Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1974

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)
TOLEDO CLINIC, INC.

4235 SECOR ROAD
TOLEDO, OH 43623

2b Employer Identification Number (EIN) 34-0936207

2c Plan Sponsor's telephone number 419-473-3561

2d Business code (see instructions) 621111

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/13/2026	CHARLES KOPITKE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	1921
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)**	1520
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1236
b	Retired or separated participants receiving benefits	**6b**	20
c	Other retired or separated participants entitled to future benefits	**6c**	477
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1733
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1733
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)**	1674
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)**	1723
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	41
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 2R 2S 2T

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached _____
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [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
TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
TOLEDO CLINIC, INC.

D Employer Identification Number (EIN)
34-0936207

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

ONEAMERICA RETIREMENT SERVICES LLC

46-5378846

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

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)

TD AMERITRADE

PO BOX 2226
OMAHA, NE 68103-2226

(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?
26 50	NONE	201863	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	157962	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

RAYMOND JAMES

20860 NORTH TATUM BOULEVARD
PHOENIX, AZ 85050

(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?
26 50	NONE	41491	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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 INV ADVISORY SERVICES LL

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?
28 50	NONE	25000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

LPL FINANCIAL

28300 KENSINGTON LANE
SUITE 100
PERRYSBURG, OH 43551

(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?
26 50	NONE	17598	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	10613	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

OLIVE TREE ASSET MANAGEMENT

780 3RD AVENUE
SUITE 45
NEW YORK, NY 10017

(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?
26 50	NONE	7633	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
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 $2,000 ANNUAL TRUST AND CUSTODY FEE PLUS 1 BP ON MARKET VALUE ANNUALIZED MONTHLY

(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
TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
TOLEDO CLINIC, INC.

D Employer Identification Number (EIN)
34-0936207

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: ONEAMERICA STABLE VALUE FUND

b Name of sponsor of entity listed in (a): MIDWEST INSTITUTIONAL TRUST SERVICES

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)
39-6490536-001	C	1750098

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)

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

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
TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
TOLEDO CLINIC, INC.

D Employer Identification Number (EIN)
34-0936207

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	132175	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	90712	0
(2) Participant contributions	1b(2)	45135	0
(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)	152601	100332
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	1677454	1808692
(9) Value of interest in common/collective trusts	1c(9)	4668797	1750098
(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)	173718855	199540316
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	80559413	85146925

		(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	261045142	288346363
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	261045142	288346363

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)	6861578	
(B) Participants	2a(1)(B)	6925712	
(C) Others (including rollovers)	2a(1)(C)	441552	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		14228842
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)	133482	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		133482
(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)	8896353	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		8896353
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	49780	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	49774	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		6
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-11666	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-11666

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		58871
(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)		18910628
c Other income	2c		16009976
d Total income. Add all **income** amounts in column (b) and enter total	2d		58226492
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	30458377	
(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)		30458377
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)	10613	
(3) Recordkeeping fees	2i(3)	180062	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	271236	
(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)	4983	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		466894
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		30925271
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		27301221
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: CLIFTONLARSONALLEN LLP **(2)** EIN: 41-0746749

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [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
TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN AND TRUST

B Three-digit plan number (PN) ▶ 002

C Plan sponsor's name as shown on line 2a of Form 5500
TOLEDO CLINIC, INC.

D Employer Identification Number (EIN)
34-0936207

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 ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

COLLABORATORS | COACHES | ADVOCATES | MENTORS
FRIENDS | VOLUNTEERS | REGULARS | DINERS | VISITORS
CPAs | CONSULTANTS | WEALTH ADVISORS | *NEIGHBORS*
COLLABORATORS | COACHES | ADVOCATES | MENTORS |
CONNOISSEURS | CUSTOMERS | TEACHERS |
| VOLUNTEERS |

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND ERISA-REQUIRED SUPPLEMENTAL SCHEDULE

AS OF DECEMBER 31, 2025 AND 2024, AND FOR THE YEAR ENDED DECEMBER 31, 2025

Right there with you

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TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
TABLE OF CONTENTS
AS OF DECEMBER 31, 2025 AND 2024, AND
FOR THE YEAR ENDED DECEMBER 31, 2025

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CliftonLarsonAllen LLP
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INDEPENDENT AUDITORS' REPORT

Investment Review Committee and Plan Participants
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
Toledo, Ohio

Report on the Audit of the Financial Statements

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

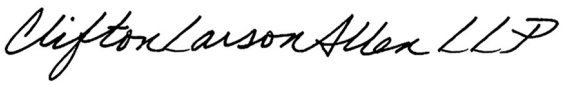
The supplemental schedule of assets (held at end of year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



CliftonLarsonAllen, LLP

Maumee, Ohio
October 12, 2026

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
INVESTMENTS (at Fair Value)	$ 286,537,671	$ 259,231,841
RECEIVABLES		
Employee Deferral Contributions	299,162	45,135
Employer Contributions	313,860	90,712
Notes Receivable from Participants	1,808,692	1,677,454
Total Receivables	2,421,714	1,813,301
Total Assets	288,959,385	261,045,142
NET ASSETS AVAILABLE FOR BENEFITS	$ 288,959,385	$ 261,045,142

See accompanying Notes to Financial Statements.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2025

ADDITIONS:	
INVESTMENT INCOME	
Net Appreciation in Fair Value of Investments	$ 32,958,148
Interest and Dividends	10,906,020
Total Investment Income	43,864,168
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	133,482
CONTRIBUTIONS	
Employee Deferral	7,224,874
Employer	7,175,438
Employee Rollover	441,552
Total Contributions	14,841,864
Total Additions	58,839,514
DEDUCTIONS:	
BENEFITS PAID TO PARTICIPANTS	30,458,377
ADMINISTRATIVE EXPENSES	466,894
Total Deductions	30,925,271
NET INCREASE	27,914,243
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of Year	261,045,142
End of Year	$ 288,959,385

See accompanying Notes to Financial Statements.

NOTE 1 DESCRIPTION OF PLAN

The following description of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Toledo Clinic, Inc. (the Company) who have completed sixty days of service and one year of service for employer contributions. The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA).

Any participant may elect to have his or her account balance placed in a segregated account and direct the investment of the account balance.

Effective December 8, 2025, the Plan transitioned from OneAmerica Financial to Voya Institutional Trust Company for recordkeeping services. At that time, Matrix Trust Company, the custodian of the Plan, engaged Voya Institutional Trust Company to act as sub-Custodian for plan default investments. Matrix Trust Company remains the custodian of the Plan’s self-directed brokerage accounts.

Contributions

Eligible participants are permitted to elect to have a percentage, limited by Plan provisions, of their compensation contributed as pretax 401(k) or Roth contributions to the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, and their contributions invested in the designated default fund until changed by the participant. Participants that are automatically enrolled or have elected deferrals less than 10% are subject to an automatic increase provision of 1% at the beginning of each plan under until 10% is reached. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

The Company makes safe harbor contributions of 3% of eligible compensation for eligible participants on a pay date basis. The Company also makes profit sharing contributions based on eligible compensation formulas by employment group on a pay date basis. Participants are eligible for the safe harbor and profit sharing contribution if they meet the eligibility requirements above.

Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's safe harbor contribution, the Company's profit sharing contribution, and an allocation of Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, or participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided by the participant's vested account.

Vesting

Participants are immediately vested in their contributions, safe harbor contributions, and rollover contributions plus actual earnings thereon. The Company's profit sharing contribution portion of their accounts plus earnings thereon is 100% vested after three years of credited services.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of the fair value of the non-forfeitable accrued benefit, for a term not to exceed five years, unless the loan is used to acquire a principal residence, for which the term may be up to a reasonable period. The notes are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest is paid ratably through payroll deductions.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in their account in the form of a lump sum distribution or installments. The Plan allows for in-service distributions if a participant reaches age 59½ and hardship distributions subject to Plan provisions. If a participant terminates employment and the participant's account balance does not exceed $5,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between $1,000 and $5,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name.

Forfeited Accounts

Forfeited nonvested accounts can be used to pay administrative expenses and to reduce future Company contributions. Forfeited nonvested accounts as of December 31, 2025 and 2024, totaled $53,500 and $49,021, respectively. Forfeitures are first used to reduce employer contributions and then will pay administrative expenses of the Plan. No forfeitures were used to reduce employer contributions for the year ended December 31, 2025.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent notes receivable are recorded as distributions on the basis of the terms of the Plan document.

Contributions

Contributions from participants are recorded in the year in which the employee contributions are withheld from compensation. The Company safe harbor and profit sharing contribution are recorded in the year in which participants earn the contribution based on service or other eligibility criteria under the terms of the Plan.

Benefit Payments

Benefits are recorded when paid.

Administrative Expenses

The Plan’s expenses are paid either by the Company, unless the expenses relate to specific investment directions of the participants. Expenses paid directly by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants and payments of benefits are charged directly to the participant’s account and are included in administrative expenses.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2026, the date the financial statements were available to be issued.

NOTE 3 CERTIFICATION OF INVESTMENT INFORMATION

Voya Institutional Trust Company, a qualified institution of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of certain investments, with the exception of self-directed brokerage accounts and notes receivable from participants, as of December 31, 2025, in the accompanying financial statements and ERISA-required supplemental schedule.

Matrix Trust Company, a qualified institution of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of self-directed brokerage account investments as of December 31, 2025, all investments and notes receivable from participants as of December 31, 2024, the related investment income for all investments and interest income on notes receivable from participants for the period of January 1, 2025 to December 7, 2025, and the investment income of self-directed brokerage accounts for the period of December 8, 2025 to December 31, 2025 in the accompanying financial statements and ERISA-required supplemental schedule. Matrix Trust Company certifies investment income of $42,941,864 and interest income on notes receivable from participants of $133,482 for the year ended December 31, 2025.

NOTE 4 FAIR VALUE OF INVESTMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair market value measurement.

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

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

Mutual funds – these are valued at quoted market prices, which represent the Net Asset Value (NAV) of shares held by the Plan at year end. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Common/collective trust funds – valued daily at the NAV of units of a collective trust. NAV is a readily determinable fair value and is the basis for current transactions. Participant transactions (purchases and sales) may occur daily.

Self-Directed Brokerage Accounts – included within self-directed brokerage accounts are money market funds, common stocks, preferred stocks, mutual funds, exchange traded funds, limited partnerships, insurance policies, treasury and corporate bonds, and certificates of deposits. In addition to the valuation methodologies above, the following also apply:

Money Market Funds – Valued at amortized costs which approximated fair value.

Common Stocks and Preferred Stocks – certain common stocks and preferred stocks are valued at the closing price reported in the active market in which the individual security is traded. If a quoted market price is not available, the stocks are valued at a multiple of the current earnings less an appropriate discount. The multiple of similar companies is based on current market prices.

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Exchanged traded funds and limited partnerships – these are valued at quoted market prices, which represent the Net Asset Value (NAV) of shares held by the Plan at year end. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Insurance policies – life insurance policies are recorded at the cash surrender value of the life insurance policies, as determined by the issuer of the insurance policy.

Treasury and Corporate Bonds – valued based on yields currently available on comparable securities of the issuers with similar credit ratings.

Certificates of Deposits – Valued at amortized costs which approximated fair value.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 199,540,316	$ -	$ -	$ 199,540,316
Common/Collective Trust Funds	-	1,750,098	-	1,750,098
Self-Directed Brokerage Accounts	83,064,448	2,182,809	-	85,247,257
Total Investments at Fair Value	$ 282,604,764	$ 3,932,907	$ -	$ 286,537,671

	2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 173,851,030	$ -	$ -	$ 173,851,030
Common/Collective Trust Funds	-	4,668,797	-	4,668,797
Self-Directed Brokerage Accounts	78,031,540	2,680,474	-	80,712,014
Total Investments at Fair Value	$ 251,882,570	$ 7,349,271	$ -	$ 259,231,841

NOTE 5 RISKS AND UNCERTAINTIES

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

NOTE 6 PLAN TERMINATION

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

NOTE 7 PLAN TAX STATUS

The Company has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service (IRS) stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although, the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Matrix Trust Company, the qualified institution of the Plan; therefore, the investment transactions qualify as party-in-interest transactions. OneAmerica Retirement Services LLC serves as the Plan’s record-keeper and provides investment services. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

NOTE 9 RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The investments made through self-directed brokerage accounts have been reported on the Form 5500 based upon the underlying investment categories while these investments have been reported as a single line item in the Plan's financial statements.

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 at December 31:

	2025	2024
Net Assets Available for Benefits per Financial Statements	$ 288,959,385	$ 261,045,142
Employee Deferral Contributions Receivable	(299,162)	-
Employer Contributions Receivable	(313,860)	-
Net Assets Available for Benefits per Form 5500	$ 288,346,363	$ 261,045,142

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2025:

Net Increase per Financial Statements	$ 27,914,243
Employee Deferral Contributions	(299,162)
Employer Contributions	(313,860)
Net Income per Form 5500	$ 27,301,221

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
E.I.N. 34-0936207 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost**	Current Value
*	Various	Participant self-directed brokerage accounts - See Attachment		$ 85,247,257
		Mutual Funds:		
	Vanguard	Vanguard Institutional Index Fund I		25,641,669
	T. Rowe	T. Rowe Growth Stock Fund		21,529,446
	Vanguard	Vanguard Target Retirement 2030 Fund		16,509,414
	Vanguard	Vanguard Target Retirement 2035 Fund		14,516,761
	Vanguard	Vanguard Target Retirement 2040 Fund		14,473,118
	Vanguard	Vanguard Target Retirement 2025 Fund		13,429,919
	Vanguard	Vanguard Target Retirement 2045 Fund		10,105,647
	American Funds	American Funds Washington Mutual Inv R6		9,371,371
	Vanguard	Vanguard Target Retirement 2050 Fund		8,521,549
	Vanguard	Vanguard Target Retirement 2055 Fund		7,433,675
	Vanguard	Vanguard Target Retirement 2020 Fund		5,616,529
	Morgan Stanley	Morgan Stanley Institutional International Advantage Portfolio I		5,236,489
	Vanguard	Vanguard Mid-Cap Index Fund Adm		5,052,140
	DFA	DFA U.S. Small Cap Val Post Inst		4,569,160
	Vanguard	Vanguard Target Retirement 2070 Fund		3,997,439
	Columbia	Columbia Total Return Bond Fund Inst		3,948,362
	Vanguard	Vanguard Mid-Cap Growth Index Fund Adm		3,815,814
	Vanguard	Vanguard Total Intl Stik Index Fund Adm		3,659,735
	Fidelity	Fidelity Large Cap Value Index Fund		3,480,306
	Vanguard	Vanguard Treasury Money Market Fund Investor		3,265,471
	Vanguard	Vanguard Target Retirement Income Fund		2,778,958
	Nomura	Nomura Emerging Markets Fund Inst		2,178,627
	Vanguard	Vanguard Target Retirement 2060 Fund		2,169,719
	Fidelity	Fidelity Adv Equity Growth Fund I		2,079,837
	Wasatch	Wasatch Core Growth Fund		1,823,296
	Vanguard	Vanguard Small-Cap Index Fund Adm		1,815,587
	Vanguard	Vanguard Total Bond Market Index Fund Adm		1,754,224
	Vanguard	Vanguard Target Retirement 2065 Fund		766,054
		Total Mutual Funds		199,540,316
		Collective Trust Fund:		
*	OneAmerica	OneAmerica Stable Value Z		1,750,098
		Total Investments		286,537,671
*	Participants	Participant Loans Rates from 4.25% to 9.50%	-	1,808,692
		Total		$ 288,346,363

