 Additional Funds. The Trustee may create additional Funds from time to time by designating the name of the new Fund, its investment objective and policy, the initial unit value and any special administrative provisions relating to the administration of such Fund. Each new Fund shall be established and administered in accordance with applicable regulatory authority and subject to all of the terms of this Trust, as supplemented by the Trustee's writing creating such Fund. The written minutes creating such Fund shall not be considered an amendment to this Trust but shall constitute a supplement to the Trust and form a part hereof.

3.6 Withdrawals.

a. No Plan Sponsor-directed withdrawal by a Participating Plan from a Fund shall be permitted unless a prior written notice of intention to make such withdrawal shall have been given to the Trustee (or its authorized designee) within such time period as the Trustee may establish from time to time. Unless the Plan Sponsor specifies a particular Valuation Date as the effective date for the withdrawal, the withdrawal shall occur at the next Valuation Date after the notice is received. The Plan Sponsor may by notice to the Trustee cancel such withdrawal request at any time up to the Valuation Date as of which the withdrawal is to be effected. A withdrawal request may not be changed or cancelled after the Valuation Date as of which the withdrawal is to be effected. Such withdrawal shall be made pro rata from the Participating Plan's interest in such Fund.

b. Upon the withdrawal of a Participating Plan's interest in a Fund, there shall be paid or transferred out of the respective Fund an amount equal to the value, as determined pursuant to this Trust, of the Participating Plan's interest or part thereof withdrawn on the date such withdrawal is effective. The Trustee may, however, withhold and retain from the value of such interest or part thereof such amount as represents income accrued thereon but not actually collected by the Trustee as of the date of such withdrawal. In such event, the accrued income shall be distributed to the Participating Plan when the Trustee actually collects such income.

c. In the event that any income accrued but not actually collected by the Trustee shall be distributed to a Participating Plan upon a withdrawal from a Fund, and thereafter such accrued income is not actually collected by the Trustee in whole or in part when it should have been, the Trustee shall have the right at any time thereafter to charge to and

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recover from such Participating Plan, or the participants thereof, the amount of such accrued income so distributed but not actually collected.

d. In general, all income earned by the Trust or a Fund after expenses shall be added to the principal of the Trust or Fund and invested and reinvested as a part thereof. The Trustee, in its discretion and upon consultation with the Sub-Advisor, may at any time make a distribution to the Participating Plans. Any such distribution shall be distributed in cash or in kind or partly in cash and partly in kind, as the Trustee in its sole discretion shall determine.

e. Notwithstanding the foregoing, if the total withdrawals from a Fund for all Participating Plan requests as of any Valuation Date exceed uncommitted cash and the liquid investments available on that Valuation Date, the Trustee shall make payments to the Participating Plans requesting withdrawals from the Fund involved based on the following priorities: (i) requests for withdrawals in order to pay benefits from Participating Plans; (ii) requests for withdrawals to effect transfers to other investments directed by participants in Participating Plans; and (iii) all other requests for withdrawals. Such withdrawal requests shall be honored on a pro rata basis on the Valuation Date requested and on each succeeding Valuation Date until all requests for withdrawal have been satisfied.

ARTICLE 4
MANAGEMENT OF THE TRUST

4.1 Trustee's Powers and Duties. The Trustee shall have exclusive authority and discretion to manage and control the Trust. The Trustee shall have all necessary powers to discharge its duties under this Trust, including without limitation the following powers, rights, and duties:

a. To sell, exchange, convey, or transfer or otherwise dispose of any property, whether real or personal, the Trustee holds under the Trust, by private contract or at public auction.

b. To invest and reinvest the assets of the Trust in any deposit account, contract, property, or securities, to the extent permitted by applicable law, subject to the investment objectives of each Fund as established from time to time.

c. To retain in cash, without liability for interest, such amounts as the Trustee considers reasonable under the circumstances, pending the selection and purchase of investments, the payment of expenses and fees, or other anticipated distributions.

d. When directed by the Plan Sponsor or its authorized agent, (i) to make payments of benefits under a Participating Plan to such trustee(s), persons, or accounts, in such manner, at such time and in such amounts as the Plan Sponsor or authorized agent may from time to time in writing direct, and the Trustee shall be fully protected in making payments out of the Trust in accordance with such written directions; (ii) to receive and hold for any Participating Plan any funds or property transferred in accordance with the provisions of the Participating Plan to the Trustee from any trust or other funding entity which forms a part of another retirement plan which meets the qualification requirements set forth in Section 2.1 hereof.