* Indicates party-in-interest
** Cost omitted for participant-directed accounts

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
MONEY MARKET									
fnsx.x	728,835.150	Fidelity® Inv MM Fds Money Market Instl	1.00	728,835.15	1.00	728,835.15	0.9	0.00	0.00
snvx.x	416,432.800	Schwab Govt Money Fund-Pur	1.00	416,432.80	1.00	416,432.80	0.5	0.00	0.00
swvx.x	1,429,717.760	Schwab Value Advantage Money Fund Inv	1.00	1,429,717.76	1.00	1,429,717.76	1.7	0.00	0.00
				2,574,985.71		2,574,985.71	3.0	0.00	0.00
STOCKS									
chpt	50.000	ChargePoint Holdings Inc	437.20	21,860.00	6.64	332.00	0.0	-21,528.00	-98.48
mmm	100.000	3m Co	122.56	12,256.03	160.10	16,010.00	0.0	3,753.97	30.63
abt	1,374.000	Abbott Laboratories	125.05	171,822.75	125.29	172,148.46	0.2	325.71	0.19
abbv	1,109.000	Abbvie Inc	141.59	157,023.00	228.49	253,395.41	0.3	96,372.41	61.37
anf	826.000	Abercrombie & Fitch Co. Cl A	78.16	64,559.75	125.87	103,968.62	0.1	39,408.87	61.04
absi	1,000.000	Absci Corp	3.71	3,705.00	3.49	3,490.00	0.0	-215.00	-5.80
acn	38.000	Accenture PLC	245.60	9,332.69	268.30	10,195.40	0.0	862.71	9.24
adbe	204.000	Adobe Inc	370.20	75,519.82	349.99	71,397.96	0.1	-4,121.86	-5.46
amd	2,647.000	Advanced Micro Devices	123.24	326,214.05	214.16	566,881.52	0.7	240,667.47	73.78
lidr	2,000.000	Aeye Inc	3.05	6,100.00	1.84	3,680.00	0.0	-2,420.00	-39.67
agl	12,000.000	Agilon Health Inc	5.35	64,159.20	0.69	8,264.40	0.0	-55,894.80	-87.12
aem	545.000	Agnico-Eagle Mines Ltd F	76.83	41,871.38	169.53	92,393.85	0.1	50,522.47	120.66
apd	347.000	Air Products & Chemicals Inc	262.18	90,976.56	247.02	85,715.94	0.1	-5,260.62	-5.78
aisp	2,000.000	Airship AI Holdings Inc	5.15	10,300.00	2.89	5,780.00	0.0	-4,520.00	-43.88
akam	100.000	Akamai Technologies	78.69	7,869.33	87.25	8,725.00	0.0	855.67	10.87
agi	504.000	Alamos Gold Inc	7.26	3,659.04	38.58	19,444.32	0.0	15,785.28	431.40
alb	753.000	Albemarle Corp	139.57	105,097.06	141.44	106,504.32	0.1	1,407.26	1.34
are	1,230.000	Alexandria Real Estate	105.88	130,233.97	48.94	60,196.20	0.1	-70,037.77	-53.78
baba	900.000	Alibaba Group Holding-Sp ADR	136.76	123,084.82	146.58	131,922.00	0.2	8,837.18	7.18
018820100	224.000	Allianz Se Unsp ADR	42.21	9,453.94	46.00	10,304.00	0.0	850.06	8.99
alsn	900.000	Allison Transmission Holding	39.21	35,288.80	97.90	88,110.00	0.1	52,821.20	149.68
all	87.000	Allstate Corp	202.42	17,610.40	208.15	18,109.05	0.0	498.65	2.83
googl	6,818.000	Alphabet Inc CL A	135.57	924,329.89	313.00	2,134,034.00	2.5	1,209,704.11	130.87
goog	2,058.000	Alphabet Inc CL C	138.76	285,575.41	313.80	645,800.40	0.8	360,224.99	126.14
anro	530.000	Alto Neuroscience Inc	5.75	3,047.50	17.80	9,434.00	0.0	6,386.50	209.57
amzn	11,205.000	Amazon Com Inc	162.15	1,816,900.19	230.82	2,586,338.10	3.0	769,437.91	42.35
amcr2OLD	3,625.000	Amcor PLC Ord (amcr 01/15/26)	8.24	29,861.87	8.34	30,232.50	0.0	370.63	1.24
aal	3,500.000	American Airlines Group Inc	19.34	67,690.00	15.33	53,655.00	0.1	-14,035.00	-20.73
aeo	656.000	American Eagle Outfitters	11.07	7,259.76	26.37	17,298.72	0.0	10,038.96	138.28
aep	100.000	American Electric Power Co	116.91	11,691.00	115.31	11,531.00	0.0	-160.00	-1.37
amt	232.000	American Tower REIT Inc	205.52	47,680.55	175.57	40,732.24	0.0	-6,948.31	-14.57
amgn	716.000	Amgen Inc	238.81	170,989.95	327.31	234,353.96	0.3	63,364.01	37.06
aph	300.000	Amphenol CL A	69.31	20,793.00	135.14	40,542.00	0.0	19,749.00	94.98
ampl	400.000	Amplitude Inc-Class A	12.18	4,870.58	11.58	4,632.00	0.0	-238.58	-4.90
03486T202	1,500.000	Anglo American Plat-Spon ADR	8.24	12,366.95	14.00	21,000.00	0.0	8,633.05	69.81
nly	312.000	Annaly Capital Management Inc	31.91	9,956.54	22.36	6,976.32	0.0	-2,980.22	-29.93
aapl	14,528.588	Apple Inc	155.09	2,253,302.26	271.86	3,949,741.93	4.6	1,696,439.68	75.29
apld	2,000.000	Applied Digital Corp	5.75	11,500.00	24.52	49,040.00	0.1	37,540.00	326.43
amat	525.469	Applied Material	181.63	95,442.23	256.99	135,040.38	0.2	39,598.15	41.49
app	25.000	Applovin Corp Class A	87.65	2,191.36	673.82	16,845.50	0.0	14,654.14	668.72
achr	5,000.000	Archer Aviation Inc	4.94	24,680.00	7.52	37,600.00	0.0	12,920.00	52.35
adm	1,594.000	Archer Daniels Midland	56.25	89,665.28	57.49	91,639.06	0.1	1,973.78	2.20
042068205	50.000	Arm Holdings PLC	147.08	7,354.17	109.31	5,465.50	0.0	-1,888.67	-25.68
arvl.f	40.000	Arrival Group Shs	542.50	21,700.00	0.00	0.00	0.0	-21,700.00	-100.00
asts	1,000.000	AST SpaceMobile Inc	3.77	3,766.67	72.63	72,630.00	0.1	68,863.33	1,828.23
00206r102	3,345.000	AT&T Inc	26.08	87,248.55	24.84	83,089.80	0.1	-4,158.75	-4.77
054536107	205.000	Axa Sa ADR	49.00	10,044.85	47.99	9,837.95	0.0	-206.90	-2.06
axon	300.000	Axon Enterprise Inc	50.03	15,007.50	567.93	170,379.00	0.2	155,371.50	1,035.29
bldp	500.000	Ballard Power Systems Inc	3.25	1,625.00	2.54	1,270.00	0.0	-355.00	-21.85
bac	8,216.000	Bank Of America Corp	39.90	327,786.44	55.00	451,880.00	0.5	124,093.56	37.86
ozk	1,425.000	Bank OZK	42.21	60,149.25	46.02	65,578.50	0.1	5,429.25	9.03
b	878.000	Barrick Mng CorpÂ	29.18	25,618.03	43.55	38,236.90	0.0	12,618.87	49.26
bax	249.887	Baxter Intl Inc	72.74	18,177.57	19.11	4,775.34	0.0	-13,402.23	-73.73
bdx	18.897	Becton Dickinson & Co	275.67	5,209.31	194.07	3,667.34	0.0	-1,541.97	-29.60

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
bhe	1,200.000	Benchmark Electronics Inc	25.39	30,468.00	42.76	51,312.00	0.1	20,844.00	68.41
084670702	1,565.000	Berkshire Hathaway Inc Cl B	310.37	485,726.85	502.65	786,647.25	0.9	300,920.40	61.95
bbai	4,500.000	Bigbear.Ai Holdings Inc	5.22	23,500.00	5.40	24,300.00	0.0	800.00	3.40
blk	82.000	BlackRocK Inc	825.46	67,687.57	1,070.34	87,767.88	0.1	20,080.31	29.67
09263b207	500.000	Blacksky Technology Inc	18.68	9,339.00	18.75	9,375.00	0.0	36.00	0.39
bx	200.000	Blackstone Inc	110.24	22,047.14	154.14	30,828.00	0.0	8,780.86	39.83
blnk	800.000	Blink Charging Co	31.18	24,944.00	0.67	533.60	0.0	-24,410.40	-97.86
be	500.000	Bloom Energy Corp- A	13.96	6,980.00	86.89	43,445.00	0.1	36,465.00	522.42
ba	1,000.000	Boeing Company	178.57	178,573.33	217.12	217,120.00	0.3	38,546.67	21.59
bsx	500.000	Boston Scientific	104.33	52,166.30	95.35	47,675.00	0.1	-4,491.30	-8.61
bmy	3,493.000	Bristol-Myers Squibb Co	60.54	211,453.17	53.94	188,412.42	0.2	-23,040.75	-10.90
avgo	1,565.000	Broadcom Ltd	80.31	125,687.28	346.10	541,646.50	0.6	415,959.22	330.95
ai	3,000.000	C3.Ai Inc A	23.00	69,000.00	13.48	40,440.00	0.0	-28,560.00	-41.39
ccj	185.000	Cameco Corp	89.00	16,465.00	91.49	16,925.65	0.0	460.65	2.80
cgc	2.000	Canopy Growth Corp	174.60	349.20	1.14	2.28	0.0	-346.92	-99.35
cof	375.000	Capital One Financial Corp Com	173.28	64,980.00	242.36	90,885.00	0.1	25,905.00	39.87
cah	1,051.725	Cardinal Health Inc.	74.62	78,478.50	205.50	216,129.51	0.3	137,651.01	175.40
146926100	5.000	Cascadia Minerals Ltd	0.58	2.90	0.17	0.86	0.0	-2.04	-70.34
cat	573.000	Caterpillar Inc	345.08	197,732.75	572.87	328,254.51	0.4	130,521.76	66.01
cava	179.000	Cava Group Inc	78.08	13,976.96	58.69	10,505.51	0.0	-3,471.45	-24.84
ce	2,015.000	Celanese Corp Series A	72.77	146,641.50	42.28	85,194.20	0.1	-61,447.30	-41.90
celh	300.000	Celsius Holdings Inc	27.85	8,355.00	45.74	13,722.00	0.0	5,367.00	64.24
lng	500.000	Cheniere Energy Inc	23.06	11,530.00	194.39	97,195.00	0.1	85,665.00	742.97
cvx	621.000	Chevron Corp	116.78	72,523.18	152.41	94,646.61	0.1	22,123.43	30.51
cbkcq	270,800.000	Christopher & Banks Corp	0.01	1,678.96	0.00	27.08	0.0	-1,651.88	-98.39
cb	25.000	Chubb Ltd	265.02	6,625.50	312.12	7,803.00	0.0	1,177.50	17.77
cien	50.000	Ciena Corp	230.81	11,540.50	233.87	11,693.50	0.0	153.00	1.33
cinf	50.000	Cincinnatti Financial Corp	116.70	5,834.91	163.32	8,166.00	0.0	2,331.09	39.95
csco	2,402.000	Cisco Systems Inc	55.53	133,391.07	77.03	185,026.06	0.2	51,634.99	38.71
c	2,818.000	Citigroup Inc	64.89	182,859.92	116.69	328,832.42	0.4	145,972.50	79.83
cfg	1,215.000	Citizens Financial Group	43.10	52,368.68	58.41	70,968.15	0.1	18,599.47	35.52
civi2OLD	305.000	Civitas Resources Inc (sm 01/30/26)	30.02	9,155.39	27.09	8,262.45	0.0	-892.94	-9.75
clsk	1,000.000	Cleanspark Inc	12.01	12,010.00	10.12	10,120.00	0.0	-1,890.00	-15.74
cme	50.000	CME Group Inc	199.31	9,965.50	273.08	13,654.00	0.0	3,688.50	37.01
codx	500.000	Co-Diagnostics Inc	10.76	5,377.50	0.17	84.30	0.0	-5,293.20	-98.43
ko	1,032.000	Coca-Cola Company	57.28	59,112.96	69.91	72,147.12	0.1	13,034.16	22.05
cde	2,611.000	Coeur Mining Inc	4.70	12,271.15	17.83	46,554.13	0.1	34,282.98	279.38
cohu	4,758.000	Cohu Inc.	24.00	114,193.13	23.27	110,718.66	0.1	-3,474.47	-3.04
coin	708.000	Coinbase Global Inc -Class A	135.22	95,737.33	226.14	160,107.12	0.2	64,369.79	67.24
20030n101	4,561.000	Comcast Corp CL A	42.38	193,308.34	29.89	136,328.29	0.2	-56,980.05	-29.48
cma	1,216.000	Comerica Inc.	65.35	79,467.81	86.93	105,706.88	0.1	26,239.07	33.02
ceg	177.000	Constellation Energy Corp	297.73	52,697.33	353.27	62,528.79	0.1	9,831.47	18.66
crwv	1,700.000	Coreweave Inc CL A	108.74	184,855.22	71.61	121,737.00	0.1	-63,118.22	-34.14
glw	1,911.000	Corning Inc	42.57	81,352.40	87.56	167,327.16	0.2	85,974.76	105.68
cost	279.000	Costco Wholesale Corp-New	485.93	135,575.83	862.34	240,592.86	0.3	105,017.03	77.46
crdo	50.000	Credo Technology Group Holdi	145.73	7,286.72	143.89	7,194.50	0.0	-92.22	-1.27
crsp	250.000	Crispr Therapeutics AG	50.47	12,618.23	52.44	13,110.00	0.0	491.77	3.90
crml	1,000.000	Critical Metals Corp	18.00	18,000.00	6.94	6,940.00	0.0	-11,060.00	-61.44
crwd	100.000	Crowdstrike Holdings Inc - A	286.72	28,671.80	468.76	46,876.00	0.1	18,204.20	63.49
csx	406.000	CSX Corp	33.87	13,751.22	36.25	14,717.50	0.0	966.28	7.03
cmi	456.000	Cummins Inc	275.57	125,658.68	510.45	232,765.20	0.3	107,106.52	85.24
cvs	1,744.000	CVS Health Corp	76.73	133,823.70	79.36	138,403.84	0.2	4,580.14	3.42
qbts	2,285.000	D Wave Quantum Inc	6.13	13,998.87	26.15	59,752.75	0.1	45,753.88	326.84
dhr	209.000	Danaher Corp Del	258.62	54,050.89	228.92	47,844.28	0.1	-6,206.61	-11.48
dva	150.000	Davita Inc	132.61	19,891.50	113.61	17,041.50	0.0	-2,850.00	-14.33
deck	1,184.000	Deckers Outdoor Corp	95.55	113,125.70	103.67	122,745.28	0.1	9,619.58	8.50
de	388.000	Deere & Co.	381.01	147,831.35	465.57	180,641.16	0.2	32,809.81	22.19
dal	2,500.000	Delta Air Lines Inc	38.78	96,950.00	69.40	173,500.00	0.2	76,550.00	78.96
xray	2,200.000	Dentsply Sirona Inc	13.61	29,935.22	11.43	25,146.00	0.0	-4,789.22	-16.00
dvn	207.000	Devon Energy Corp New	33.28	6,887.97	36.63	7,582.41	0.0	694.44	10.08
dks	385.000	Dicks Sporting Goods Inc	89.48	34,451.66	197.97	76,218.45	0.1	41,766.79	121.23
dgnx	500.000	Diginex Ltd	19.29	9,647.20	4.17	2,085.00	0.0	-7,562.20	-78.39
dlr	387.000	Digital Realty Trust Inc	158.04	61,161.12	154.71	59,872.77	0.1	-1,288.35	-2.11
dis	1,745.000	Disney Walt Co	143.25	249,974.29	113.77	198,528.65	0.2	-51,445.64	-20.58
dcgo	526.000	Docgo Inc	3.80	1,998.80	0.88	461.72	0.0	-1,537.08	-76.90
dg	100.000	Dollar General Corp	127.11	12,711.00	132.77	13,277.00	0.0	566.00	4.45

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

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dkng	500.000	DraftKings Inc	13.50	6,750.00	34.46	17,230.00	0.0	10,480.00	155.26
26152h301	200.000	Drdgold Ltd ADR	9.41	1,882.00	31.01	6,202.00	0.0	4,320.00	229.54
etn	496.000	Eaton Corp PLC	209.49	103,907.15	318.51	157,980.96	0.2	54,073.82	52.04
elv	318.000	Elevance Health Inc	346.48	110,180.96	350.55	111,474.90	0.1	1,293.94	1.17
lly	342.000	Eli Lilly & Company	577.85	197,626.05	1,074.68	367,540.56	0.4	169,914.51	85.98
ens	866.000	Enersys Inc	79.40	68,759.64	146.75	127,085.50	0.1	58,325.86	84.83
eog	1,300.000	Eog Resources Inc	65.97	85,761.00	105.01	136,513.00	0.2	50,752.00	59.18
eqix	23.000	Equinix Inc	776.17	17,851.97	766.16	17,621.68	0.0	-230.29	-1.29
eqx	2,000.000	Equinox Gold Corp	4.99	9,989.90	14.04	28,080.00	0.0	18,090.10	181.08
etsy	500.000	Etsy Inc	194.30	97,150.00	55.44	27,720.00	0.0	-69,430.00	-71.47
exe	260.000	Expand Energy Corp	48.79	12,685.12	110.36	28,693.60	0.0	16,008.48	126.20
xom	2,631.000	Exxon-Mobil Corporation	47.82	125,824.97	120.34	316,614.54	0.4	190,789.57	151.63
fdx	242.000	Fedex Corp	245.29	59,361.09	288.86	69,904.12	0.1	10,543.03	17.76
fitb	2,552.000	Fifth Third Bancorp	31.37	80,050.98	46.81	119,459.12	0.1	39,408.14	49.23
flpcOLD	10,000.000	First Liberty Power Corp (3/21/19)	0.00	0.00	0.00	0.00	0.0	0.00	0.00
ag	1,677.000	First Majestic Silver Corp	10.98	18,414.71	16.66	27,938.82	0.0	9,524.11	51.72
fslr	503.000	First Solar Inc	140.84	70,841.18	261.23	131,398.69	0.2	60,557.51	85.48
fisv	400.000	Fiserv Inc	63.94	25,577.50	67.17	26,868.00	0.0	1,290.50	5.05
fnv	318.000	Franco Nevada Corp	168.92	53,717.35	207.28	65,915.04	0.1	12,197.69	22.71
fdp	272.000	Fresh Del Monte Produce Ord	36.86	10,024.56	35.63	9,691.36	0.0	-333.20	-3.32
gehc	95.000	GE Healthcare Technologies Inc	65.93	6,263.39	82.02	7,791.90	0.0	1,528.51	24.40
gev	258.000	GE Vernova Inc	303.30	78,251.62	653.57	168,621.06	0.2	90,369.44	115.49
gen	3,531.000	Gen Digital Inc	23.91	84,426.04	27.19	96,007.89	0.1	11,581.85	13.72
gnrc	200.000	Generac Holdings Inc	101.88	20,376.50	136.37	27,274.00	0.0	6,897.50	33.85
gd	32.000	General Dynamics Corp	313.79	10,041.28	336.66	10,773.12	0.0	731.84	7.29
ge	787.000	General Electric Co	132.41	104,206.21	308.03	242,419.61	0.3	138,213.40	132.63
gm	2,308.000	General Motors Co	43.77	101,023.07	81.32	187,686.56	0.2	86,663.49	85.79
gntx	2,000.000	Gentex Corp	28.09	56,180.00	23.27	46,540.00	0.1	-9,640.00	-17.16
gern	1,000.000	Geron Corp	1.28	1,280.00	1.32	1,320.00	0.0	40.00	3.13
gild	1,442.000	Gilead Sciences Inc	74.09	106,831.34	122.74	176,991.08	0.2	70,159.74	65.67
dna	1,500.000	Ginkgo Bioworks Holdings Inc	13.33	20,001.36	8.31	12,465.00	0.0	-7,536.36	-37.68
gs	302.000	Goldman Sachs Group Inc	426.90	128,922.46	879.00	265,458.00	0.3	136,535.54	105.91
gldg	5,000.000	Goldmining Inc	1.31	6,547.00	1.25	6,250.00	0.0	-297.00	-4.54
grrr	1,000.000	Gorilla Technology Group Inc	10.37	10,367.80	10.92	10,920.00	0.0	552.20	5.33
grab	1,000.000	Grab Holdings Ltd CL A Ord	4.50	4,500.00	4.99	4,990.00	0.0	490.00	10.89
gbgl.fOLD	3,000.000	Great Basin Gold Ltd (delisted 10/14/16)	0.00	0.00	0.00	0.00	0.0	0.00	0.00
gpld.f	1,200.000	Great Panther Silver Ltd	4.43	5,316.00	0.00	0.12	0.0	-5,315.88	-100.00
gbx	1,227.000	Greenbrier Co's Inc.	42.72	52,413.98	46.74	57,349.98	0.1	4,936.00	9.42
gpi	137.000	Group 1 Automotive Inc.	185.05	25,351.48	393.30	53,882.10	0.1	28,530.62	112.54
has	102.000	Hasbro Inc.	77.52	7,907.04	82.00	8,364.00	0.0	456.96	5.78
doc	3,141.000	Healthpeak Properties Inc	17.17	53,927.52	16.08	50,507.28	0.1	-3,420.24	-6.34
hl	1,159.000	Hecla Mng Co	8.98	10,410.76	19.19	22,241.21	0.0	11,830.45	113.64
hpe	597.000	Hewlette Packard Enterprise	21.11	12,599.69	24.02	14,339.94	0.0	1,740.25	13.81
dino	2,574.000	Hf Sinclair Corp	32.46	83,558.29	46.08	118,609.92	0.1	35,051.63	41.95
hims	500.000	Hims & Hers Health Inc	50.00	25,000.00	32.47	16,235.00	0.0	-8,765.00	-35.06
hd	465.000	Home Depot Incorporated	322.40	149,914.44	344.10	160,006.50	0.2	10,092.06	6.73
hmc	1,048.000	Honda Motor Ltd Sponsored ADR	31.78	33,308.77	29.48	30,895.04	0.0	-2,413.73	-7.25
hon	200.000	Honeywell International	192.58	38,515.14	195.09	39,018.00	0.0	502.86	1.31
hrl	462.000	Hormel Foods	25.88	11,954.98	23.70	10,949.40	0.0	-1,005.58	-8.41
hsbc	500.000	Hsbc Hldgs PLC	43.86	21,930.00	78.67	39,335.00	0.0	17,405.00	79.37
hban	3,000.000	Huntington Bancshares	13.46	40,380.00	17.35	52,050.00	0.1	11,670.00	28.90
hymc	235.000	Hycroft Mining Holding Corp	21.80	5,123.00	23.77	5,585.95	0.0	462.95	9.04
iag	1,480.000	Iamgold Corporation	2.36	3,492.80	16.49	24,405.20	0.0	20,912.40	598.73
gral	65.000	Illumina Inc	46.65	3,032.25	85.59	5,563.35	0.0	2,531.10	83.47
iff	200.000	Int'l Flavors & Fragrances	66.76	13,351.08	67.39	13,478.00	0.0	126.92	0.95
intc	8,377.000	Intel Corporation	41.63	348,699.68	36.90	309,111.30	0.4	-39,588.38	-11.35
ice	150.000	Intercontinental Exchange Inc	121.31	18,195.83	161.96	24,294.00	0.0	6,098.17	33.51
ip	1,628.000	International Paper	43.48	70,785.35	39.39	64,126.92	0.1	-6,658.43	-9.41
insw	325.000	International Seaways Inc	54.18	17,606.88	48.55	15,778.75	0.0	-1,828.13	-10.38
ibm	363.000	Intl Business Machines Inc	160.15	58,135.17	296.21	107,524.23	0.1	49,389.06	84.96
intu	51.000	Intuit	528.32	26,944.38	662.42	33,783.42	0.0	6,839.04	25.38
isrg	42.000	Intuitive Surgical	348.97	14,656.87	566.36	23,787.12	0.0	9,130.25	62.29
ionq	1,000.000	IonQ Inc	42.00	42,000.00	44.87	44,870.00	0.1	2,870.00	6.83
iova	1,000.000	Iovance Biotherapeutics Inc	2.50	2,500.00	2.73	2,730.00	0.0	230.00	9.20
jbl	65.000	Jabil Inc	211.38	13,739.97	228.02	14,821.30	0.0	1,081.33	7.87

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

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frog	120.000	Jfrog Ltd	41.47	4,976.39	62.46	7,495.20	0.0	2,518.81	50.62
joby	1,300.000	Joby Aviation Inc	5.29	6,880.00	13.20	17,160.00	0.0	10,280.00	149.42
jnj	1,095.000	Johnson & Johnson	179.26	196,284.45	206.95	226,610.25	0.3	30,325.80	15.45
jci	100.000	Johnson Controls International PLC	119.77	11,976.50	119.75	11,975.00	0.0	-1.50	-0.01
jpm	1,554.000	JPMorgan Chase & Co	173.75	270,002.30	322.22	500,729.88	0.6	230,727.58	85.45
kvue	1,234.000	Kenvue Inc	21.89	27,016.48	17.25	21,286.50	0.0	-5,729.98	-21.21
key	511.000	Keycorp	18.13	9,263.00	20.64	10,547.04	0.0	1,284.04	13.86
kmb	956.000	Kimberly Clark	103.06	98,522.87	100.89	96,450.84	0.1	-2,072.03	-2.10
kim	1,709.000	Kimco Realty Corp	21.30	36,404.90	20.27	34,641.43	0.0	-1,763.47	-4.84
kgc	2,500.000	Kinross Gold Corp	5.62	14,050.00	28.16	70,400.00	0.1	56,350.00	401.07
kprx	4,126.000	Kiora Pharmaceuticals Inc	2.88	11,873.34	1.97	8,128.22	0.0	-3,745.12	-31.54
phg	216.000	Koninklijke Philips El	26.82	5,792.04	27.08	5,849.28	0.0	57.24	0.99
kr	1,645.000	Kroger Co	55.42	91,161.43	62.48	102,779.60	0.1	11,618.17	12.74
klic	232.000	Kulicke & Soffa Industries	33.74	7,827.68	45.56	10,569.92	0.0	2,742.24	35.03
kulr	62.000	Kulr Technology Group Inc	33.60	2,083.20	2.96	183.52	0.0	-1,899.68	-91.19
kytx	12,552.000	Kyverna Therapeutics Inc	2.98	37,417.62	9.40	117,988.80	0.1	80,571.18	215.33
lrcx	1,749.000	Lam Research Corp	66.37	116,076.63	171.18	299,393.82	0.4	183,317.19	157.93
lctx	1,000.000	Lineage Cell Therapeutics Inc	2.44	2,440.00	1.67	1,670.00	0.0	-770.00	-31.56
lpcn	117.999	Lipocine Inc	24.56	2,898.00	8.03	947.53	0.0	-1,950.47	-67.30
lmt	460.000	Lockheed Martin Corp	383.57	176,442.10	483.67	222,488.20	0.3	46,046.10	26.10
low	965.000	Lowes Co Inc	186.44	179,916.77	241.16	232,719.40	0.3	52,802.63	29.35
lcid	400.000	Lucid Group Inc	225.60	90,240.00	10.57	4,228.00	0.0	-86,012.00	-95.31
lite	326.000	Lumentum Holdings Inc	59.67	19,451.06	368.59	120,160.34	0.1	100,709.28	517.76
magn	138.000	Magnera Corp	17.72	2,445.42	15.14	2,089.32	0.0	-356.10	-14.56
mara	1,000.000	MARA Holdings Inc	18.63	18,634.75	8.98	8,980.00	0.0	-9,654.75	-51.81
mrvl	882.000	Marvell Technology Group Ltd	57.67	50,863.50	84.98	74,952.36	0.1	24,088.86	47.36
mtz	50.000	Mastec Inc	95.50	4,775.00	217.37	10,868.50	0.0	6,093.50	127.61
ma	53.000	Mastercard Inc A	357.98	18,972.78	570.88	30,256.64	0.0	11,283.86	59.47
mcd	115.000	Mcdonalds Corp	297.92	34,260.75	305.63	35,147.45	0.0	886.70	2.59
mdt	908.000	Medtronic PLC	79.02	71,751.83	96.06	87,222.48	0.1	15,470.65	21.56
mrk	1,472.000	Merck & Company Inc	82.38	121,264.10	105.26	154,942.72	0.2	33,678.62	27.77
mth	117.000	Meritage Homes Corp	69.91	8,179.46	65.80	7,698.60	0.0	-480.86	-5.88
meta	1,511.000	Meta Platforms Inc	340.42	514,379.55	660.09	997,395.99	1.2	483,016.44	93.90
met	1,177.000	Metlife Inc	60.80	71,559.20	78.94	92,912.38	0.1	21,353.18	29.84
mu	1,828.000	Micron Tech. Inc.	99.00	180,976.51	285.41	521,729.48	0.6	340,752.97	188.29
msft	4,685.000	Microsoft Corporation	300.11	1,406,025.89	483.62	2,265,759.70	2.7	859,733.81	61.15
tap	172.000	Molson Coors Beverage Co-B	50.41	8,669.66	46.68	8,028.96	0.0	-640.70	-7.39
mdb	12.000	Mongodb Inc	254.42	3,053.07	419.69	5,036.28	0.0	1,983.21	64.96
ms	274.000	Morgan Stanley	163.46	44,788.05	177.53	48,643.22	0.1	3,855.17	8.61
mp	200.000	MP Materials Corp	70.97	14,193.00	50.52	10,104.00	0.0	-4,089.00	-28.81
641069406	550.000	Nestle SA Sponsored ADR Registered (NSRGY)	88.50	48,672.37	98.78	54,329.00	0.1	5,656.63	11.62
ntap	733.000	Netapp Inc	81.09	59,441.92	107.09	78,496.97	0.1	19,055.05	32.06
nflx	2,730.000	Netflix Inc	43.03	117,479.48	93.76	255,964.80	0.3	138,485.32	117.88
ngd	900.000	New Gold Inc	1.09	981.00	8.71	7,839.00	0.0	6,858.00	699.08
nem	892.000	Newmont Corp	47.29	42,178.40	99.85	89,066.20	0.1	46,887.80	111.17
nee	342.000	Nextera Energy Inc	73.23	25,046.00	80.28	27,455.76	0.0	2,409.76	9.62
62914v106	8,000.000	Nio Inc - ADR	19.32	154,580.00	5.10	40,800.00	0.0	-113,780.00	-73.61
nok	1,000.000	Nokia Corp ADR	4.00	4,000.00	6.47	6,470.00	0.0	2,470.00	61.75
nsc	278.000	Norfolk Southern Co.	265.56	73,826.45	288.72	80,264.16	0.1	6,437.71	8.72
nak	2,500.000	Northern Dynasty Minerals	0.38	953.50	1.97	4,925.00	0.0	3,971.50	416.52
ntcp.f	500.000	Northisle Copper & Gold Inc	0.18	89.50	1.92	958.00	0.0	868.50	970.39
noc	100.000	Northrop Grumman Corp	348.22	34,822.00	570.21	57,021.00	0.1	22,199.00	63.75
nvo	1,613.000	Novo-Nordisk As	64.62	104,228.52	50.88	82,069.44	0.1	-22,159.08	-21.26
nrg	522.000	NRG Energy Inc	89.50	46,718.95	159.24	83,123.28	0.1	36,404.33	77.92
nu	1,000.000	Nu Holdings Ltd/Cayman Isl-A	10.75	10,750.00	16.74	16,740.00	0.0	5,990.00	55.72
nue	120.000	Nucor Inc	152.66	18,319.44	163.11	19,573.20	0.0	1,253.76	6.84
smr	1,000.000	NuScale Power Corp	37.00	37,000.00	14.17	14,170.00	0.0	-22,830.00	-61.70
ntr	166.000	Nutrien Ltd	59.88	9,939.73	61.72	10,245.52	0.0	305.79	3.08
nvda	13,845.000	Nvidia Corp	53.72	743,722.32	186.50	2,582,092.50	3.0	1,838,370.18	247.19
nxpi	25.000	NXP Semiconductors Nv	195.15	4,878.71	217.06	5,426.50	0.0	547.79	11.23
oxy	200.000	Occidental Petroleum Corp	40.35	8,069.00	41.12	8,224.00	0.0	155.00	1.92
oklo	500.000	Oklo Inc	18.34	9,170.00	71.76	35,880.00	0.0	26,710.00	291.28
omc	1,380.000	Omnicom Group	71.48	98,636.19	80.75	111,435.00	0.1	12,798.81	12.98
open	1,000.000	Opendoor Technologies Inc	8.00	8,000.00	5.83	5,830.00	0.0	-2,170.00	-27.13
or	1,178.000	OR Royalties Inc	32.79	38,626.00	35.39	41,689.42	0.0	3,063.42	7.93
orcl	618.000	Oracle Corp	130.38	80,573.00	194.91	120,454.38	0.1	39,881.38	49.50

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orzc.f	750.000	Orezone Gold Corp	0.96	720.00	1.30	973.13	0.0	253.13	35.16
ogn	46.000	Organon & Co	35.38	1,627.48	7.17	329.82	0.0	-1,297.66	-79.73
ora	133.000	Ormat Technologies Inc	70.70	9,403.10	110.47	14,692.51	0.0	5,289.41	56.25
pltr	3,136.000	Palantir Technologies Inc A	18.72	58,698.83	177.75	557,424.00	0.7	498,725.17	849.63
panw	230.000	Palo Alto Networks Inc	170.48	39,210.06	184.20	42,366.00	0.0	3,155.94	8.05
paas	1,454.000	Pan American Silver Cap	27.21	39,561.59	51.81	75,331.74	0.1	35,770.15	90.42
pypl	1,442.000	Paypal Holdings Inc	74.62	107,607.02	58.38	84,183.96	0.1	-23,423.06	-21.77
pton	200.000	Peloton Interactive Inc-A	33.19	6,638.00	6.16	1,232.00	0.0	-5,406.00	-81.44
pep	788.000	Pepsico Inc	159.67	125,821.82	143.52	113,093.76	0.1	-12,728.06	-10.12
pfe	6,332.000	Pfizer Incorporated	39.32	248,948.11	24.90	157,666.80	0.2	-91,281.31	-36.67
plug	1,000.000	Plug Power Inc	3.00	3,000.00	1.97	1,970.00	0.0	-1,030.00	-34.33
pnc	562.000	Pnc Financial Svc Group	165.80	93,179.64	208.73	117,306.26	0.1	24,126.62	25.89
powl	50.000	Powell Industries Inc	184.95	9,247.31	318.78	15,939.00	0.0	6,691.69	72.36
ppg	102.000	PPG Industries Inc	103.37	10,543.92	102.46	10,450.92	0.0	-93.00	-0.88
pg	716.000	Procter & Gamble Co	149.28	106,886.29	143.31	102,609.96	0.1	-4,276.33	-4.00
pru	755.000	Prudential Finl Inc	105.80	79,878.36	112.88	85,224.40	0.1	5,346.04	6.69
qcom	635.000	Qualcomm	145.83	92,599.00	171.05	108,616.75	0.1	16,017.75	17.30
qubt	2,000.000	Quantum Computing Inc	8.20	16,400.00	10.26	20,520.00	0.0	4,120.00	25.12
qs	1,000.000	QuantumScape Corp	5.00	5,000.00	10.42	10,420.00	0.0	5,420.00	108.40
dgx	200.000	Quest Diagnostics Inc	152.28	30,456.00	173.53	34,706.00	0.0	4,250.00	13.95
qxo	1,000.000	QXO Inc	21.36	21,358.10	19.29	19,290.00	0.0	-2,068.10	-9.68
rxrx	4,200.000	Recursion Pharmaceuticals-A	4.12	17,301.90	4.09	17,178.00	0.0	-123.90	-0.72
rddt	248.000	Reddit Inc CL A	102.74	25,478.43	229.87	57,007.76	0.1	31,529.33	123.75
reg	500.000	Regency Centers Corp	64.57	32,285.00	69.03	34,515.00	0.0	2,230.00	6.91
rzlv	4,000.000	Rezolve AI PLC	4.81	19,250.00	2.57	10,280.00	0.0	-8,970.00	-46.60
rr	2,000.000	Richtech Robotics Inc-Cl B	4.00	8,000.00	3.23	6,460.00	0.0	-1,540.00	-19.25
rgti	820.000	Rigetti Computing Ins	8.00	6,560.77	22.15	18,163.00	0.0	11,602.23	176.84
767204100	450.000	Rio Tinto PLC ADR	68.28	30,724.88	80.03	36,013.50	0.0	5,288.62	17.21
riot	1,000.000	Riot Platforms Inc	8.80	8,800.00	12.67	12,670.00	0.0	3,870.00	43.98
rivn	1,500.000	Rivian Automotive Inc-A	60.11	90,159.70	19.71	29,565.00	0.0	-60,594.70	-67.21
hood	1,213.000	Robinhood Markets Inc - A	60.69	73,620.91	113.10	137,190.30	0.2	63,569.39	86.35
rblx	300.000	Roblox Corp -Class A	30.00	9,000.00	81.03	24,309.00	0.0	15,309.00	170.10
rklb	500.000	Rocket Lab Corp	19.00	9,500.00	69.76	34,880.00	0.0	25,380.00	267.16
rgld	423.000	Royal Gold Inc	131.57	55,652.71	222.29	94,028.67	0.1	38,375.96	68.96
rtx	1,177.000	RTX Corp	101.77	119,777.59	183.40	215,861.80	0.3	96,084.21	80.22
spgi	67.000	S&P Global Inc	410.86	27,527.74	522.59	35,013.53	0.0	7,485.79	27.19
crm	274.000	Salesforce Inc	233.46	63,967.25	264.91	72,585.34	0.1	8,618.09	13.47
803866300	165.000	Sasol Ltd Spons Adr	14.10	2,326.50	6.51	1,074.15	0.0	-1,252.35	-53.83
stx	550.000	Seagate Technology	95.57	52,564.00	275.39	151,464.50	0.2	98,900.50	188.15
laes	1,000.000	Sealsq Corp ORD	3.50	3,500.00	3.78	3,780.00	0.0	280.00	8.00
serv	1,000.000	Serve Robotics Inc	7.50	7,500.00	10.38	10,380.00	0.0	2,880.00	38.40
now	500.000	Servicenow Inc	188.46	94,231.00	153.19	76,595.00	0.1	-17,636.00	-18.72
780259305	85.000	Shell PLC ADR A	39.71	3,375.35	73.48	6,245.80	0.0	2,870.45	85.04
shop	500.000	Shopify Inc A	32.35	16,175.00	160.97	80,485.00	0.1	64,310.00	397.59
826197501	619.000	Siemens AG ADR	88.44	54,745.19	139.95	86,629.05	0.1	31,883.86	58.24
svm	1,500.000	Silvercorp Metals Inc	4.06	6,090.00	8.34	12,510.00	0.0	6,420.00	105.42
sicpq	24.000	Silvergate Cap Corp CL A	97.62	2,342.88	0.30	7.20	0.0	-2,335.68	-99.69
spg	300.000	Simon Ppty Group Inc	166.82	50,045.00	185.11	55,533.00	0.1	5,488.00	10.97
ske	1,966.000	Skeena Resources Ltd	3.95	7,765.70	23.73	46,653.18	0.1	38,887.48	500.76
slb	400.000	SLB Ltd	36.87	14,749.08	38.38	15,352.00	0.0	602.92	4.09
sdccq	2,000.000	SmileDirectClub Inc CL A	4.81	9,620.00	0.00	0.00	0.0	-9,620.00	-100.00
sw	650.000	Smurfit WestRock PLC	47.10	30,615.00	38.67	25,135.50	0.0	-5,479.50	-17.90
sna	275.000	Snap On Inc	225.93	62,130.75	344.60	94,765.00	0.1	32,634.25	52.53
snow	100.000	Snowflake Inc-Class A	123.99	12,398.50	219.36	21,936.00	0.0	9,537.50	76.92
sofi	1,400.000	SoFi Technologies Inc	12.12	16,974.84	26.18	36,652.00	0.0	19,677.16	115.92
sols	25.000	Solstice Advanced Materials Inc	48.19	1,204.86	48.58	1,214.50	0.0	9.64	0.80
solv	25.000	Solventum Corp	96.12	2,402.97	79.24	1,981.00	0.0	-421.97	-17.56
soun	3,470.000	Soundhound AI Inc-A	5.93	20,576.70	9.97	34,595.90	0.0	14,019.20	68.13
ssrm	3,445.000	SSR Mining Inc	16.03	55,226.50	21.92	75,514.40	0.1	20,287.90	36.74
srta	2,000.000	Strata Critical Medical Inc CL A	4.06	8,120.00	4.81	9,620.00	0.0	1,500.00	18.47
syk	150.000	Stryker Corporation	267.58	40,137.00	351.47	52,720.50	0.1	12,583.50	31.35
smci	1,633.000	Super Micro Computer Inc	31.53	51,482.87	29.27	47,797.91	0.1	-3,684.96	-7.16
syf	146.000	Synchrony Financial	71.61	10,454.33	83.43	12,180.78	0.0	1,726.45	16.51
tmus	461.000	T-Mobile US Inc	140.96	64,981.49	203.04	93,601.44	0.1	28,619.95	44.04
te	3,000.000	T1 Energy Inc	1.11	3,325.00	6.68	20,040.00	0.0	16,715.00	502.71
tsm	1,402.000	Taiwan Semiconductor-Sp ADR	123.47	173,110.81	303.89	426,053.78	0.5	252,942.97	146.12