e. To make, execute, acknowledge and deliver any and all deeds, leases, assignments, documents of transfer and conveyance, and all other instruments that may be necessary

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or appropriate to carry out the powers herein granted, and to give full receipts and discharges.

f. To exercise subscription, conversion, and other rights and options (and make payments from the Trust in connection therewith), to take any action and to abstain from taking any action with respect to any reorganization, consolidation, merger, dissolution, recapitalization, refinancing, and any other plan or change affecting any property constituting a part of the Trust, to hold or register any property from time to time in the Trustee's name or in the name of a nominee or to hold it unregistered or in such form that title shall pass by delivery; provided that except as authorized by regulations issued by the Secretary of Labor, the indicia of ownership of the assets of the Trust shall not be maintained outside the jurisdiction of the district courts of the United States.

g. To waive, modify, reduce, compromise, release, contest, arbitrate, settle, or extend the time of payment of any claim or demand of any nature in favor of or against the Trustee or all or any part of the Trust, to retain any disputed property without liability for interest until an appropriate final adjudication or release is obtained, and to maintain in the Trustee's discretion any litigation the Trustee considers necessary in connection with the Trust.

h. To employ accountants, advisors, agents, counsel, consultants, custodians, depositories, experts, and other persons, to delegate discretionary powers to such persons and to reasonably rely upon information and advice furnished by such persons; provided that each such delegation and the acceptance thereof by each such person shall be in writing.

i. To withhold all or any part of any payment required to be made hereunder as may be necessary and proper to protect the Trustee or the Trust against any liability or claim on account of any estate, inheritance, income, or other tax or assessment attributable to any Participating Plan and to discharge any such liability with any part or all of such payment so withheld, in accordance with applicable law.

j. Subject to applicable law, to borrow money for the Trust, at reasonable rates of interest from a lender, including an affiliate of the Trustee, with or without security, provided however that such loans may be made only to protect the assets of a Fund or to cover temporary cash overdrafts or other appropriate purposes.

k. Subject to applicable law, to lend, or appoint an agent to lend, assets on a secured or unsecured basis for any purpose the Trustee may deem desirable, and to permit any loaned securities to be transferred into the name of and voted by the borrower or others, and to hold any collateral received in connection with such loan in bulk or pursuant to any master loan agreement in which the Trust may hold an unallocated interest in such collateral together with other funds for which the Trustee is acting as trustee or agent.

l. To compromise, defend, or prosecute any claims, debts, or damages to or owing from the Trust or Funds and commence or defend suits or legal proceedings involving the Trust, the Funds, or the Trustee.

m. To perform all other acts which in the Trustee's judgment are appropriate for the proper management, investment, and distribution of the Trust.

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ARTICLE 5
TRUST AND FUND ACCOUNTING

5.1 Trust and Fund Valuations. The value of each Fund shall be determined each day on which the New York Stock Exchange is open for trading or such other time period, occurring at least once every three months, as the Trustee may establish with respect to a particular Fund. Each day on which the Trust and a Fund are valued shall be referred to as a "Valuation Date." The Trustee will value the Trust and each Fund in accordance with the valuation procedures the Trustee may establish from time to time. Subject to the foregoing, the Trustee may utilize any prudent method in the valuation of assets comprising each Fund and any such method of valuation shall be conclusively presumed to constitute a correct method of establishing value and shall not be subject to challenge unless the Trustee failed to act prudently in establishing such valuation method.

5.2 Audit. Each Fund shall be audited at least once during each Trust Year by auditors responsible to the Board of Managers of the Trustee.

5.3 Written Account. Within ninety (90) days following the close of each Trust Year, the Trustee shall prepare a written account of all transactions relating to the Trust and each Fund. The written account shall be based on the audit performed pursuant to Section 5.2 above and shall include the following: (a) a list of all investments showing cost and current value; (b) a statement for the year showing purchases with cost, sales with profit or loss, other investment changes, and income and disbursements; and (c) an appropriate notation as to any investments in default. The Trustee shall give notice of the availability of the account to the Plan Sponsor of the Participating Plan, or such other person designated for the purpose of receiving such account on behalf of the Participating Plan, and a copy of the account shall be furnished upon request to the Participating Plan. If the Participating Plan shall not, within ninety (90) days after the mailing of such statement of account, notify the Trustee, in writing of its disapproval of the same, such statement shall constitute a valid accounting of the Trust as if the account had been duly approved by the Participating Plan in writing. If the Trustee and Participating Plan cannot agree with respect to any act or transaction reported in the accounting, the Trustee and the Participating Plan shall have the right to have its accounts settled by judicial proceedings, in which event, only the Trustee and the Participating Plan shall be necessary parties.