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874060205	268.476	Takeda Pharmaceutical Co ADR	15.81	4,243.97	15.59	4,185.54	0.0	-58.43	-1.38
tpr	956.000	Tapestry Inc	41.89	40,042.53	127.77	122,148.12	0.1	82,105.59	205.05
tgt	768.000	Target Corp	158.38	121,633.22	97.75	75,072.00	0.1	-46,561.22	-38.28
teck	61.000	Teck Cominco Ltd Cl B	21.50	1,311.50	47.89	2,921.29	0.0	1,609.79	122.74
tsla	798.000	Tesla Inc	281.00	224,237.98	449.72	358,876.56	0.4	134,638.58	60.04
txn	134.000	Texas Instruments Inc	175.57	23,526.11	173.49	23,247.66	0.0	-278.45	-1.18
bk	550.000	The Bank of New York Mellon Corp	53.53	29,441.50	116.09	63,849.50	0.1	34,408.00	116.87
61945c103	2,237.000	The Mosaic Co	31.43	70,313.83	24.09	53,889.33	0.1	-16,424.50	-23.36
wen	1,058.000	The Wendy's Co	9.39	9,930.28	8.33	8,813.14	0.0	-1,117.14	-11.25
tmo	52.000	Thermo Fisher Scientific Inc	540.97	28,130.22	579.45	30,131.40	0.0	2,001.18	7.11
tlry	35.000	Tilray Brands Inc	131.20	4,592.00	9.03	316.05	0.0	-4,275.95	-93.12
tjx	469.000	Tjx Companies	109.82	51,503.76	153.61	72,043.09	0.1	20,539.33	39.88
tte	997.000	TotalEnergies SE ACT	51.22	51,069.83	65.42	65,223.74	0.1	14,153.91	27.71
tsco	403.000	Tractor Supply Co	46.91	18,902.72	50.01	20,154.03	0.0	1,251.32	6.62
tmq	2,000.000	Trilogy Metals Inc	5.98	11,962.52	4.31	8,620.00	0.0	-3,342.52	-27.94
tfc	1,372.000	Truist Financial Corp	51.23	70,285.73	49.21	67,516.12	0.1	-2,769.61	-3.94
twlo	500.000	Twilio Inc - A	57.00	28,500.00	142.24	71,120.00	0.1	42,620.00	149.54
tsn	1,103.000	Tyson Foods Inc Cl A	73.90	81,515.99	58.62	64,657.86	0.1	-16,858.13	-20.68
uber	2,125.000	Uber Technologies Inc	44.09	93,696.85	81.71	173,633.75	0.2	79,936.90	85.31
path	5,775.000	Uipath Inc - Class A	13.61	78,590.76	16.39	94,652.25	0.1	16,061.50	20.44
ulta	69.000	Ulta Salon Cosmetics & Fragrance Inc	386.24	26,650.56	605.01	41,745.69	0.0	15,095.13	56.64
unp	117.000	Union Pacific Corp.	236.96	27,724.90	231.32	27,064.44	0.0	-660.46	-2.38
ups	335.000	United Parcel Service	131.19	43,950.01	99.19	33,228.65	0.0	-10,721.36	-24.39
upst	300.000	Upstart Holdings Inc	104.04	31,213.00	43.73	13,119.00	0.0	-18,094.00	-57.97
uec	1,000.000	Uranium Energy Corp	15.41	15,409.90	11.68	11,680.00	0.0	-3,729.90	-24.20
usb	950.000	US Bancorp - Del	54.52	51,793.00	53.36	50,692.00	0.1	-1,101.00	-2.13
vale	1,000.000	Vale SA ADR	20.33	20,330.00	13.03	13,030.00	0.0	-7,300.00	-35.91
vlto	51.000	Veralto Corp	106.27	5,419.74	99.78	5,088.78	0.0	-330.96	-6.11
veri	3,500.000	Veritone Inc	4.17	14,600.00	4.65	16,275.00	0.0	1,675.00	11.47
vz	1,970.000	Verizon Communications	49.91	98,320.88	40.73	80,238.10	0.1	-18,082.78	-18.39
evtl	500.000	Vertical Aerospace Ltd	4.50	2,250.00	5.33	2,665.00	0.0	415.00	18.44
vrt	650.000	Vertiv Holdings Llc	135.58	88,125.02	162.01	105,306.50	0.1	17,181.48	19.50
vtrs	748.000	Viatris Inc	10.83	8,102.96	12.45	9,312.60	0.0	1,209.64	14.93
v	592.000	Visa Inc Class A Shares	241.15	142,759.46	350.71	207,620.32	0.2	64,860.86	45.43
vsh	1,600.000	Vishay Intertechnology	14.43	23,083.20	14.49	23,184.00	0.0	100.80	0.44
vgz	900.000	Vista Gold Corp	0.80	718.65	1.97	1,773.00	0.0	1,054.35	146.71
vst	25.000	Vistra Corp	197.24	4,931.00	161.33	4,033.25	0.0	-897.75	-18.21
928662501	477.000	Volkswagen AG ADR Pfd	10.21	4,871.30	12.09	5,766.93	0.0	895.63	18.39
wab	3.000	Wabtec	88.49	265.47	213.45	640.35	0.0	374.88	141.21
wmt	4,937.000	Walmart Inc	54.51	269,099.07	111.41	550,031.17	0.6	280,932.10	104.40
wm	41.000	Waste Management Inc	233.65	9,579.57	219.71	9,008.11	0.0	-571.46	-5.97
wrd	1,000.000	Weride Inc ADS	9.00	9,000.00	8.68	8,680.00	0.0	-320.00	-3.56
wrn	1,000.000	Western Copper And Gold Corp	1.72	1,720.00	2.67	2,670.00	0.0	950.00	55.23
wpm	1,043.000	Wheaton Precious Metals Corp	55.02	57,390.23	117.52	122,573.36	0.1	65,183.13	113.58
whr	1,182.000	Whirlpool Corp.	124.86	147,579.00	72.14	85,269.48	0.1	-62,309.52	-42.22
wkc	179.000	World Kinect Corp	25.03	4,480.37	23.43	4,193.97	0.0	-286.40	-6.39
98422d105	1,000.000	Xpeng Inc ADR	23.44	23,435.00	20.28	20,280.00	0.0	-3,155.00	-13.46
zbh	600.000	Zimmer Biomet Holdings Inc	120.52	72,312.66	89.92	53,952.00	0.1	-18,360.66	-25.39
zts	200.000	Zoetis Inc	148.40	29,679.00	125.82	25,164.00	0.0	-4,515.00	-15.21
				26,253,497.61		40,772,038.42	47.8	14,518,540.81	55.30
MUTUAL FUNDS									
wfmi.x	780.414	Allspring Special Mid Cap Value Fund Institutional	50.11	39,106.13	45.60	35,586.88	0.0	-3,519.25	-9.00
amid.x	1,203.682	Amana Developing World-Inst	13.62	16,396.03	15.57	18,741.33	0.0	2,345.30	14.30
amag.x	4,542.887	Amana Growth Fund	69.40	315,263.83	93.54	424,941.65	0.5	109,677.82	34.79
amig.x	11,446.641	Amana Growth Institutional	69.77	798,650.78	94.25	1,078,845.91	1.3	280,195.13	35.08
aman.x	5,423.663	Amana Income Fund	63.60	344,920.23	70.78	383,886.87	0.4	38,966.64	11.30
amin.x	356.617	Amana Income Fund - Ins	63.57	22,671.23	69.72	24,863.34	0.0	2,192.10	9.67
amip.x	55,834.876	Amana Participation Fund Instl	9.93	554,543.65	9.97	556,673.71	0.7	2,130.06	0.38
aagt.x	3,680.515	American 2040 Target Retirement A	20.46	75,312.82	22.97	84,541.43	0.1	9,228.61	12.25

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aepg.x	921.066	American Funds Eupac Fund A	66.83	61,552.63	60.51	55,733.70	0.1	-5,818.93	-9.45
agth.x	2,582.551	American Funds Growth Fund of Amer A	73.78	190,530.80	80.46	207,792.05	0.2	17,261.25	9.06
smcw.x	716.244	American Funds SMALLCAP World A	85.92	61,536.76	73.29	52,493.52	0.1	-9,043.24	-14.70
yafi.x	7,478.605	AMG Yacktman Focused I	20.44	152,829.72	19.09	142,766.57	0.2	-10,063.15	-6.58
adje.x	17,669.560	Azzad Ethical Fund	19.12	337,771.08	16.29	287,837.13	0.3	-49,933.95	-14.78
bref.x	2,393.670	Baron Real Estate Fund Retail Class	39.18	93,777.43	39.39	94,286.66	0.1	509.23	0.54
broi.x	2,396.759	BlackRock Global Opportunity IS	20.36	48,806.92	22.94	54,981.65	0.1	6,174.73	12.65
mahq.x	16,688.409	BlackRock Total Return Instl	10.12	168,887.72	10.02	167,217.86	0.2	-1,669.86	-0.99
cpxi.x	11,266.396	Cohen & Steers Preferred Sec & Inc I	14.02	157,996.35	12.61	142,069.25	0.2	-15,927.10	-10.08
nstm.x	10,494.527	Columbia Short Term Bond Inst	9.66	101,380.52	9.86	103,476.04	0.1	2,095.51	2.07
csgy.x	432.659	Columbia Small Cap Growth I3	36.07	15,607.71	34.46	14,909.43	0.0	-698.28	-4.47
dfce.x	26,028.365	DFA Emerging Markets Core Equity 2	24.59	639,962.42	29.08	756,904.85	0.9	116,942.43	18.27
dgei.x	11,945.384	DFA Global Equity I	31.56	376,963.66	39.65	473,634.48	0.6	96,670.82	25.64
dfie.x	43,033.656	DFA International Core Equity 2	16.40	705,810.86	20.29	873,152.88	1.0	167,342.02	23.71
dfeo.x	24,390.699	DFA US Core Equity 1 I	37.51	914,923.02	49.60	1,209,778.67	1.4	294,855.65	32.23
durp.x	15,703.364	DFA US Hi Relatv Profitability Instl	24.04	377,560.88	27.31	428,858.87	0.5	51,297.99	13.59
dffv.x	22,315.010	DFA US Targeted Value I	34.11	761,087.83	36.98	825,209.07	1.0	64,121.24	8.42
dfve.x	9,522.945	DFA US Vector Equity I	24.67	234,910.18	30.77	293,021.02	0.3	58,110.84	24.74
dodi.x	10,586.536	Dodge & Cox Income Cl I	14.15	149,763.42	12.85	136,036.99	0.2	-13,726.43	-9.17
dodf.x	2,522.573	Dodge & Cox International Stock Cl I	12.15	30,654.61	16.46	41,521.55	0.0	10,866.94	35.45
eico.x	4,075.044	Eaton Vance Emerg & Frntr Countrs Eq I	18.00	73,367.86	18.32	74,654.81	0.1	1,286.95	1.75
etgi.x	849.096	Eaton Vance Grtr India A	42.66	36,221.61	34.24	29,073.05	0.0	-7,148.56	-19.74
ftbf.x	39,888.490	Fidelity® Total Bond Fund	10.96	437,162.43	9.67	385,721.70	0.5	-51,440.73	-11.77
sgii.x	15,254.306	First Eagle Global I	68.44	1,043,944.03	81.01	1,235,751.33	1.4	191,807.30	18.37
odma.x	1,194.296	Invesco Developing Markets Fund A	46.71	55,783.39	35.03	41,836.19	0.0	-13,947.20	-25.00
oida.x	4,917.321	Invesco International Diversified Fund A	19.46	95,705.69	13.30	65,400.37	0.1	-30,305.32	-31.67
jepi.x	1,916.234	JPMorgan Eqty Prem Inc-I	14.07	26,969.79	14.26	27,325.50	0.0	355.71	1.32
lsgl.x	1,602.506	Loomis Sayles Global Bond - Rtl	17.51	28,054.26	15.07	24,149.77	0.0	-3,904.49	-13.92
mpgf.x	387.605	Mairs & Power Growth Inv	160.70	62,289.98	179.35	69,516.96	0.1	7,226.98	11.60
mscf.x	932.708	Mairs & Power Small Cap Fund	32.36	30,181.88	31.16	29,063.18	0.0	-1,118.70	-3.71
foht.x	20,193.374	Nuveen Oh Municipal Bond-A	11.89	240,091.52	10.74	216,876.84	0.3	-23,214.68	-9.67
mhyi.x	5,996.055	NYLI MacKay High Yield Corporate Bond I	5.16	30,918.47	5.21	31,239.45	0.0	320.98	1.04
oakb.x	5,881.386	Oakmark Equity And Income Investor	35.73	210,159.44	39.04	229,609.31	0.3	19,449.87	9.25
prbl.x	6,314.680	Parnassus Core Equity Investor	60.79	383,860.35	55.90	352,990.61	0.4	-30,869.74	-8.04
pdbz.x	13,052.465	PGIM Total Return Bond Z	13.50	176,268.84	12.16	158,717.97	0.2	-17,550.87	-9.96
pimi.x	6,457.838	PIMCO Income Instl	10.68	68,965.49	10.99	70,971.64	0.1	2,006.15	2.91
ptta.x	35,761.954	PIMCO Total Return A	10.17	363,607.30	8.86	316,850.91	0.4	-46,756.39	-12.86
swpp.x	1,145.442	Schwab® S&P 500 Index	17.65	20,220.45	17.54	20,091.05	0.0	-129.40	-0.64
prwc.x	3,238.581	T. Rowe Price Capital Appreciation	36.91	119,550.49	35.75	115,779.27	0.1	-3,771.22	-3.15
vfia.x	2,158.821	Vanguard 500 Index Admiral	419.45	905,512.84	631.84	1,364,029.46	1.6	458,516.62	50.64
vtmg.x	2,880.492	Vanguard Developed Markets Index Admiral	16.54	47,634.94	20.07	57,811.47	0.1	10,176.53	21.36
vdad.x	19.476	Vanguard Dividend Appreciation Index Adm	52.97	1,031.69	59.65	1,161.74	0.0	130.05	12.61
vema.x	1,002.563	Vanguard Emerging Mkts Stock Idx Adm	41.61	41,712.23	44.61	44,724.34	0.1	3,012.11	7.22
veir.x	1,322.617	Vanguard Equity-Income Adm	91.18	120,591.31	92.91	122,884.35	0.1	2,293.04	1.90

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vfsa.x	1,281.294	Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	33.00	42,281.13	35.40	45,357.81	0.1	3,076.68	7.28
vgwa.x	2,604.021	Vanguard Glbl Wellington-Adm	32.19	83,826.27	34.55	89,968.93	0.1	6,142.66	7.33
viga.x	475.365	Vanguard Growth Index Admiral	151.76	72,141.27	251.14	119,383.17	0.1	47,241.90	65.49
vweh.x	11,967.723	Vanguard High-Yield Corporate Inv	5.85	70,064.15	5.57	66,660.22	0.1	-3,403.93	-4.86
vhya.x	27.384	Vanguard High Dividend Yield Index Fund Admiral Shares	38.07	1,042.60	43.27	1,184.91	0.0	142.31	13.65
vaip.x	745.250	Vanguard Inflation-Protected Secs Adm	27.96	20,837.34	22.97	17,118.39	0.0	-3,718.95	-17.85
vips.x	5,069.443	Vanguard Inflation-Protected Secs Inv	13.44	68,143.44	11.70	59,312.48	0.1	-8,830.96	-12.96
vbil.x	42,874.466	Vanguard Interm-Term Bond Index Adm	11.96	512,627.37	10.56	452,754.36	0.5	-59,873.01	-11.68
vfic.x	1,423.045	Vanguard Interm-Term Invmt-Grade Inv	8.75	12,454.24	8.93	12,707.79	0.0	253.55	2.04
vidg.x	188.794	Vanguard International Dividend Gr Inv	11.00	2,075.88	11.73	2,214.55	0.0	138.67	6.68
vasg.x	72.891	Vanguard LifeStrategy Growth Inv	43.85	3,196.37	50.73	3,697.76	0.0	501.39	15.69
vmva.x	203.032	Vanguard Mid-Cap Value Index Admiral	73.90	15,003.96	91.85	18,648.49	0.0	3,644.53	24.29
vgsl.x	2,775.267	Vanguard Real Estate Index Admiral	137.27	380,971.15	125.39	347,990.73	0.4	-32,980.42	-8.66
vbir.x	14,378.376	Vanguard Short-Term Bond Index Adm	10.57	151,918.52	10.34	148,672.41	0.2	-3,246.11	-2.14
vfsu.x	2,749.087	Vanguard Short-Term Investment-Grade Adm	10.87	29,876.38	10.52	28,920.40	0.0	-955.98	-3.20
vfst.x	27.144	Vanguard Short-Term Investment-Grade Inv	7.86	213.43	10.52	285.55	0.0	72.12	33.79
vsma.x	631.245	Vanguard Small Cap Index Adm	106.63	67,309.64	123.58	78,009.26	0.1	10,699.62	15.90
vsia.x	237.660	Vanguard Small Cap Value Index Admiral	72.91	17,328.42	91.02	21,631.81	0.0	4,303.39	24.83
vgst.x	1,968.897	Vanguard STAR Inv	29.56	58,201.40	29.16	57,413.04	0.1	-788.36	-1.35
vthr.x	165,941.140	Vanguard Target Retirement 2030 Inv	38.67	6,417,278.30	42.33	7,024,288.46	8.2	607,010.16	9.46
vtth.x	905.628	Vanguard Target Retirement 2035 Inv	27.61	25,000.00	27.38	24,796.09	0.0	-203.91	-0.82
vfor.x	1,490.061	Vanguard Target Retirement 2040 Inv	50.33	75,000.00	49.95	74,428.55	0.1	-571.45	-0.76
vtiv.x	284.206	Vanguard Target Retirement 2045 Inv	35.19	10,000.00	34.74	9,873.32	0.0	-126.68	-1.27
vbtl.x	97,738.576	Vanguard Total Bond Market Index Adm	11.04	1,079,410.47	9.77	954,905.89	1.1	-124,504.59	-11.53
vtab.x	10,240.692	Vanguard Total Intl Bd Idx Admiral™	22.52	230,628.49	19.36	198,259.80	0.2	-32,368.69	-14.03
vtsa.x	13,888.807	Vanguard Total Stock Mkt Idx Adm	110.68	1,537,244.81	163.20	2,266,653.30	2.7	729,408.49	47.45
vcmd.x	3,496.148	Vanguard Trustees Equity Commodity Stra	30.93	108,146.66	26.01	90,934.81	0.1	-17,211.85	-15.92
vwia.x	1,264.661	Vanguard Wellesley® Income Admiral™	67.80	85,747.14	61.65	77,966.35	0.1	-7,780.79	-9.07
vwnf.x	80.167	Vanguard Windsor™ II Inv	42.93	3,441.88	47.02	3,769.45	0.0	327.57	9.52
wise.x	16,538.228	Wise Capital Fund	10.87	179,808.86	10.87	179,770.54	0.2	-38.32	-0.02
				23,730,205.10		26,533,573.22	31.1	2,803,368.13	11.81
EXCHANGE TRADED FUNDS									
pall	94.000	abrdn Palladium ETF Trust	105.37	9,904.78	145.38	13,665.72	0.0	3,760.94	37.97
pplt	235.000	abrdn Platinum ETF Trust	99.17	23,306.04	186.43	43,811.05	0.1	20,505.01	87.98
yolo	500.000	Advisorshares Pure Cannabis	9.00	4,500.00	3.30	1,650.00	0.0	-2,850.00	-63.33
021esc017	500.000	Altaba Inc Escrow	0.00	0.00	0.00	0.00	0.0	0.00	0.00
mj	250.000	Amplify Alternative Harvest ETF	191.40	47,850.00	29.79	7,447.50	0.0	-40,402.50	-84.44

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arkb	500.000	Ark 21Shares Bitcoin ETF	39.00	19,500.00	29.04	14,520.00	0.0	-4,980.00	-25.54
arkq	400.000	Ark Autonomous Technology & Robotics ETF	70.69	28,277.00	114.66	45,864.00	0.1	17,587.00	62.20
arkk	2,115.000	Ark Innovation ETF	43.50	91,995.83	76.92	162,685.80	0.2	70,689.97	76.84
arkx	300.000	Ark Space & Defense Innovation	15.00	4,500.00	28.98	8,694.00	0.0	4,194.00	93.20
avde	350.000	Avantis International Equity ETF	81.02	28,357.00	82.32	28,812.00	0.0	455.00	1.60
blw	500.000	BlackRock Ltd Duration Inc	14.27	7,133.25	13.74	6,870.00	0.0	-263.25	-3.69
dflv	1,001.000	Dim Us Large Cap Value Etf	29.92	29,953.20	34.21	34,244.21	0.0	4,291.01	14.33
dfae	1,981.000	Dimensional Emerging Core Eq	26.67	52,842.49	32.57	64,521.17	0.1	11,678.68	22.10
dfem	200.000	Dimensional Emerging Markets	25.06	5,011.00	33.08	6,616.00	0.0	1,605.00	32.03
dfis	2,742.000	Dimensional Etf Trust Intl Small Cap E	29.15	79,917.80	32.94	90,321.48	0.1	10,403.68	13.02
dfiv	956.000	Dimensional Int'l Value ETF	41.80	39,959.84	49.90	47,704.40	0.1	7,744.56	19.38
disv	2,838.000	Dimensional International Sm	31.68	89,906.55	38.00	107,844.00	0.1	17,937.45	19.95
dfsd	582.000	Dimensional Short Duration	47.16	27,446.27	47.95	27,906.90	0.0	460.63	1.68
dfar	397.000	Dimensional US Real Est ETF	25.15	9,984.55	22.90	9,091.78	0.0	-892.77	-8.94
dfsv	2,802.000	Dimensional US Small Cap Val	30.31	84,935.42	32.89	92,157.78	0.1	7,222.36	8.50
silj	433.000	ETFMG Prime Junior Silver Miners ETF	25.43	11,010.02	27.67	11,981.11	0.0	971.09	8.82
flin	1,490.000	Franklin Ftse India ETF	30.18	44,965.10	38.59	57,499.10	0.1	12,534.00	27.87
shld	555.000	Global X Defense Tech ETF	66.49	36,901.37	64.79	35,958.45	0.0	-942.92	-2.56
aiq	1,404.000	Global X Funds Global X Artificial Int & Tech ETF	41.10	57,697.67	50.86	71,407.44	0.1	13,709.77	23.76
sil	154.000	Global X Silver Miners ETF	32.27	4,969.56	83.52	12,862.08	0.0	7,892.52	158.82
ura	531.000	Global X Uranium Etf	38.76	20,584.00	42.73	22,689.63	0.0	2,105.63	10.23
qqq	2,061.051	Invesco Qqq Trust Series 1	379.92	783,037.71	614.31	1,266,124.49	1.5	483,086.78	61.69
rsp	1,339.000	Invesco S&P 500 Equal Weight	154.20	206,473.80	191.56	256,498.84	0.3	50,025.04	24.23
spgp	26.000	Invesco S&P 500 GARP ETF	93.75	2,437.50	113.86	2,960.36	0.0	522.86	21.45
spmo	460.000	Invesco S&P 500 Momentum ETF	103.94	47,814.13	119.32	54,887.20	0.1	7,073.07	14.79
sphq	986.000	Invesco S&P 500 Quality Etf	72.39	71,376.54	75.05	73,999.30	0.1	2,622.76	3.67
xlg	2,475.000	Invesco S&P 500 Top 50 Etf	56.97	141,011.83	59.28	146,718.00	0.2	5,706.17	4.05
ibb	285.000	iShares Biotechnology ETF	170.56	48,609.60	168.77	48,099.45	0.1	-510.15	-1.05
ibit	800.000	Ishares Bitcoin Trust ETF	58.78	47,024.80	49.65	39,720.00	0.0	-7,304.80	-15.53
igv	512.000	iShares Expanded Tech-Software Sector ETF	109.16	55,889.92	105.69	54,113.28	0.1	-1,776.64	-3.18
binc	673.000	iShares Flexible Income Active ETF	52.32	35,209.23	52.77	35,514.21	0.0	304.98	0.87
arty	1,089.000	iShares Future AI & Tech ETF	41.28	44,954.34	48.18	52,468.02	0.1	7,513.68	16.71
iau	1,100.000	iShares Gold Trust	54.75	60,226.86	81.17	89,287.00	0.1	29,060.14	48.25
ibdr	250.000	iShares Ibonds Dec 2026 Term	24.08	6,018.75	24.23	6,057.50	0.0	38.75	0.64
ibdw	250.000	Ishares Ibonds Dec 2031 Corp	21.21	5,301.35	21.15	5,287.50	0.0	-13.85	-0.26
mbb	375.000	iShares MBS ETF	94.72	35,520.56	95.22	35,707.50	0.0	186.94	0.53
efv	783.000	iShares MSCI EAFE Value ETF	59.35	46,471.48	71.41	55,914.03	0.1	9,442.55	20.32
iwy	50.000	iShares Russell Top 200 Growth	159.97	7,998.25	276.94	13,847.00	0.0	5,848.75	73.13
ivw	1,198.000	iShares S&P 500 Growth ETF	85.77	102,753.66	123.26	147,665.48	0.2	44,911.82	43.71
ive	950.000	iShares S&P 500 Value ETF	193.28	183,617.65	212.07	201,466.50	0.2	17,848.85	9.72
thro	1,907.000	Ishares U.S. Thematic Rotati	34.18	65,188.73	38.56	73,533.92	0.1	8,345.19	12.80
dynf	2,718.000	iShares US Eqy Fctr Rotation Active ETF	44.75	121,627.56	60.81	165,281.58	0.2	43,654.02	35.89
bai	2,161.000	Ishrs AI In And Tech Act ETF	29.33	63,382.55	33.30	71,961.30	0.1	8,578.75	13.53
jcpb	750.000	JPMorgan Core Plus Bond ETF	47.60	35,696.25	47.35	35,512.50	0.0	-183.75	-0.51
bond	50.000	Pimco Active Bond ETF	93.67	4,683.25	93.08	4,654.00	0.0	-29.25	-0.62
bito	500.000	Proshares Bitcoin Strategy E	26.56	13,280.00	12.16	6,080.00	0.0	-7,200.00	-54.22

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
nobl	538.000	Proshares S&P 500 Dividends Aristocrats ETF	92.88	49,970.22	104.07	55,989.66	0.1	6,019.44	12.05
srs	11.000	Proshares Ultrashort Re	59.26	651.86	49.34	542.74	0.0	-109.12	-16.74
skf	4.000	Proshares Ultshrt Financials	74.40	297.60	25.42	101.68	0.0	-195.92	-65.83
chat	150.000	Roundhill Gen AI & Tech ETF	61.96	9,294.00	58.96	8,844.00	0.0	-450.00	-4.84
schi	600.000	Schwab 5-10 Year Corporate B	21.16	12,694.00	22.97	13,782.00	0.0	1,088.00	8.57
schf	1,020.000	Schwab Intl Equity ETF	23.94	24,421.20	24.04	24,520.80	0.0	99.60	0.41
schz	1,524.000	Schwab US Aggregate Bond ETF	23.44	35,722.56	23.37	35,615.88	0.0	-106.68	-0.30
schx	12,164.000	Schwab US Large Cap	18.14	220,710.08	26.91	327,333.24	0.4	106,623.16	48.31
spsk	20,200.000	Sp Funds Dow Jones Global Su	18.60	375,701.82	18.26	368,751.00	0.4	-6,950.82	-1.85
spus	44,273.830	SP Funds S&P Sharia Industry	42.68	1,889,387.27	51.07	2,261,064.49	2.6	371,677.22	19.67
gld	488.000	SPDR GOLD TRUST GOLD SHS	287.88	140,487.66	396.31	193,399.28	0.2	52,911.62	37.66
spym	1,605.000	SPDR Portfolio S&P 500 ETF	56.31	90,376.14	80.22	128,753.10	0.2	38,376.96	42.46
cef	5,800.000	Sprott Physical Gold and Silver Trust	17.70	102,660.00	45.80	265,640.00	0.3	162,980.00	158.76
pslv	1,000.000	Sprott Physical Silver Trust	10.88	10,880.00	23.65	23,650.00	0.0	12,770.00	117.37
xly	402.000	St Str Cons Discr Sel Sc-Usd	85.65	34,430.30	119.41	48,002.82	0.1	13,572.52	39.42
xlu	1,512.000	Sta Str Uti Sel Sec Spdr-Usd	39.36	59,510.18	42.69	64,547.28	0.1	5,037.10	8.46
xlp	109.000	State Street Consumer Staple	72.93	7,949.37	77.68	8,467.12	0.0	517.75	6.51
xle	612.000	State Street Energy Select S	28.46	17,414.87	44.71	27,362.52	0.0	9,947.65	57.12
xlf	1,850.000	State Street Financial Selec	38.26	70,778.43	54.77	101,324.50	0.1	30,546.07	43.16
xli	140.000	State Street Industrial Sele	105.36	14,750.40	155.12	21,716.80	0.0	6,966.40	47.23
spem	100.000	State Street Spdr Portfolio	38.19	3,819.00	46.81	4,681.00	0.0	862.00	22.57
sptl	1,377.000	State Street SPDR Portfolio Lo	30.70	42,275.31	26.47	36,449.19	0.0	-5,826.12	-13.78
spmd	150.000	State Street SPDR Portfolio S&	42.63	6,393.75	57.91	8,686.50	0.0	2,292.75	35.86
spyg	110.000	State Street SPDR Portfolio S&	59.22	6,513.65	106.70	11,737.00	0.0	5,223.35	80.19
spy	1,383.000	State Street SPDR S&P 500 ETF	439.46	607,775.43	681.92	943,095.36	1.1	335,319.93	55.17
xlk	870.000	State Street Technology Sele	82.63	71,891.48	143.97	125,253.90	0.1	53,362.42	74.23
gdx	250.000	Vaneck Gold Miners Etf	53.75	13,437.50	85.77	21,442.50	0.0	8,005.00	59.57
rsx2OLD	500.000	Vaneck Russia ETF (delisted 01/12/23)	7.00	3,500.00	0.00	0.00	0.0	-3,500.00	-100.00
smh	421.000	Vaneck Semiconductor Etf	126.65	53,321.07	360.13	151,614.73	0.2	98,293.66	184.34
vox	342.576	Vanguard Communication Service ETF	140.70	48,201.27	193.63	66,332.97	0.1	18,131.70	37.62
vdc	224.216	Vanguard Consumer Staples ETF	192.92	43,254.85	211.24	47,363.37	0.1	4,108.52	9.50
vig	1,120.000	Vanguard Dividend Apprec ETF	165.74	185,633.04	219.78	246,153.60	0.3	60,520.56	32.60
veu	185.000	Vanguard FTSE All-World Ex-US	54.46	10,074.25	73.56	13,608.60	0.0	3,534.35	35.08
vea	2,600.000	Vanguard FTSE Developed Markets ETF	48.89	127,101.51	62.47	162,422.00	0.2	35,320.49	27.79
vug	120.041	Vanguard Growth ETF	381.21	45,761.34	487.86	58,563.40	0.1	12,802.06	27.98
vym	10.405	Vanguard High Dividend Yield	119.66	1,245.08	143.52	1,493.33	0.0	248.25	19.94
vxf	220.255	Vanguard Index Tr Ext Market ETF	173.11	38,129.09	209.12	46,059.68	0.1	7,930.59	20.80
vgt	106.394	Vanguard Info Tech ETF	422.98	45,003.06	753.78	80,197.90	0.1	35,194.84	78.21
vigi	13.381	Vanguard Int Div App Indx Fd	80.70	1,079.85	91.45	1,223.65	0.0	143.80	13.32
vymi	21.315	Vanguard Int High Dvd Yld In	69.13	1,473.56	90.00	1,918.34	0.0	444.78	30.18
vgit	974.735	Vanguard Intermediate Term Treasury ETF	57.32	55,874.43	59.93	58,415.86	0.1	2,541.43	4.55
bndx	1,081.000	Vanguard International Bond	48.94	52,901.98	48.32	52,233.92	0.1	-668.06	-1.26
vaw	150.000	Vanguard Materials ETF	185.30	27,795.00	207.55	31,132.50	0.0	3,337.50	12.01
vo	170.000	Vanguard Mid-Cap ETF	241.81	41,107.70	290.22	49,337.40	0.1	8,229.70	20.02
voo	23.000	Vanguard S&P 500 ETF	486.20	11,182.57	627.13	14,423.99	0.0	3,241.42	28.99
voog	45.058	Vanguard S&P 500 Growth Etf	434.82	19,592.18	444.59	20,032.43	0.0	440.25	2.25
vxus	713.000	Vanguard Total Intl Stock Et	73.00	52,052.41	75.44	53,788.72	0.1	1,736.31	3.34

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
vti	1,880.000	Vanguard Total Stock Market ETF	232.76	437,592.20	335.27	630,307.60	0.7	192,715.40	44.04
vpu	405.000	Vanguard Utilities ETF	150.55	60,971.75	185.04	74,941.20	0.1	13,969.45	22.91
pffa	400.000	Virtus Infracap Us Pfd ETF	21.97	8,787.56	21.55	8,620.00	0.0	-167.56	-1.91
hlal	11,790.000	Wahed Ftse USA Shariah ETF	40.69	479,700.65	62.03	731,333.70	0.9	251,633.06	52.46
				8,868,545.52		11,702,457.78	13.7	2,833,912.26	31.95
CORPORATE BOND									
61768e2t9	100,000.000	Morgan Stanley Pvt Bank 4.850% Due 05-03-27	100.00	100,000.00	101.53	101,526.60	0.1	1,526.60	1.53
UNIT TRUSTS									
sruu.f	287.000	Sprott Physical Uranium Trus	17.39	4,992.14	19.55	5,610.76	0.0	618.62	12.39
umma	100.000	Wahed Dow Jones Islamic Wrld	27.41	2,740.75	29.61	2,960.75	0.0	220.00	8.03
				7,732.89		8,571.51	0.0	838.62	10.84
ANNUITIES (variable)									
in0006388	1.000	American Skandia Life Annuity FBO Naddaf, H. #E0444443 Issued 12/14/05	202,586.84	202,586.84	312,664.28	312,664.28	0.4	110,077.44	54.34
in1032334	1.000	Metlife Ins Co Var FBO Farber, S. Annuity Series Xc Contract 3201377387	316,522.63	316,522.63	335,662.19	335,662.19	0.4	19,139.56	6.05
				519,109.47		648,326.47	0.8	129,217.00	24.89
Life Insurance (Cash Value)									
in1014423	1.000	Jackson Nat Life Insco FBO Ariss, S. Prev Reassure Amer Life 13010452	144,205.75	144,205.75	139,425.97	139,425.97	0.2	-4,779.78	-3.31
in1013490	1.000	New England Mutual Life Insco FBO Ariss, S. A Met Life Aff Pol #8089269	106,996.69	106,996.69	119,969.79	119,969.79	0.1	12,973.10	12.12
				251,202.44		259,395.76	0.3	8,193.32	3.26
LIMITED PARTNERSHIPS/HEDGE FUNDS									
arlp	673.000	Alliance Resource Partners	21.21	14,276.95	23.23	15,633.79	0.0	1,356.84	9.50
cqp	500.000	Cheniere Energy Partners LP	42.38	21,190.00	53.48	26,740.00	0.0	5,550.00	26.19
et	404.000	Energy Transfer LP	15.42	6,228.63	16.49	6,661.96	0.0	433.33	6.96
epd	1,600.000	Enterprise Products Pptns LP	22.22	35,552.00	32.06	51,296.00	0.1	15,744.00	44.28
				77,247.58		100,331.75	0.1	23,084.17	29.88
CERTIFICATES OF DEPOSIT									
17312q4u0	200,000.000	Citibank Na 5.000% Due 05-04-26	100.00	200,000.00	100.41	200,816.20	0.2	816.20	0.41
61768e2u6	150,000.000	Morgan Stanley Pvt Bank 5.000% Due 05-01-26	100.00	150,000.00	100.40	150,595.80	0.2	595.80	0.40
62847neg7	250,000.000	MVB Bank Inc 4.250% Due 01-29-27	100.00	250,000.00	100.62	251,550.00	0.3	1,550.00	0.62
90355gwa0	250,000.000	UBS Bank USA 4.000% Due 05-15-28	100.00	250,000.00	100.87	252,181.25	0.3	2,181.25	0.87
92512kbe2	250,000.000	Versabank USA Na 3.800% Due 12-17-29	100.00	250,000.00	100.24	250,607.50	0.3	607.50	0.24
949764jv7	24,000.000	Wells Fargo Bank Na 4.550% Due 12-20-27	100.00	24,000.00	101.77	24,425.62	0.0	425.62	1.77
949764jx3	24,000.000	Wells Fargo Bank Na 4.650% Due 12-21-26	100.00	24,000.00	100.92	24,221.57	0.0	221.57	0.92
				1,148,000.00		1,154,397.93	1.4	6,397.93	0.56
CASH AND EQUIVALENTS									
retire		Cash		1,842.42		1,842.42	0.0		
rjcash		Raymond James Cash Acct		9,153.73		9,153.73	0.0		
schwab		Schwab Cash Account		1,479,587.13		1,479,587.13	1.7		
wfbcash		Wells Fargo Bank Cash Account		3,555.27		3,555.27	0.0		
				1,494,138.55		1,494,138.55	1.8		