5.4 Settlement on Withdrawal. On the withdrawal of a Participating Plan from the Trust, the Trustee shall render to the Participating Plan a written account for the period from the date of the last written account to the Valuation Date on which the withdrawal of the Participating Plan is effective. Payment to the withdrawing Participating Plan according to the statement of account shall constitute a full and final settlement unless, within ninety (90) days after sending the statement, the Participating Plan notifies the Trustee in writing of its objection to the accounting. Disputes regarding such account or settlement shall be resolved in accordance with the provisions of Section 5.3.

ARTICLE 6
GENERAL PROVISIONS

6.1 Qualifications of the Plan and Trust. The Trust is intended to qualify under Section 401 of the Code and for tax exemption under Section 501(a) of the Code (or under any comparable provisions of any future legislation that amends or supersedes said provisions of the Code).

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Unless and until advised to the contrary, the Trustee and persons dealing with the Trustee shall be entitled to assume that the Trust is so qualified and tax exempt.

6.2 Restrictions on Reversion. No Plan Sponsor shall have any right, title, or interest in the assets of the Trust, nor will any part of the assets of the Trust revert or be repaid to a Plan Sponsor.

6.3 Custody of Assets. The Trustee shall maintain the indicia of ownership of the assets of the Trust only where and in circumstances permitted by regulations under ERISA.

6.4 Nonassignment and Nonalienation of Plan Benefits. Except as otherwise required by law, the rights or interests of any Participating Plan or the rights of any participant or beneficiary to any benefits or future payments under such Participating Plan shall not be subject to attachment or garnishment or other legal process by any creditor of any such participant or beneficiary, nor shall any such Participating Plan, participant or beneficiary have any right to alienate, anticipate, commute, pledge, encumber, or assign any of the benefits or rights which he or she may expect to receive (contingently or otherwise) under the Participating Plan or this Trust.

6.5 Judicial Proceedings. In any action or proceeding regarding this Trust, any Participating Plan or the administrator of a Participating Plan, participants or former participants, their beneficiaries and any other persons having or claiming to have an interest in this Trust or the Participating Plan shall not be necessary parties, shall not be entitled to any notice of process, and shall be deemed to be fully represented by the Trustee for all purposes if the Trustee shall be a party to such proceeding. Any final judgment which is not appealed or appealable and which may be entered in any such action or proceeding shall be binding and conclusive on the parties hereto and all persons having or claiming to have any interest in this Trust or the Participating Plan. To the extent permitted by law, if a legal action is begun against the Plan Sponsor of a Participating Plan, or the Trustee by or on behalf of any person, and such action results adversely to such person, or if a legal action arises because of conflicting claims to a plan participant's or other person's benefits, the costs to the Trustee of defending the action will be charged to the sums, if any, which were involved in the action or were payable to the plan participant or other person concerned.

6.6 Trustee's Action Conclusive. Whenever any power may be exercised or any action may be taken by the Trustee involving the exercise of discretion, the discretion of the Trustee when exercised in good faith and with reasonable care shall be absolute and binding upon all Participating Plans and all persons interested therein. The certificate of the Trustee that it is acting according to this Trust will fully protect all persons dealing with the Trustee. To the extent permitted by applicable law, the Trustee shall not have any liability for any act or omission on the part of any fiduciary of any Participating Plan. To the fullest extent permitted by applicable law, the Trustee shall be indemnified from the assets of the Trust and held harmless for any expenses, costs, or damages it may incur for any actions taken or not taken in good faith and in the exercise of reasonable care, including reasonable expenses of defending any action brought with respect to any action so taken or omitted.

6.7 Effect of Mistakes. No mistake made in good faith and in the exercise of due care in connection with the administration of the Trust or any Fund shall be deemed to be a violation of this Trust or of applicable law if, promptly after the discovery thereof, the Trustee shall take whatever action may be practicable under the circumstances to remedy such mistake.

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6.8 Advice of Counsel. The Trustee may select and consult with competent legal counsel with respect to the meaning and construction of this Trust or concerning the Trustee's powers or obligations hereunder and shall be protected from any action taken or omitted by it in good faith pursuant to the opinion of such counsel.

6.9 Contributions and Payments. The Trustee shall be accountable to a Participating Plan for all contributions received from the Participating Plan attributable to participants in such plan, but the Trustee shall have no duty to see that the contributions comply with the provisions of the plan, nor shall the Trustee be obliged or have any right to enforce or collect any contribution from a Participating Plan or its participants or otherwise see that the funds are deposited according to the provisions of a Participating Plan. The Trustee shall not be responsible for establishing a funding policy for a Participating Plan. The authorized administrator of the Participating Plan will direct the Trustee in writing as respects to the distribution of benefits payable under a Participating Plan.