Retain for Audit Purposes
Custodial Financial Statement

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
RIGHTS									
697900132	586.000	Pan American Silver Corp Cvr	0.39	229.70	0.50	290.07	0.0	60.37	26.28
VARIABLE RATE CORPORATE BONDS									
172967pj4	10,000.000	Citigroup Inc 7.200% Due 12-31-99	102.22	10,221.90	103.00	10,300.00	0.0	78.10	0.76
Total Portfolio				**65,035,116.46**		**85,360,333.78**	**100.0**	**20,325,217.32**	**31.25**



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Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing
EIN#34-0936207
Plan# 002
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
	American Funds Washington Mutual Investors Fund	Registered Investment Company		$9,371,371.06
	Columbia Total Return Bond Fund - Institutional	Registered Investment Company		$3,948,361.99
	DFA U.S. Small Cap Value Portfolio - Institution	Registered Investment Company		$4,569,160.49
	Fidelity Advisor Equity Growth Fund - Class I	Registered Investment Company		$2,079,836.92
	Fidelity Large Cap Value Index Fund	Registered Investment Company		$3,480,306.36
	MS International	Registered Investment Company		$5,236,488.90
	Macquarie Emerging Markets Fund - Inst Class	Registered Investment Company		$2,178,627.44
	OA Wave 1 Closed Fund 43	Registered Investment Company		$2.43
	OneAmerica Stable Value Fund - Class Z CIT	Common Collective Trust		$1,750,097.62
	Self Directed Brokerage Acct 1	Other		$74,259,950.66
	Self Directed Brokerage Acct 2	Other		$2,625,963.05
	Self Directed Brokerage Acct 3	Other		$8,361,343.71
	T. Rowe Price Growth Stock Fund	Registered Investment Company		$21,529,446.57
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company		$766,052.26
	Vangrd Trgt Retire 2070 Fd	Registered Investment Company		$3,997,438.65
	Vanguard Institutional Index Fund - Institutiona	Registered Investment Company		$25,641,668.61
	Vanguard Mid-Cap Growth Index Fund - Admiral Sha	Registered Investment Company		$3,815,814.50
	Vanguard Mid-Cap Index Fund - Admiral Shares	Registered Investment Company		$5,052,139.79
	Vanguard Small-Cap Index Fund - Admiral Shares	Registered Investment Company		$1,815,586.81
	Vanguard Target Retirement 2020 Fund	Registered Investment Company		$5,616,528.85
	Vanguard Target Retirement 2025 Fund	Registered Investment Company		$13,429,919.15
	Vanguard Target Retirement 2030 Fund	Registered Investment Company		$16,509,413.63
	Vanguard Target Retirement 2035 Fund	Registered Investment Company		$14,516,760.51

Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets
(Held at End of Year)
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing
EIN#34-0936207000
Plan# 002

	Vanguard Target Retirement 2040 Fund	Registered Investment Company		$14,473,117.72
	Vanguard Target Retirement 2045 Fund	Registered Investment Company		$10,105,647.27
	Vanguard Target Retirement 2050 Fund	Registered Investment Company		$8,521,549.23
	Vanguard Target Retirement 2055 Fund	Registered Investment Company		$7,433,674.70
	Vanguard Target Retirement 2060 Fund	Registered Investment Company		$2,169,718.41
	Vanguard Target Retirement Income Fund	Registered Investment Company		$2,778,957.52
	Vanguard Total Bond Market Index Fund - Admiral	Registered Investment Company		$1,754,223.81
	Vanguard Total International Stock Index Fund -	Registered Investment Company		$3,659,734.94
	Vanguard Treasury Money Market Fund - Investor S	Registered Investment Company		$3,265,470.80
	Wasatch Core Growth Fund	Registered Investment Company		$1,823,296.37
	LOAN FUND	Participant Loans - Rates 4.25% to 9.50%		$1,808,692.44
	TOTAL			$288,346,363.17

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

COLLABORATORS | COACHES | ADVOCATES | MENTORS
FRIENDS | VOLUNTEERS | REGULARS | DINERS | VISITORS
CPAs | CONSULTANTS | WEALTH ADVISORS | *NEIGHBORS*
COLLABORATORS | COACHES | ADVOCATES | MENTORS |
CONNOISSEURS | CUSTOMERS | TEACHERS |
| VOLUNTEERS |

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN

FINANCIAL STATEMENTS AND ERISA-REQUIRED SUPPLEMENTAL SCHEDULE

AS OF DECEMBER 31, 2025 AND 2024, AND FOR THE YEAR ENDED DECEMBER 31, 2025

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TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
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AS OF DECEMBER 31, 2025 AND 2024, AND
FOR THE YEAR ENDED DECEMBER 31, 2025

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INDEPENDENT AUDITORS' REPORT

Investment Review Committee and Plan Participants
Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan
Toledo, Ohio

Report on the Audit of the Financial Statements

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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- the information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

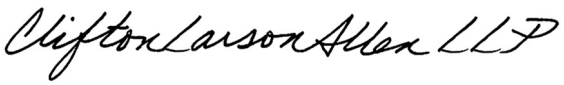
The supplemental schedule of assets (held at end of year) as of December 31, 2025, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



CliftonLarsonAllen, LLP

Maumee, Ohio
October 12, 2026

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
INVESTMENTS (at Fair Value)	$ 286,537,671	$ 259,231,841
RECEIVABLES		
Employee Deferral Contributions	299,162	45,135
Employer Contributions	313,860	90,712
Notes Receivable from Participants	1,808,692	1,677,454
Total Receivables	2,421,714	1,813,301
Total Assets	288,959,385	261,045,142
NET ASSETS AVAILABLE FOR BENEFITS	$ 288,959,385	$ 261,045,142

See accompanying Notes to Financial Statements.

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2025

ADDITIONS:	
INVESTMENT INCOME	
Net Appreciation in Fair Value of Investments	$ 32,958,148
Interest and Dividends	10,906,020
Total Investment Income	43,864,168
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	133,482
CONTRIBUTIONS	
Employee Deferral	7,224,874
Employer	7,175,438
Employee Rollover	441,552
Total Contributions	14,841,864
Total Additions	58,839,514
DEDUCTIONS:	
BENEFITS PAID TO PARTICIPANTS	30,458,377
ADMINISTRATIVE EXPENSES	466,894
Total Deductions	30,925,271
NET INCREASE	27,914,243
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of Year	261,045,142
End of Year	$ 288,959,385

See accompanying Notes to Financial Statements.

NOTE 1 DESCRIPTION OF PLAN

The following description of Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Toledo Clinic, Inc. (the Company) who have completed sixty days of service and one year of service for employer contributions. The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA).

Any participant may elect to have his or her account balance placed in a segregated account and direct the investment of the account balance.

Effective December 8, 2025, the Plan transitioned from OneAmerica Financial to Voya Institutional Trust Company for recordkeeping services. At that time, Matrix Trust Company, the custodian of the Plan, engaged Voya Institutional Trust Company to act as sub-Custodian for plan default investments. Matrix Trust Company remains the custodian of the Plan’s self-directed brokerage accounts.

Contributions

Eligible participants are permitted to elect to have a percentage, limited by Plan provisions, of their compensation contributed as pretax 401(k) or Roth contributions to the Plan. The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3% of eligible compensation, and their contributions invested in the designated default fund until changed by the participant. Participants that are automatically enrolled or have elected deferrals less than 10% are subject to an automatic increase provision of 1% at the beginning of each plan under until 10% is reached. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions.

The Company makes safe harbor contributions of 3% of eligible compensation for eligible participants on a pay date basis. The Company also makes profit sharing contributions based on eligible compensation formulas by employment group on a pay date basis. Participants are eligible for the safe harbor and profit sharing contribution if they meet the eligibility requirements above.

Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's safe harbor contribution, the Company's profit sharing contribution, and an allocation of Plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, or participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided by the participant's vested account.

Vesting

Participants are immediately vested in their contributions, safe harbor contributions, and rollover contributions plus actual earnings thereon. The Company's profit sharing contribution portion of their accounts plus earnings thereon is 100% vested after three years of credited services.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of the fair value of the non-forfeitable accrued benefit, for a term not to exceed five years, unless the loan is used to acquire a principal residence, for which the term may be up to a reasonable period. The notes are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined quarterly by the Plan administrator. Principal and interest is paid ratably through payroll deductions.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in their account in the form of a lump sum distribution or installments. The Plan allows for in-service distributions if a participant reaches age 59½ and hardship distributions subject to Plan provisions. If a participant terminates employment and the participant's account balance does not exceed $5,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between $1,000 and $5,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name.

Forfeited Accounts

Forfeited nonvested accounts can be used to pay administrative expenses and to reduce future Company contributions. Forfeited nonvested accounts as of December 31, 2025 and 2024, totaled $53,500 and $49,021, respectively. Forfeitures are first used to reduce employer contributions and then will pay administrative expenses of the Plan. No forfeitures were used to reduce employer contributions for the year ended December 31, 2025.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan’s gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent notes receivable are recorded as distributions on the basis of the terms of the Plan document.

Contributions

Contributions from participants are recorded in the year in which the employee contributions are withheld from compensation. The Company safe harbor and profit sharing contribution are recorded in the year in which participants earn the contribution based on service or other eligibility criteria under the terms of the Plan.

Benefit Payments

Benefits are recorded when paid.

Administrative Expenses

The Plan’s expenses are paid either by the Company, unless the expenses relate to specific investment directions of the participants. Expenses paid directly by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants and payments of benefits are charged directly to the participant’s account and are included in administrative expenses.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Events

The Plan has evaluated subsequent events through October 12, 2026, the date the financial statements were available to be issued.

NOTE 3 CERTIFICATION OF INVESTMENT INFORMATION

Voya Institutional Trust Company, a qualified institution of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of certain investments, with the exception of self-directed brokerage accounts and notes receivable from participants, as of December 31, 2025, in the accompanying financial statements and ERISA-required supplemental schedule.

Matrix Trust Company, a qualified institution of the Plan, has supplied the Plan administrator with a certification as to the completeness and accuracy of self-directed brokerage account investments as of December 31, 2025, all investments and notes receivable from participants as of December 31, 2024, the related investment income for all investments and interest income on notes receivable from participants for the period of January 1, 2025 to December 7, 2025, and the investment income of self-directed brokerage accounts for the period of December 8, 2025 to December 31, 2025 in the accompanying financial statements and ERISA-required supplemental schedule. Matrix Trust Company certifies investment income of $42,941,864 and interest income on notes receivable from participants of $133,482 for the year ended December 31, 2025.

NOTE 4 FAIR VALUE OF INVESTMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Level 2 – Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

Level 3 – Inputs to the valuation methodology are unobservable and significant to the fair market value measurement.

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

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

Mutual funds – these are valued at quoted market prices, which represent the Net Asset Value (NAV) of shares held by the Plan at year end. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Common/collective trust funds – valued daily at the NAV of units of a collective trust. NAV is a readily determinable fair value and is the basis for current transactions. Participant transactions (purchases and sales) may occur daily.

Self-Directed Brokerage Accounts – included within self-directed brokerage accounts are money market funds, common stocks, preferred stocks, mutual funds, exchange traded funds, limited partnerships, insurance policies, treasury and corporate bonds, and certificates of deposits. In addition to the valuation methodologies above, the following also apply:

Money Market Funds – Valued at amortized costs which approximated fair value.

Common Stocks and Preferred Stocks – certain common stocks and preferred stocks are valued at the closing price reported in the active market in which the individual security is traded. If a quoted market price is not available, the stocks are valued at a multiple of the current earnings less an appropriate discount. The multiple of similar companies is based on current market prices.

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Exchanged traded funds and limited partnerships – these are valued at quoted market prices, which represent the Net Asset Value (NAV) of shares held by the Plan at year end. The NAV is based on the fair value of the underlying investments held by the fund, less its liabilities.

Insurance policies – life insurance policies are recorded at the cash surrender value of the life insurance policies, as determined by the issuer of the insurance policy.

Treasury and Corporate Bonds – valued based on yields currently available on comparable securities of the issuers with similar credit ratings.

Certificates of Deposits – Valued at amortized costs which approximated fair value.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

	2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 199,540,316	$ -	$ -	$ 199,540,316
Common/Collective Trust Funds	-	1,750,098	-	1,750,098
Self-Directed Brokerage Accounts	83,064,448	2,182,809	-	85,247,257
Total Investments at Fair Value	$ 282,604,764	$ 3,932,907	$ -	$ 286,537,671

	2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 173,851,030	$ -	$ -	$ 173,851,030
Common/Collective Trust Funds	-	4,668,797	-	4,668,797
Self-Directed Brokerage Accounts	78,031,540	2,680,474	-	80,712,014
Total Investments at Fair Value	$ 251,882,570	$ 7,349,271	$ -	$ 259,231,841

NOTE 5 RISKS AND UNCERTAINTIES

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

NOTE 6 PLAN TERMINATION

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

NOTE 7 PLAN TAX STATUS

The Company has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service (IRS) stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the Internal Revenue Code (IRC). Although, the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Matrix Trust Company, the qualified institution of the Plan; therefore, the investment transactions qualify as party-in-interest transactions. OneAmerica Retirement Services LLC serves as the Plan’s record-keeper and provides investment services. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

NOTE 9 RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The investments made through self-directed brokerage accounts have been reported on the Form 5500 based upon the underlying investment categories while these investments have been reported as a single line item in the Plan's financial statements.

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 at December 31:

	2025	2024
Net Assets Available for Benefits per Financial Statements	$ 288,959,385	$ 261,045,142
Employee Deferral Contributions Receivable	(299,162)	-
Employer Contributions Receivable	(313,860)	-
Net Assets Available for Benefits per Form 5500	$ 288,346,363	$ 261,045,142

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2025:

Net Increase per Financial Statements	$ 27,914,243
Employee Deferral Contributions	(299,162)
Employer Contributions	(313,860)
Net Income per Form 5500	$ 27,301,221

TOLEDO CLINIC, INC. EMPLOYEES' 401(K) PROFIT SHARING PLAN
E.I.N. 34-0936207 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost**	Current Value
*	Various	Participant self-directed brokerage accounts - See Attachment		$ 85,247,257
		Mutual Funds:		
	Vanguard	Vanguard Institutional Index Fund I		25,641,669
	T. Rowe	T. Rowe Growth Stock Fund		21,529,446
	Vanguard	Vanguard Target Retirement 2030 Fund		16,509,414
	Vanguard	Vanguard Target Retirement 2035 Fund		14,516,761
	Vanguard	Vanguard Target Retirement 2040 Fund		14,473,118
	Vanguard	Vanguard Target Retirement 2025 Fund		13,429,919
	Vanguard	Vanguard Target Retirement 2045 Fund		10,105,647
	American Funds	American Funds Washington Mutual Inv R6		9,371,371
	Vanguard	Vanguard Target Retirement 2050 Fund		8,521,549
	Vanguard	Vanguard Target Retirement 2055 Fund		7,433,675
	Vanguard	Vanguard Target Retirement 2020 Fund		5,616,529
	Morgan Stanley	Morgan Stanley Institutional International Advantage Portfolio I		5,236,489
	Vanguard	Vanguard Mid-Cap Index Fund Adm		5,052,140
	DFA	DFA U.S. Small Cap Val Post Inst		4,569,160
	Vanguard	Vanguard Target Retirement 2070 Fund		3,997,439
	Columbia	Columbia Total Return Bond Fund Inst		3,948,362
	Vanguard	Vanguard Mid-Cap Growth Index Fund Adm		3,815,814
	Vanguard	Vanguard Total Intl Stik Index Fund Adm		3,659,735
	Fidelity	Fidelity Large Cap Value Index Fund		3,480,306
	Vanguard	Vanguard Treasury Money Market Fund Investor		3,265,471
	Vanguard	Vanguard Target Retirement Income Fund		2,778,958
	Nomura	Nomura Emerging Markets Fund Inst		2,178,627
	Vanguard	Vanguard Target Retirement 2060 Fund		2,169,719
	Fidelity	Fidelity Adv Equity Growth Fund I		2,079,837
	Wasatch	Wasatch Core Growth Fund		1,823,296
	Vanguard	Vanguard Small-Cap Index Fund Adm		1,815,587
	Vanguard	Vanguard Total Bond Market Index Fund Adm		1,754,224
	Vanguard	Vanguard Target Retirement 2065 Fund		766,054
		Total Mutual Funds		199,540,316
		Collective Trust Fund:		
*	OneAmerica	OneAmerica Stable Value Z		1,750,098
		Total Investments		286,537,671
*	Participants	Participant Loans Rates from 4.25% to 9.50%	-	1,808,692
		Total		$ 288,346,363