6.10 Liabilities Mutually Exclusive. To the extent permitted by law, the Trustee, a Plan Sponsor, and any other authorized person or fiduciary shall be responsible only for its or their own acts or omissions.

6.11 Indemnification. To the extent permitted by law, no person shall be personally liable for any act done or omitted to be done in good faith in the administration of this Trust or the investment of the Trust. To the extent permitted by law, the Trustee and its agents shall be indemnified and saved harmless by each Plan Sponsor with respect to claims of liability to which the Trustee and its agents are subjected by reason of the Plan Sponsor's investment in the Trust or compliance with any directions given in accordance with the provisions of a Participating Plan or this Trust by the Plan Sponsor, trustee, or any person duly authorized by the Plan Sponsor.

6.12 Compensation and Expenses. The Trustee shall receive reasonable compensation for the administration of the Trust and the Funds, in such amounts as the Trustee shall determine from time to time. All reasonable compensation, costs, charges, and expenses incurred in the administration of the Trust and the Funds may be charged to the Trust or Funds. The Trustee shall be fully protected in making payments of administrative expenses.

6.13 Notice and Directions. Any notice or direction under this Trust shall be in writing and shall be effective when actually received by the Trustee or by a Participating Plan at the address stated in the Participation Agreement or other address specified by notice to the other. Notice may be delivered personally or by facsimile, express delivery, registered or certified mail, postage prepaid, return receipt requested.

6.14 Successors. Any corporation, association, or entity (i) into which the Trustee may be merged or with which it may be consolidated, (ii) resulting from any merger, consolidation, or reorganization to which the Trustee may be a party, or (iii) to which all or any part of the Trustee's fiduciary business which includes the Trust may be transferred, shall become successor Trustee, and shall have all the rights, powers and obligations of the Trustee under this Trust, without the necessity of executing any instrument or performing any further act. This Trust will be binding on all persons entitled to benefits hereunder and their respective heirs and legal representatives, and on the Trustee and its successors. The term "Plan Sponsor" shall be deemed to include any permitted successor or assign to a plan's Plan Sponsor.

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6.15 Severability. If any provision of this Trust is held to be illegal or invalid, such illegality or invalidity shall not affect the remaining provisions of this Trust, and they shall be construed and enforced as if such illegal or invalid provisions had never been inserted therein.

6.16 Applicable Law. The Trust shall be construed in accordance with the provisions of ERISA and other applicable federal law and, to the extent not inconsistent with such laws, with the laws of the State of Nevada.

6.17 Tax Reporting/Withholding. The Trustee shall prepare tax returns or other filings with respect to the Trust only if such returns or filings must be filed by the Trustee rather than by the Plan Sponsor or trustee under such Participating Plan.

ARTICLE 7
AMENDMENT AND TERMINATION

7.1 Amendment. The Trustee may amend this Trust from time to time to satisfy the requirements for tax exemption under the Code or as may otherwise be desired by the Trustee; provided that under no condition shall an amendment result in the return or the repayment to a Plan Sponsor of any part of the Trust or the income from it other than as provided under the Trust or result in the distribution of the Trust for the benefit of anyone other than persons entitled to benefits under a Participating Plan. Notice of any material amendment shall be provided to each Participating Plan.

7.2 Termination. The Trustee may, in its discretion, for any reason or for no reason, terminate the Trust or any Fund at any time upon thirty (30) days' notice of such termination to each Participating Plan in the Trust or in the Fund, as the case may be. If the Trust or a Fund is terminated by the Trustee, all the rights, titles, powers, duties, discretions and immunities imposed on or reserved to the Trustee shall continue in effect with respect to the Trust or Fund, as applicable, until all assets of the Participating Plans in the Trust or such Fund have been distributed by the Trustee to the Participating Plans. Upon termination of this Trust or a Fund, the Trustee shall first reserve such reasonable amounts as it may deem necessary to provide for the payment of any expenses or fees then or thereafter chargeable to the Trust or Fund, as applicable.