* Indicates party-in-interest
** Cost omitted for participant-directed accounts

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
MONEY MARKET									
fnsx.x	728,835.150	Fidelity® Inv MM Fds Money Market Instl	1.00	728,835.15	1.00	728,835.15	0.9	0.00	0.00
snvx.x	416,432.800	Schwab Govt Money Fund-Pur	1.00	416,432.80	1.00	416,432.80	0.5	0.00	0.00
swvx.x	1,429,717.760	Schwab Value Advantage Money Fund Inv	1.00	1,429,717.76	1.00	1,429,717.76	1.7	0.00	0.00
				2,574,985.71		2,574,985.71	3.0	0.00	0.00
STOCKS									
chpt	50.000	ChargePoint Holdings Inc	437.20	21,860.00	6.64	332.00	0.0	-21,528.00	-98.48
mmm	100.000	3m Co	122.56	12,256.03	160.10	16,010.00	0.0	3,753.97	30.63
abt	1,374.000	Abbott Laboratories	125.05	171,822.75	125.29	172,148.46	0.2	325.71	0.19
abbv	1,109.000	Abbvie Inc	141.59	157,023.00	228.49	253,395.41	0.3	96,372.41	61.37
anf	826.000	Abercrombie & Fitch Co. Cl A	78.16	64,559.75	125.87	103,968.62	0.1	39,408.87	61.04
absi	1,000.000	Absci Corp	3.71	3,705.00	3.49	3,490.00	0.0	-215.00	-5.80
acn	38.000	Accenture PLC	245.60	9,332.69	268.30	10,195.40	0.0	862.71	9.24
adbe	204.000	Adobe Inc	370.20	75,519.82	349.99	71,397.96	0.1	-4,121.86	-5.46
amd	2,647.000	Advanced Micro Devices	123.24	326,214.05	214.16	566,881.52	0.7	240,667.47	73.78
lidr	2,000.000	Aeye Inc	3.05	6,100.00	1.84	3,680.00	0.0	-2,420.00	-39.67
agl	12,000.000	Agilon Health Inc	5.35	64,159.20	0.69	8,264.40	0.0	-55,894.80	-87.12
aem	545.000	Agnico-Eagle Mines Ltd F	76.83	41,871.38	169.53	92,393.85	0.1	50,522.47	120.66
apd	347.000	Air Products & Chemicals Inc	262.18	90,976.56	247.02	85,715.94	0.1	-5,260.62	-5.78
aisp	2,000.000	Airship AI Holdings Inc	5.15	10,300.00	2.89	5,780.00	0.0	-4,520.00	-43.88
akam	100.000	Akamai Technologies	78.69	7,869.33	87.25	8,725.00	0.0	855.67	10.87
agi	504.000	Alamos Gold Inc	7.26	3,659.04	38.58	19,444.32	0.0	15,785.28	431.40
alb	753.000	Albemarle Corp	139.57	105,097.06	141.44	106,504.32	0.1	1,407.26	1.34
are	1,230.000	Alexandria Real Estate	105.88	130,233.97	48.94	60,196.20	0.1	-70,037.77	-53.78
baba	900.000	Alibaba Group Holding-Sp ADR	136.76	123,084.82	146.58	131,922.00	0.2	8,837.18	7.18
018820100	224.000	Allianz Se Unsp ADR	42.21	9,453.94	46.00	10,304.00	0.0	850.06	8.99
alsn	900.000	Allison Transmission Holding	39.21	35,288.80	97.90	88,110.00	0.1	52,821.20	149.68
all	87.000	Allstate Corp	202.42	17,610.40	208.15	18,109.05	0.0	498.65	2.83
googl	6,818.000	Alphabet Inc CL A	135.57	924,329.89	313.00	2,134,034.00	2.5	1,209,704.11	130.87
goog	2,058.000	Alphabet Inc CL C	138.76	285,575.41	313.80	645,800.40	0.8	360,224.99	126.14
anro	530.000	Alto Neuroscience Inc	5.75	3,047.50	17.80	9,434.00	0.0	6,386.50	209.57
amzn	11,205.000	Amazon Com Inc	162.15	1,816,900.19	230.82	2,586,338.10	3.0	769,437.91	42.35
amcr2OLD	3,625.000	Amcor PLC Ord (amcr 01/15/26)	8.24	29,861.87	8.34	30,232.50	0.0	370.63	1.24
aal	3,500.000	American Airlines Group Inc	19.34	67,690.00	15.33	53,655.00	0.1	-14,035.00	-20.73
aeo	656.000	American Eagle Outfitters	11.07	7,259.76	26.37	17,298.72	0.0	10,038.96	138.28
aep	100.000	American Electric Power Co	116.91	11,691.00	115.31	11,531.00	0.0	-160.00	-1.37
amt	232.000	American Tower REIT Inc	205.52	47,680.55	175.57	40,732.24	0.0	-6,948.31	-14.57
amgn	716.000	Amgen Inc	238.81	170,989.95	327.31	234,353.96	0.3	63,364.01	37.06
aph	300.000	Amphenol CL A	69.31	20,793.00	135.14	40,542.00	0.0	19,749.00	94.98
ampl	400.000	Amplitude Inc-Class A	12.18	4,870.58	11.58	4,632.00	0.0	-238.58	-4.90
03486T202	1,500.000	Anglo American Plat-Spon ADR	8.24	12,366.95	14.00	21,000.00	0.0	8,633.05	69.81
nly	312.000	Annaly Capital Management Inc	31.91	9,956.54	22.36	6,976.32	0.0	-2,980.22	-29.93
aapl	14,528.588	Apple Inc	155.09	2,253,302.26	271.86	3,949,741.93	4.6	1,696,439.68	75.29
apld	2,000.000	Applied Digital Corp	5.75	11,500.00	24.52	49,040.00	0.1	37,540.00	326.43
amat	525.469	Applied Material	181.63	95,442.23	256.99	135,040.38	0.2	39,598.15	41.49
app	25.000	Applovin Corp Class A	87.65	2,191.36	673.82	16,845.50	0.0	14,654.14	668.72
achr	5,000.000	Archer Aviation Inc	4.94	24,680.00	7.52	37,600.00	0.0	12,920.00	52.35
adm	1,594.000	Archer Daniels Midland	56.25	89,665.28	57.49	91,639.06	0.1	1,973.78	2.20
042068205	50.000	Arm Holdings PLC	147.08	7,354.17	109.31	5,465.50	0.0	-1,888.67	-25.68
arvl.f	40.000	Arrival Group Shs	542.50	21,700.00	0.00	0.00	0.0	-21,700.00	-100.00
asts	1,000.000	AST SpaceMobile Inc	3.77	3,766.67	72.63	72,630.00	0.1	68,863.33	1,828.23
00206r102	3,345.000	AT&T Inc	26.08	87,248.55	24.84	83,089.80	0.1	-4,158.75	-4.77
054536107	205.000	Axa Sa ADR	49.00	10,044.85	47.99	9,837.95	0.0	-206.90	-2.06
axon	300.000	Axon Enterprise Inc	50.03	15,007.50	567.93	170,379.00	0.2	155,371.50	1,035.29
bldp	500.000	Ballard Power Systems Inc	3.25	1,625.00	2.54	1,270.00	0.0	-355.00	-21.85
bac	8,216.000	Bank Of America Corp	39.90	327,786.44	55.00	451,880.00	0.5	124,093.56	37.86
ozk	1,425.000	Bank OZK	42.21	60,149.25	46.02	65,578.50	0.1	5,429.25	9.03
b	878.000	Barrick Mng CorpÂ	29.18	25,618.03	43.55	38,236.90	0.0	12,618.87	49.26
bax	249.887	Baxter Intl Inc	72.74	18,177.57	19.11	4,775.34	0.0	-13,402.23	-73.73
bdx	18.897	Becton Dickinson & Co	275.67	5,209.31	194.07	3,667.34	0.0	-1,541.97	-29.60

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

Security Symbol	Quantity	Security	Unit Cost	Total Cost	Price	Market Value	Pct. Assets	Unrealized Gain/Loss	Pct G/L
bhe	1,200.000	Benchmark Electronics Inc	25.39	30,468.00	42.76	51,312.00	0.1	20,844.00	68.41
084670702	1,565.000	Berkshire Hathaway Inc Cl B	310.37	485,726.85	502.65	786,647.25	0.9	300,920.40	61.95
bbai	4,500.000	Bigbear.Ai Holdings Inc	5.22	23,500.00	5.40	24,300.00	0.0	800.00	3.40
blk	82.000	BlackRocK Inc	825.46	67,687.57	1,070.34	87,767.88	0.1	20,080.31	29.67
09263b207	500.000	Blacksky Technology Inc	18.68	9,339.00	18.75	9,375.00	0.0	36.00	0.39
bx	200.000	Blackstone Inc	110.24	22,047.14	154.14	30,828.00	0.0	8,780.86	39.83
blnk	800.000	Blink Charging Co	31.18	24,944.00	0.67	533.60	0.0	-24,410.40	-97.86
be	500.000	Bloom Energy Corp- A	13.96	6,980.00	86.89	43,445.00	0.1	36,465.00	522.42
ba	1,000.000	Boeing Company	178.57	178,573.33	217.12	217,120.00	0.3	38,546.67	21.59
bsx	500.000	Boston Scientific	104.33	52,166.30	95.35	47,675.00	0.1	-4,491.30	-8.61
bmy	3,493.000	Bristol-Myers Squibb Co	60.54	211,453.17	53.94	188,412.42	0.2	-23,040.75	-10.90
avgo	1,565.000	Broadcom Ltd	80.31	125,687.28	346.10	541,646.50	0.6	415,959.22	330.95
ai	3,000.000	C3.Ai Inc A	23.00	69,000.00	13.48	40,440.00	0.0	-28,560.00	-41.39
ccj	185.000	Cameco Corp	89.00	16,465.00	91.49	16,925.65	0.0	460.65	2.80
cgc	2.000	Canopy Growth Corp	174.60	349.20	1.14	2.28	0.0	-346.92	-99.35
cof	375.000	Capital One Financial Corp Com	173.28	64,980.00	242.36	90,885.00	0.1	25,905.00	39.87
cah	1,051.725	Cardinal Health Inc.	74.62	78,478.50	205.50	216,129.51	0.3	137,651.01	175.40
146926100	5.000	Cascadia Minerals Ltd	0.58	2.90	0.17	0.86	0.0	-2.04	-70.34
cat	573.000	Caterpillar Inc	345.08	197,732.75	572.87	328,254.51	0.4	130,521.76	66.01
cava	179.000	Cava Group Inc	78.08	13,976.96	58.69	10,505.51	0.0	-3,471.45	-24.84
ce	2,015.000	Celanese Corp Series A	72.77	146,641.50	42.28	85,194.20	0.1	-61,447.30	-41.90
celh	300.000	Celsius Holdings Inc	27.85	8,355.00	45.74	13,722.00	0.0	5,367.00	64.24
lng	500.000	Cheniere Energy Inc	23.06	11,530.00	194.39	97,195.00	0.1	85,665.00	742.97
cvx	621.000	Chevron Corp	116.78	72,523.18	152.41	94,646.61	0.1	22,123.43	30.51
cbkcq	270,800.000	Christopher & Banks Corp	0.01	1,678.96	0.00	27.08	0.0	-1,651.88	-98.39
cb	25.000	Chubb Ltd	265.02	6,625.50	312.12	7,803.00	0.0	1,177.50	17.77
cien	50.000	Ciena Corp	230.81	11,540.50	233.87	11,693.50	0.0	153.00	1.33
cinf	50.000	Cincinnatti Financial Corp	116.70	5,834.91	163.32	8,166.00	0.0	2,331.09	39.95
csco	2,402.000	Cisco Systems Inc	55.53	133,391.07	77.03	185,026.06	0.2	51,634.99	38.71
c	2,818.000	Citigroup Inc	64.89	182,859.92	116.69	328,832.42	0.4	145,972.50	79.83
cfg	1,215.000	Citizens Financial Group	43.10	52,368.68	58.41	70,968.15	0.1	18,599.47	35.52
civi2OLD	305.000	Civitas Resources Inc (sm 01/30/26)	30.02	9,155.39	27.09	8,262.45	0.0	-892.94	-9.75
clsk	1,000.000	Cleanspark Inc	12.01	12,010.00	10.12	10,120.00	0.0	-1,890.00	-15.74
cme	50.000	CME Group Inc	199.31	9,965.50	273.08	13,654.00	0.0	3,688.50	37.01
codx	500.000	Co-Diagnostics Inc	10.76	5,377.50	0.17	84.30	0.0	-5,293.20	-98.43
ko	1,032.000	Coca-Cola Company	57.28	59,112.96	69.91	72,147.12	0.1	13,034.16	22.05
cde	2,611.000	Coeur Mining Inc	4.70	12,271.15	17.83	46,554.13	0.1	34,282.98	279.38
cohu	4,758.000	Cohu Inc.	24.00	114,193.13	23.27	110,718.66	0.1	-3,474.47	-3.04
coin	708.000	Coinbase Global Inc -Class A	135.22	95,737.33	226.14	160,107.12	0.2	64,369.79	67.24
20030n101	4,561.000	Comcast Corp CL A	42.38	193,308.34	29.89	136,328.29	0.2	-56,980.05	-29.48
cma	1,216.000	Comerica Inc.	65.35	79,467.81	86.93	105,706.88	0.1	26,239.07	33.02
ceg	177.000	Constellation Energy Corp	297.73	52,697.33	353.27	62,528.79	0.1	9,831.47	18.66
crwv	1,700.000	Coreweave Inc CL A	108.74	184,855.22	71.61	121,737.00	0.1	-63,118.22	-34.14
glw	1,911.000	Corning Inc	42.57	81,352.40	87.56	167,327.16	0.2	85,974.76	105.68
cost	279.000	Costco Wholesale Corp-New	485.93	135,575.83	862.34	240,592.86	0.3	105,017.03	77.46
crdo	50.000	Credo Technology Group Holdi	145.73	7,286.72	143.89	7,194.50	0.0	-92.22	-1.27
crsp	250.000	Crispr Therapeutics AG	50.47	12,618.23	52.44	13,110.00	0.0	491.77	3.90
crml	1,000.000	Critical Metals Corp	18.00	18,000.00	6.94	6,940.00	0.0	-11,060.00	-61.44
crwd	100.000	Crowdstrike Holdings Inc - A	286.72	28,671.80	468.76	46,876.00	0.1	18,204.20	63.49
csx	406.000	CSX Corp	33.87	13,751.22	36.25	14,717.50	0.0	966.28	7.03
cmi	456.000	Cummins Inc	275.57	125,658.68	510.45	232,765.20	0.3	107,106.52	85.24
cvs	1,744.000	CVS Health Corp	76.73	133,823.70	79.36	138,403.84	0.2	4,580.14	3.42
qbts	2,285.000	D Wave Quantum Inc	6.13	13,998.87	26.15	59,752.75	0.1	45,753.88	326.84
dhr	209.000	Danaher Corp Del	258.62	54,050.89	228.92	47,844.28	0.1	-6,206.61	-11.48
dva	150.000	Davita Inc	132.61	19,891.50	113.61	17,041.50	0.0	-2,850.00	-14.33
deck	1,184.000	Deckers Outdoor Corp	95.55	113,125.70	103.67	122,745.28	0.1	9,619.58	8.50
de	388.000	Deere & Co.	381.01	147,831.35	465.57	180,641.16	0.2	32,809.81	22.19
dal	2,500.000	Delta Air Lines Inc	38.78	96,950.00	69.40	173,500.00	0.2	76,550.00	78.96
xray	2,200.000	Dentsply Sirona Inc	13.61	29,935.22	11.43	25,146.00	0.0	-4,789.22	-16.00
dvn	207.000	Devon Energy Corp New	33.28	6,887.97	36.63	7,582.41	0.0	694.44	10.08
dks	385.000	Dicks Sporting Goods Inc	89.48	34,451.66	197.97	76,218.45	0.1	41,766.79	121.23
dgnx	500.000	Diginex Ltd	19.29	9,647.20	4.17	2,085.00	0.0	-7,562.20	-78.39
dlr	387.000	Digital Realty Trust Inc	158.04	61,161.12	154.71	59,872.77	0.1	-1,288.35	-2.11
dis	1,745.000	Disney Walt Co	143.25	249,974.29	113.77	198,528.65	0.2	-51,445.64	-20.58
dcgo	526.000	Docgo Inc	3.80	1,998.80	0.88	461.72	0.0	-1,537.08	-76.90
dg	100.000	Dollar General Corp	127.11	12,711.00	132.77	13,277.00	0.0	566.00	4.45