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GREAT GRAY TRUST COMPANY, LLC

By: /s/ Christopher Randall

Name: Christopher Randall

Title: Chief Operating Officer

ATTEST:

By: /s/ Jennifer Matz

Name: Jennifer Matz

Title: Chief Compliance Officer

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November 14, 2025 supplement to the September 30, 2025 fact sheets and participation agreements for the collective investment funds listed below

*The following update applies to each of the collective investment funds listed below ("**Funds**") and their individual fee classes. A copy of this supplement should be downloaded and accompany any electronic or printed copy of the September 30, 2025 fact sheets for the Funds, which are posted here: https://greatgray.com/cit-fund-info/collective-funds-fact-sheets/ as well as the participation agreement for any of the Funds.*

Until November 14, 2025, Great Gray Trust Company, LLC ("**Trustee**" or "**Great Gray**") in its role as trustee for the Funds, engaged flexPATH Strategies, LLC ("**flexPATH**") to provide services to the Funds as a sub-advisor. As Trustee, Great Gray maintains ultimate authority over each Fund, how it is managed, and the services provided to it.

Effective November 14, 2025, Great Gray has (i) purchased assets that flexPATH used in its business of serving as sub-advisor to the Funds, including the rights to the flexPATH name, (ii) begun providing the services to the Funds that flexPATH previously provided as sub-advisor, and (iii) mutually agreed with flexPATH to terminate the sub-advisor agreement between Great Gray and flexPATH. Certain flexPATH employees have joined existing teams across the Great Gray organization that support the Funds. Fund investment strategies, underlying holdings and fees remain the same. Plan sponsors and participants can expect to receive the same services without disruption.

For additional information, please review the Great Gray press release at https://greatgray.com/great-gray-flexpath.

Impacted Funds

Balanced Sustainable Fund
Cash Balance CIT
Core Bond Fund
Core Plus Bond Fund
Core Plus Bond Fund II
Core Plus Bond Fund III
Emerging Markets Fund
Emerging Markets Fund II
Fixed Income Allocation Fund
Flex Focus Aggressive 2035 Fund
Flex Focus Aggressive 2045 Fund
Flex Focus Aggressive 2055 Fund

Flex Focus Aggressive 2065 fund
Flex Focus Aggressive Retirement
Flex Focus Conservative 2035 Fund
Flex Focus Conservative 2045 Fund
Flex Focus Conservative 2055 Fund
Flex Focus Conservative 2065 Fund
Flex Focus Conservative Retirement Fund
Flex Focus Moderate 2035 Fund
Flex Focus Moderate 2045 Fund
Flex Focus Moderate 2055 Fund
Flex Focus Moderate 2065 Fund
Flex Focus Moderate Retirement Fund

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flexFIT+ Aggressive 2035 Fund
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flexFIT+ Aggressive Retirement Fund
flexFIT+ Conservative 2035 Fund
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Great Gray American Funds Income 2010 Fund
Great Gray American Funds Income 2015 Fund
Great Gray American Funds Income 2020 Fund
Great Gray American Funds Income 2025 Fund
Great Gray American Funds Income 2030 Fund
Great Gray American Funds Income 2035 Fund
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Great Gray Trust American Funds 2010 Fund
Great Gray Trust American Funds 2015 Fund
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Great Gray Trust American Funds 2045 Fund
Great Gray Trust American Funds 2050 Fund
Great Gray Trust American Funds 2055 Fund
Great Gray Trust American Funds 2060 Fund
Great Gray Trust American Funds 2065 Fund
Great Gray Trust Capital Group 2010 Target Date Fund
Great Gray Trust Capital Group 2015 Target Date Fund
Great Gray Trust Capital Group 2020 Target Date Fund
Great Gray Trust Capital Group 2025 Target Date Fund
Great Gray Trust Capital Group 2030 Target Date Fund
Great Gray Trust Capital Group 2035 Target Date Fund

Docusign Envelope ID: DE379B13-CEA1-8566-80B0-2DD9D44EC8A5

Great Gray Trust Capital Group 2040 Target Date Fund
Great Gray Trust Capital Group 2045 Target Date Fund
Great Gray Trust Capital Group 2050 Target Date Fund
Great Gray Trust Capital Group 2055 Target Date Fund
Great Gray Trust Capital Group 2060 Target Date Fund
Great Gray Trust Capital Group 2065 Target Date Fund
Great Gray Trust Capital Group 2070 Target Date Fund
Great Gray Trust T. Rowe Price Retirement Date 2005 Trust
Great Gray Trust T. Rowe Price Retirement Date 2010 Trust
Great Gray Trust T. Rowe Price Retirement Date 2015 Trust
Great Gray Trust T. Rowe Price Retirement Date 2020 Trust
Great Gray Trust T. Rowe Price Retirement Date 2025 Trust
Great Gray Trust T. Rowe Price Retirement Date 2030 Trust
Great Gray Trust T. Rowe Price Retirement Date 2035 Trust
Great Gray Trust T. Rowe Price Retirement Date 2040 Trust
Great Gray Trust T. Rowe Price Retirement Date 2045 Trust
Great Gray Trust T. Rowe Price Retirement Date 2050 Trust
Great Gray Trust T. Rowe Price Retirement Date 2055 Trust
Great Gray Trust T. Rowe Price Retirement Date 2060 Trust
Great Gray Trust T. Rowe Price Retirement Date 2065 Trust
Great Gray Trust T. Rowe Price Retirement Date 2070 Trust
IndexSelect Conservative 2035 Fund
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IndexSelect Conservative 2055 Fund

IndexSelect Conservative 2065 Fund
IndexSelect Conservative Retirement Fund
IndexSelect Growth 2035 Fund
IndexSelect Growth 2045 Fund
IndexSelect Growth 2055 Fund
IndexSelect Growth 2065 Fund
IndexSelect Growth Retirement Fund
IndexSelect Income & Growth 2035 Fund
IndexSelect Income & Growth 2045 Fund
IndexSelect Income & Growth 2055 Fund
IndexSelect Income & Growth 2065 Fund
IndexSelect Income & Growth Retirement Fund
IndexSelect Income 2035 Fund
IndexSelect Income 2045 Fund
IndexSelect Income 2055 Fund
IndexSelect Income 2065 Fund
IndexSelect Income Retirement Fund
IndexSelect Moderate 2035 Fund
IndexSelect Moderate 2045 Fund
IndexSelect Moderate 2055 Fund
IndexSelect Moderate 2065 Fund
IndexSelect Moderate Retirement Fund
International Equity Fund
International Growth Fund II
International Stock Fund
Large Cap Growth Fund
Large Cap Growth Fund II
Large Cap Growth Fund III
Large Cap Growth Fund IV
Large Cap Value Fund
Large Cap Value Fund II
Large Cap Value Fund III
ManageForMe Aggressive Fund
ManageForMe Conservative Fund
ManageForMe Moderate Fund
ManageForMe Moderately Aggressive Fund
ManageForMe Moderately Conservative Fund
Mid Cap Growth Fund
Mid Cap Growth Fund II
Mid Cap Growth Fund III
Mid Cap Growth Fund IV

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Mid Cap Value Fund
Mid Cap Value Fund II
My Retirement Path Aggressive 2035 Fund
My Retirement Path Aggressive 2045 Fund
My Retirement Path Aggressive 2055 Fund
My Retirement Path Aggressive Retirement Fund
My Retirement Path Conservative 2035 Fund
My Retirement Path Conservative 2045 Fund
My Retirement Path Conservative 2055 Fund
My Retirement Path Conservative Retirement Fund
My Retirement Path Moderate 2035 Fund
My Retirement Path Moderate 2045 Fund
My Retirement Path Moderate 2055 Fund
My Retirement Path Moderate 2065 Fund
My Retirement Path Moderate Retirement Fund
MyCompass American Funds 2010 Fund
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MyCompass Index Moderate 2035 Fund
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MyCompass Index Moderate Retirement Fund
Putnam Retirement Advantage Income 2030
Putnam Retirement Advantage Income 2035
Putnam Retirement Advantage Income 2040
Putnam Retirement Advantage Income 2045
Putnam Retirement Advantage Income 2050
Putnam Retirement Advantage Income 2055
Putnam Retirement Advantage Income 2060
Putnam Retirement Advantage Income 2065
Putnam Retirement Advantage Income Maturity
RetirementJourney Index Growth 2045 Fund
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RetirementJourney Index Moderate 2035 Fund
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RetirementJourney Index Moderate 2055 Fund
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RetirementJourney Index Moderate Retirement Fund
RetirementTrack Aggressive 2035 Fund
RetirementTrack Aggressive 2045 Fund
RetirementTrack Aggressive 2055 Fund
RetirementTrack Aggressive 2065 Fund
RetirementTrack Aggressive Retirement Fund
RetirementTrack American Funds 2010 Fund
RetirementTrack American Funds 2015 Fund
RetirementTrack American Funds 2020 Fund
RetirementTrack American Funds 2025 Fund
RetirementTrack American Funds 2030 Fund

Docusign Envelope ID: DE379B13-CEA1-8566-80B0-2DD9D44EC8A5

RetirementTrack American Funds 2035 Fund
RetirementTrack American Funds 2040 Fund
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RetirementTrack American Funds 2050 Fund
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RetirementTrack American Funds 2060 Fund
RetirementTrack American Funds 2065 Fund
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RetirementTrack Conservative 2045 Fund
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RetirementTrack Conservative Retirement Fund
RetirementTrack Moderate 2035 Fund
RetirementTrack Moderate 2045 Fund
RetirementTrack Moderate 2055 Fund
RetirementTrack Moderate 2065 Fund
RetirementTrack Moderate Retirement Fund
RetirePilot Aggressive 2035 Fund
RetirePilot Aggressive 2045 Fund
RetirePilot Aggressive 2055 Fund
RetirePilot Aggressive 2065 Fund
RetirePilot Aggressive Retirement Fund
RetirePilot American Funds 2010 Fund
RetirePilot American Funds 2015 Fund
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RetirePilot American Funds 2065 Fund
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RetirePilot Blend Income Fund
RetirePilot Blend T. Rowe Price 2005 Fund
RetirePilot Blend T. Rowe Price 2030 Fund
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RetirePilot Blend T. Rowe Price 2040 Fund
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RetirePilot Blend T. Rowe Price 2060 Fund
RetirePilot Blend T. Rowe Price 2065 Fund
RetirePilot Conservative 2035 Fund
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RetirePilot Conservative 2065 Fund
RetirePilot Conservative Retirement Fund
RetirePilot Moderate 2035 Fund
RetirePilot Moderate 2045 Fund
RetirePilot Moderate 2055 Fund
RetirePilot Moderate 2065 Fund
RetirePilot Moderate Retirement Fund
Small Cap Growth Fund
Small Cap Growth Fund II
Small Cap Growth Fund III
Small Cap Value Fund
Small Cap Value Fund II
Small Cap Value Fund III
SmartGoal by J.P. Morgan 2025 Fund
SmartGoal by J.P. Morgan 2030 Fund
SmartGoal by J.P. Morgan 2035 Fund
SmartGoal by J.P. Morgan 2040 Fund
SmartGoal by J.P. Morgan 2045 Fund
SmartGoal by J.P. Morgan 2050 Fund
SmartGoal by J.P. Morgan 2055 Fund
SmartGoal by J.P. Morgan 2060 Fund
SmartGoal by J.P. Morgan 2065 Fund
SmartGoal by J.P. Morgan Retirement Fund
Stable Value Fund
Stable Value Fund II
Stable Value Fund III
US REIT Fund

Certificate Of Completion

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Signatures: 1
Certificate Pages: 4
Initials: 0
AutoNav: Enabled
EnvelopeId Stamping: Enabled
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Signer Events	Signature	Timestamp
Shawn McCreery smccreery@5thgenco.com HR Manager Security Level: Email, Account Authentication (None)	Signed by:  84AD396D2D054FE... Signature Adoption: Pre-selected Style Using IP Address: 65.23.95.162	Sent: 10/8/2026 10:08:39 AM Viewed: 10/8/2026 10:52:03 AM Signed: 10/8/2026 10:52:29 AM

Electronic Record and Signature Disclosure:
Accepted: 10/8/2026 10:52:03 AM
ID: 1de5d56f-2e4b-440f-98d7-bbc6eeb55645

In Person Signer Events	Signature	Timestamp

Editor Delivery Events	Status	Timestamp

Agent Delivery Events	Status	Timestamp

Intermediary Delivery Events	Status	Timestamp

Certified Delivery Events	Status	Timestamp

Carbon Copy Events	Status	Timestamp

Witness Events	Signature	Timestamp

Notary Events	Signature	Timestamp

Envelope Summary Events	Status	Timestamps
Envelope Sent	Hashed/Encrypted	10/8/2026 10:08:39 AM
Certified Delivered	Security Checked	10/8/2026 10:52:03 AM
Signing Complete	Security Checked	10/8/2026 10:52:29 AM
Completed	Security Checked	10/8/2026 10:52:29 AM

Payment Events	Status	Timestamps

Electronic Record and Signature Disclosure

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, Great Gray Trust, LLC (we, us or Company) may be required by law to provide to you certain written notices or disclosures. Described below are the terms and conditions for providing to you such notices and disclosures electronically through the DocuSign system. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to this Electronic Record and Signature Disclosure (ERSD), please confirm your agreement by selecting the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. You will have the ability to download and print documents we send to you through the DocuSign system during and immediately after the signing session and, if you elect to create a DocuSign account, you may access the documents for a limited period of time (usually 30 days) after such documents are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, you will be charged a $0.00 per-page fee. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your consent

If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Great Gray Trust, LLC:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:
To contact us by email send messages to: joe.campbell@greatgray.com

To advise Great Gray Trust, LLC of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at joe.campbell@greatgray.com and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Great Gray Trust, LLC

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to joe.campbell@greatgray.com and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Great Gray Trust, LLC

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;

ii. send us an email to joe.campbell@greatgray.com and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: https://support.docusign.com/guides/signer-guide-signing-system-requirements.

Acknowledging your access and consent to receive and sign documents electronically

To confirm to us that you can access this information electronically, which will be similar to other electronic notices and disclosures that we will provide to you, please confirm that you have read this ERSD, and (i) that you are able to print on paper or electronically save this ERSD for your future reference and access; or (ii) that you are able to email this ERSD to an email address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving notices and disclosures exclusively in electronic format as described herein, then select the check-box next to 'I agree to use electronic records and signatures' before clicking 'CONTINUE' within the DocuSign system.

By selecting the check-box next to 'I agree to use electronic records and signatures', you confirm that:

- You can access and read this Electronic Record and Signature Disclosure; and
- You can print on paper this Electronic Record and Signature Disclosure, or save or send this Electronic Record and Disclosure to a location where you can print it, for future reference and access; and
- Until or unless you notify Great Gray Trust, LLC as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Great Gray Trust, LLC during the course of your relationship with Great Gray Trust, LLC.

Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
5THGEN Inc. Retirement Plan
EIN#38-1795049
Plan# 003
As of December 31, 2025

(a)	(b) Identity of issue, borrower,lessor or similar party	(c) Description of investments including maturity date,rate of interest, collateral, par, or maturity date	(d)Cost	(e) Current Value
	Baron Growth Fund - Institutional Shares	Registered Investment Company		$635,845.68
	Columbia Total Return Bond Fund - Institutional	Registered Investment Company		$640,577.96
	Dodge & Cox Balanced Fund - Class X	Registered Investment Company		$993,166.74
	Fidelity Advisor Equity Growth Fund - Class I	Registered Investment Company		$3,541.45
	Janus Henderson Enterprise Fund - Class N Shares	Registered Investment Company		$347,275.65
	MFS International Diversification Fund - Class R	Registered Investment Company		$308,442.41
	OneAmerica Stable Value Fund - Class Z CIT	Common Collective Trust		$708,735.78
	RetirementTrack Moderate 2035 Fund - Fee Class F	Common Collective Trust		$1,800,624.48
	RetirementTrack Moderate 2045 Fund - Fee Class F	Common Collective Trust		$2,762,919.39
	RetirementTrack Moderate 2055 Fund - Fee Class F	Common Collective Trust		$631,837.91
	RetirementTrack Moderate 2065 Fund - Fee Class F	Common Collective Trust		$148,074.99
	RetirementTrack Moderate Retire Fund - Fee Class	Common Collective Trust		$2,600,775.89
	T. Rowe Price Blue Chip Growth Fund - I Class	Registered Investment Company		$1,584,597.85
	Vanguard 500 Index Fund - Admiral Shares	Registered Investment Company		$3,264,670.07
	Vanguard Equity Income Fund - Admiral Shares	Registered Investment Company		$1,758,655.26
	Vanguard Federal Money Market Fund - Investor S	Registered Investment Company		$261,544.41
	Vanguard Mid-Cap Index Fund - Admiral Shares	Registered Investment Company		$790,521.61
	Vanguard Mid-Cap Value Index Fund - Admiral Shar	Registered Investment Company		$442,748.88
	Vanguard Small-Cap Index Fund - Admiral Shares	Registered Investment Company		$1,643,458.41
	Vanguard Target Retirement 2060 Fund - Investor	Registered Investment Company		$22,801.97
	Vanguard Total International Stock Index Fund -	Registered Investment Company		$1,003,988.67
	LOAN FUND	Participant Loans - Rates 7.00% to 9.50%		$66,039.73
	TOTAL			$22,420,845.19

Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
5THGEN Inc. Retirement Plan
EIN#38-1795049
Plan# 003

*** denotes party-in-interest**
Column (d) is not required as the Plan investments are totally participant directed.

Attachment to 2025 Form 5500
Schedule H, line 4a – Schedule of Delinquent Participant Contributions

Plan Name 5thGen Inc. Retirement Program **EIN**: 38-1795049
Plan Sponsor's Name Imperial Clinical Research Services, LLC **PN**: 003

	Total that Constitute Nonexempt Prohibited Transactions	

Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Totally Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are Included: [X]	$ 46,258	$ 0	$ 0	$ 0