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

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dkng	500.000	DraftKings Inc	13.50	6,750.00	34.46	17,230.00	0.0	10,480.00	155.26
26152h301	200.000	Drdgold Ltd ADR	9.41	1,882.00	31.01	6,202.00	0.0	4,320.00	229.54
etn	496.000	Eaton Corp PLC	209.49	103,907.15	318.51	157,980.96	0.2	54,073.82	52.04
elv	318.000	Elevance Health Inc	346.48	110,180.96	350.55	111,474.90	0.1	1,293.94	1.17
lly	342.000	Eli Lilly & Company	577.85	197,626.05	1,074.68	367,540.56	0.4	169,914.51	85.98
ens	866.000	Enersys Inc	79.40	68,759.64	146.75	127,085.50	0.1	58,325.86	84.83
eog	1,300.000	Eog Resources Inc	65.97	85,761.00	105.01	136,513.00	0.2	50,752.00	59.18
eqix	23.000	Equinix Inc	776.17	17,851.97	766.16	17,621.68	0.0	-230.29	-1.29
eqx	2,000.000	Equinox Gold Corp	4.99	9,989.90	14.04	28,080.00	0.0	18,090.10	181.08
etsy	500.000	Etsy Inc	194.30	97,150.00	55.44	27,720.00	0.0	-69,430.00	-71.47
exe	260.000	Expand Energy Corp	48.79	12,685.12	110.36	28,693.60	0.0	16,008.48	126.20
xom	2,631.000	Exxon-Mobil Corporation	47.82	125,824.97	120.34	316,614.54	0.4	190,789.57	151.63
fdx	242.000	Fedex Corp	245.29	59,361.09	288.86	69,904.12	0.1	10,543.03	17.76
fitb	2,552.000	Fifth Third Bancorp	31.37	80,050.98	46.81	119,459.12	0.1	39,408.14	49.23
flpcOLD	10,000.000	First Liberty Power Corp (3/21/19)	0.00	0.00	0.00	0.00	0.0	0.00	0.00
ag	1,677.000	First Majestic Silver Corp	10.98	18,414.71	16.66	27,938.82	0.0	9,524.11	51.72
fslr	503.000	First Solar Inc	140.84	70,841.18	261.23	131,398.69	0.2	60,557.51	85.48
fisv	400.000	Fiserv Inc	63.94	25,577.50	67.17	26,868.00	0.0	1,290.50	5.05
fnv	318.000	Franco Nevada Corp	168.92	53,717.35	207.28	65,915.04	0.1	12,197.69	22.71
fdp	272.000	Fresh Del Monte Produce Ord	36.86	10,024.56	35.63	9,691.36	0.0	-333.20	-3.32
gehc	95.000	GE Healthcare Technologies Inc	65.93	6,263.39	82.02	7,791.90	0.0	1,528.51	24.40
gev	258.000	GE Vernova Inc	303.30	78,251.62	653.57	168,621.06	0.2	90,369.44	115.49
gen	3,531.000	Gen Digital Inc	23.91	84,426.04	27.19	96,007.89	0.1	11,581.85	13.72
gnrc	200.000	Generac Holdings Inc	101.88	20,376.50	136.37	27,274.00	0.0	6,897.50	33.85
gd	32.000	General Dynamics Corp	313.79	10,041.28	336.66	10,773.12	0.0	731.84	7.29
ge	787.000	General Electric Co	132.41	104,206.21	308.03	242,419.61	0.3	138,213.40	132.63
gm	2,308.000	General Motors Co	43.77	101,023.07	81.32	187,686.56	0.2	86,663.49	85.79
gntx	2,000.000	Gentex Corp	28.09	56,180.00	23.27	46,540.00	0.1	-9,640.00	-17.16
gern	1,000.000	Geron Corp	1.28	1,280.00	1.32	1,320.00	0.0	40.00	3.13
gild	1,442.000	Gilead Sciences Inc	74.09	106,831.34	122.74	176,991.08	0.2	70,159.74	65.67
dna	1,500.000	Ginkgo Bioworks Holdings Inc	13.33	20,001.36	8.31	12,465.00	0.0	-7,536.36	-37.68
gs	302.000	Goldman Sachs Group Inc	426.90	128,922.46	879.00	265,458.00	0.3	136,535.54	105.91
gldg	5,000.000	Goldmining Inc	1.31	6,547.00	1.25	6,250.00	0.0	-297.00	-4.54
grrr	1,000.000	Gorilla Technology Group Inc	10.37	10,367.80	10.92	10,920.00	0.0	552.20	5.33
grab	1,000.000	Grab Holdings Ltd CL A Ord	4.50	4,500.00	4.99	4,990.00	0.0	490.00	10.89
gbgl.fOLD	3,000.000	Great Basin Gold Ltd (delisted 10/14/16)	0.00	0.00	0.00	0.00	0.0	0.00	0.00
gpld.f	1,200.000	Great Panther Silver Ltd	4.43	5,316.00	0.00	0.12	0.0	-5,315.88	-100.00
gbx	1,227.000	Greenbrier Co's Inc.	42.72	52,413.98	46.74	57,349.98	0.1	4,936.00	9.42
gpi	137.000	Group 1 Automotive Inc.	185.05	25,351.48	393.30	53,882.10	0.1	28,530.62	112.54
has	102.000	Hasbro Inc.	77.52	7,907.04	82.00	8,364.00	0.0	456.96	5.78
doc	3,141.000	Healthpeak Properties Inc	17.17	53,927.52	16.08	50,507.28	0.1	-3,420.24	-6.34
hl	1,159.000	Hecla Mng Co	8.98	10,410.76	19.19	22,241.21	0.0	11,830.45	113.64
hpe	597.000	Hewlette Packard Enterprise	21.11	12,599.69	24.02	14,339.94	0.0	1,740.25	13.81
dino	2,574.000	Hf Sinclair Corp	32.46	83,558.29	46.08	118,609.92	0.1	35,051.63	41.95
hims	500.000	Hims & Hers Health Inc	50.00	25,000.00	32.47	16,235.00	0.0	-8,765.00	-35.06
hd	465.000	Home Depot Incorporated	322.40	149,914.44	344.10	160,006.50	0.2	10,092.06	6.73
hmc	1,048.000	Honda Motor Ltd Sponsored ADR	31.78	33,308.77	29.48	30,895.04	0.0	-2,413.73	-7.25
hon	200.000	Honeywell International	192.58	38,515.14	195.09	39,018.00	0.0	502.86	1.31
hrl	462.000	Hormel Foods	25.88	11,954.98	23.70	10,949.40	0.0	-1,005.58	-8.41
hsbc	500.000	Hsbc Hldgs PLC	43.86	21,930.00	78.67	39,335.00	0.0	17,405.00	79.37
hban	3,000.000	Huntington Bancshares	13.46	40,380.00	17.35	52,050.00	0.1	11,670.00	28.90
hymc	235.000	Hycroft Mining Holding Corp	21.80	5,123.00	23.77	5,585.95	0.0	462.95	9.04
iag	1,480.000	Iamgold Corporation	2.36	3,492.80	16.49	24,405.20	0.0	20,912.40	598.73
gral	65.000	Illumina Inc	46.65	3,032.25	85.59	5,563.35	0.0	2,531.10	83.47
iff	200.000	Int'l Flavors & Fragrances	66.76	13,351.08	67.39	13,478.00	0.0	126.92	0.95
intc	8,377.000	Intel Corporation	41.63	348,699.68	36.90	309,111.30	0.4	-39,588.38	-11.35
ice	150.000	Intercontinental Exchange Inc	121.31	18,195.83	161.96	24,294.00	0.0	6,098.17	33.51
ip	1,628.000	International Paper	43.48	70,785.35	39.39	64,126.92	0.1	-6,658.43	-9.41
insw	325.000	International Seaways Inc	54.18	17,606.88	48.55	15,778.75	0.0	-1,828.13	-10.38
ibm	363.000	Intl Business Machines Inc	160.15	58,135.17	296.21	107,524.23	0.1	49,389.06	84.96
intu	51.000	Intuit	528.32	26,944.38	662.42	33,783.42	0.0	6,839.04	25.38
isrg	42.000	Intuitive Surgical	348.97	14,656.87	566.36	23,787.12	0.0	9,130.25	62.29
ionq	1,000.000	IonQ Inc	42.00	42,000.00	44.87	44,870.00	0.1	2,870.00	6.83
iova	1,000.000	Iovance Biotherapeutics Inc	2.50	2,500.00	2.73	2,730.00	0.0	230.00	9.20
jbl	65.000	Jabil Inc	211.38	13,739.97	228.02	14,821.30	0.0	1,081.33	7.87

Matrix Trust Company

Portfolio Appraisal – Orig Cost Basis

Toledo Clinic, Inc. Employees' 401(k) Profit Sharing Plan

a10643

CONSOLIDATED

December 31, 2025

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frog	120.000	Jfrog Ltd	41.47	4,976.39	62.46	7,495.20	0.0	2,518.81	50.62
joby	1,300.000	Joby Aviation Inc	5.29	6,880.00	13.20	17,160.00	0.0	10,280.00	149.42
jnj	1,095.000	Johnson & Johnson	179.26	196,284.45	206.95	226,610.25	0.3	30,325.80	15.45
jci	100.000	Johnson Controls International PLC	119.77	11,976.50	119.75	11,975.00	0.0	-1.50	-0.01
jpm	1,554.000	JPMorgan Chase & Co	173.75	270,002.30	322.22	500,729.88	0.6	230,727.58	85.45
kvue	1,234.000	Kenvue Inc	21.89	27,016.48	17.25	21,286.50	0.0	-5,729.98	-21.21
key	511.000	Keycorp	18.13	9,263.00	20.64	10,547.04	0.0	1,284.04	13.86
kmb	956.000	Kimberly Clark	103.06	98,522.87	100.89	96,450.84	0.1	-2,072.03	-2.10
kim	1,709.000	Kimco Realty Corp	21.30	36,404.90	20.27	34,641.43	0.0	-1,763.47	-4.84
kgc	2,500.000	Kinross Gold Corp	5.62	14,050.00	28.16	70,400.00	0.1	56,350.00	401.07
kprx	4,126.000	Kiora Pharmaceuticals Inc	2.88	11,873.34	1.97	8,128.22	0.0	-3,745.12	-31.54
phg	216.000	Koninklijke Philips El	26.82	5,792.04	27.08	5,849.28	0.0	57.24	0.99
kr	1,645.000	Kroger Co	55.42	91,161.43	62.48	102,779.60	0.1	11,618.17	12.74
klic	232.000	Kulicke & Soffa Industries	33.74	7,827.68	45.56	10,569.92	0.0	2,742.24	35.03
kulr	62.000	Kulr Technology Group Inc	33.60	2,083.20	2.96	183.52	0.0	-1,899.68	-91.19
kytx	12,552.000	Kyverna Therapeutics Inc	2.98	37,417.62	9.40	117,988.80	0.1	80,571.18	215.33
lrcx	1,749.000	Lam Research Corp	66.37	116,076.63	171.18	299,393.82	0.4	183,317.19	157.93
lctx	1,000.000	Lineage Cell Therapeutics Inc	2.44	2,440.00	1.67	1,670.00	0.0	-770.00	-31.56
lpcn	117.999	Lipocine Inc	24.56	2,898.00	8.03	947.53	0.0	-1,950.47	-67.30
lmt	460.000	Lockheed Martin Corp	383.57	176,442.10	483.67	222,488.20	0.3	46,046.10	26.10
low	965.000	Lowes Co Inc	186.44	179,916.77	241.16	232,719.40	0.3	52,802.63	29.35
lcid	400.000	Lucid Group Inc	225.60	90,240.00	10.57	4,228.00	0.0	-86,012.00	-95.31
lite	326.000	Lumentum Holdings Inc	59.67	19,451.06	368.59	120,160.34	0.1	100,709.28	517.76
magn	138.000	Magnera Corp	17.72	2,445.42	15.14	2,089.32	0.0	-356.10	-14.56
mara	1,000.000	MARA Holdings Inc	18.63	18,634.75	8.98	8,980.00	0.0	-9,654.75	-51.81
mrvl	882.000	Marvell Technology Group Ltd	57.67	50,863.50	84.98	74,952.36	0.1	24,088.86	47.36
mtz	50.000	Mastec Inc	95.50	4,775.00	217.37	10,868.50	0.0	6,093.50	127.61
ma	53.000	Mastercard Inc A	357.98	18,972.78	570.88	30,256.64	0.0	11,283.86	59.47
mcd	115.000	Mcdonalds Corp	297.92	34,260.75	305.63	35,147.45	0.0	886.70	2.59
mdt	908.000	Medtronic PLC	79.02	71,751.83	96.06	87,222.48	0.1	15,470.65	21.56
mrk	1,472.000	Merck & Company Inc	82.38	121,264.10	105.26	154,942.72	0.2	33,678.62	27.77
mth	117.000	Meritage Homes Corp	69.91	8,179.46	65.80	7,698.60	0.0	-480.86	-5.88
meta	1,511.000	Meta Platforms Inc	340.42	514,379.55	660.09	997,395.99	1.2	483,016.44	93.90
met	1,177.000	Metlife Inc	60.80	71,559.20	78.94	92,912.38	0.1	21,353.18	29.84
mu	1,828.000	Micron Tech. Inc.	99.00	180,976.51	285.41	521,729.48	0.6	340,752.97	188.29
msft	4,685.000	Microsoft Corporation	300.11	1,406,025.89	483.62	2,265,759.70	2.7	859,733.81	61.15
tap	172.000	Molson Coors Beverage Co-B	50.41	8,669.66	46.68	8,028.96	0.0	-640.70	-7.39
mdb	12.000	Mongodb Inc	254.42	3,053.07	419.69	5,036.28	0.0	1,983.21	64.96
ms	274.000	Morgan Stanley	163.46	44,788.05	177.53	48,643.22	0.1	3,855.17	8.61
mp	200.000	MP Materials Corp	70.97	14,193.00	50.52	10,104.00	0.0	-4,089.00	-28.81
641069406	550.000	Nestle SA Sponsored ADR Registered (NSRGY)	88.50	48,672.37	98.78	54,329.00	0.1	5,656.63	11.62
ntap	733.000	Netapp Inc	81.09	59,441.92	107.09	78,496.97	0.1	19,055.05	32.06
nflx	2,730.000	Netflix Inc	43.03	117,479.48	93.76	255,964.80	0.3	138,485.32	117.88
ngd	900.000	New Gold Inc	1.09	981.00	8.71	7,839.00	0.0	6,858.00	699.08
nem	892.000	Newmont Corp	47.29	42,178.40	99.85	89,066.20	0.1	46,887.80	111.17
nee	342.000	Nextera Energy Inc	73.23	25,046.00	80.28	27,455.76	0.0	2,409.76	9.62
62914v106	8,000.000	Nio Inc - ADR	19.32	154,580.00	5.10	40,800.00	0.0	-113,780.00	-73.61
nok	1,000.000	Nokia Corp ADR	4.00	4,000.00	6.47	6,470.00	0.0	2,470.00	61.75
nsc	278.000	Norfolk Southern Co.	265.56	73,826.45	288.72	80,264.16	0.1	6,437.71	8.72
nak	2,500.000	Northern Dynasty Minerals	0.38	953.50	1.97	4,925.00	0.0	3,971.50	416.52
ntcp.f	500.000	Northisle Copper & Gold Inc	0.18	89.50	1.92	958.00	0.0	868.50	970.39
noc	100.000	Northrop Grumman Corp	348.22	34,822.00	570.21	57,021.00	0.1	22,199.00	63.75
nvo	1,613.000	Novo-Nordisk As	64.62	104,228.52	50.88	82,069.44	0.1	-22,159.08	-21.26
nrg	522.000	NRG Energy Inc	89.50	46,718.95	159.24	83,123.28	0.1	36,404.33	77.92
nu	1,000.000	Nu Holdings Ltd/Cayman Isl-A	10.75	10,750.00	16.74	16,740.00	0.0	5,990.00	55.72
nue	120.000	Nucor Inc	152.66	18,319.44	163.11	19,573.20	0.0	1,253.76	6.84
smr	1,000.000	NuScale Power Corp	37.00	37,000.00	14.17	14,170.00	0.0	-22,830.00	-61.70
ntr	166.000	Nutrien Ltd	59.88	9,939.73	61.72	10,245.52	0.0	305.79	3.08
nvda	13,845.000	Nvidia Corp	53.72	743,722.32	186.50	2,582,092.50	3.0	1,838,370.18	247.19
nxpi	25.000	NXP Semiconductors Nv	195.15	4,878.71	217.06	5,426.50	0.0	547.79	11.23
oxy	200.000	Occidental Petroleum Corp	40.35	8,069.00	41.12	8,224.00	0.0	155.00	1.92
oklo	500.000	Oklo Inc	18.34	9,170.00	71.76	35,880.00	0.0	26,710.00	291.28
omc	1,380.000	Omnicom Group	71.48	98,636.19	80.75	111,435.00	0.1	12,798.81	12.98
open	1,000.000	Opendoor Technologies Inc	8.00	8,000.00	5.83	5,830.00	0.0	-2,170.00	-27.13
or	1,178.000	OR Royalties Inc	32.79	38,626.00	35.39	41,689.42	0.0	3,063.42	7.93
orcl	618.000	Oracle Corp	130.38	80,573.00	194.91	120,454.38	0.1	39,881.38	49.50

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orzc.f	750.000	Orezone Gold Corp	0.96	720.00	1.30	973.13	0.0	253.13	35.16
ogn	46.000	Organon & Co	35.38	1,627.48	7.17	329.82	0.0	-1,297.66	-79.73
ora	133.000	Ormat Technologies Inc	70.70	9,403.10	110.47	14,692.51	0.0	5,289.41	56.25
pltr	3,136.000	Palantir Technologies Inc A	18.72	58,698.83	177.75	557,424.00	0.7	498,725.17	849.63
panw	230.000	Palo Alto Networks Inc	170.48	39,210.06	184.20	42,366.00	0.0	3,155.94	8.05
paas	1,454.000	Pan American Silver Cap	27.21	39,561.59	51.81	75,331.74	0.1	35,770.15	90.42
pypl	1,442.000	Paypal Holdings Inc	74.62	107,607.02	58.38	84,183.96	0.1	-23,423.06	-21.77
pton	200.000	Peloton Interactive Inc-A	33.19	6,638.00	6.16	1,232.00	0.0	-5,406.00	-81.44
pep	788.000	Pepsico Inc	159.67	125,821.82	143.52	113,093.76	0.1	-12,728.06	-10.12
pfe	6,332.000	Pfizer Incorporated	39.32	248,948.11	24.90	157,666.80	0.2	-91,281.31	-36.67
plug	1,000.000	Plug Power Inc	3.00	3,000.00	1.97	1,970.00	0.0	-1,030.00	-34.33
pnc	562.000	Pnc Financial Svc Group	165.80	93,179.64	208.73	117,306.26	0.1	24,126.62	25.89
powl	50.000	Powell Industries Inc	184.95	9,247.31	318.78	15,939.00	0.0	6,691.69	72.36
ppg	102.000	PPG Industries Inc	103.37	10,543.92	102.46	10,450.92	0.0	-93.00	-0.88
pg	716.000	Procter & Gamble Co	149.28	106,886.29	143.31	102,609.96	0.1	-4,276.33	-4.00
pru	755.000	Prudential Finl Inc	105.80	79,878.36	112.88	85,224.40	0.1	5,346.04	6.69
qcom	635.000	Qualcomm	145.83	92,599.00	171.05	108,616.75	0.1	16,017.75	17.30
qubt	2,000.000	Quantum Computing Inc	8.20	16,400.00	10.26	20,520.00	0.0	4,120.00	25.12
qs	1,000.000	QuantumScape Corp	5.00	5,000.00	10.42	10,420.00	0.0	5,420.00	108.40
dgx	200.000	Quest Diagnostics Inc	152.28	30,456.00	173.53	34,706.00	0.0	4,250.00	13.95
qxo	1,000.000	QXO Inc	21.36	21,358.10	19.29	19,290.00	0.0	-2,068.10	-9.68
rxrx	4,200.000	Recursion Pharmaceuticals-A	4.12	17,301.90	4.09	17,178.00	0.0	-123.90	-0.72
rddt	248.000	Reddit Inc CL A	102.74	25,478.43	229.87	57,007.76	0.1	31,529.33	123.75
reg	500.000	Regency Centers Corp	64.57	32,285.00	69.03	34,515.00	0.0	2,230.00	6.91
rzlv	4,000.000	Rezolve AI PLC	4.81	19,250.00	2.57	10,280.00	0.0	-8,970.00	-46.60
rr	2,000.000	Richtech Robotics Inc-Cl B	4.00	8,000.00	3.23	6,460.00	0.0	-1,540.00	-19.25
rgti	820.000	Rigetti Computing Ins	8.00	6,560.77	22.15	18,163.00	0.0	11,602.23	176.84
767204100	450.000	Rio Tinto PLC ADR	68.28	30,724.88	80.03	36,013.50	0.0	5,288.62	17.21
riot	1,000.000	Riot Platforms Inc	8.80	8,800.00	12.67	12,670.00	0.0	3,870.00	43.98
rivn	1,500.000	Rivian Automotive Inc-A	60.11	90,159.70	19.71	29,565.00	0.0	-60,594.70	-67.21
hood	1,213.000	Robinhood Markets Inc - A	60.69	73,620.91	113.10	137,190.30	0.2	63,569.39	86.35
rblx	300.000	Roblox Corp -Class A	30.00	9,000.00	81.03	24,309.00	0.0	15,309.00	170.10
rklb	500.000	Rocket Lab Corp	19.00	9,500.00	69.76	34,880.00	0.0	25,380.00	267.16
rgld	423.000	Royal Gold Inc	131.57	55,652.71	222.29	94,028.67	0.1	38,375.96	68.96
rtx	1,177.000	RTX Corp	101.77	119,777.59	183.40	215,861.80	0.3	96,084.21	80.22
spgi	67.000	S&P Global Inc	410.86	27,527.74	522.59	35,013.53	0.0	7,485.79	27.19
crm	274.000	Salesforce Inc	233.46	63,967.25	264.91	72,585.34	0.1	8,618.09	13.47
803866300	165.000	Sasol Ltd Spons Adr	14.10	2,326.50	6.51	1,074.15	0.0	-1,252.35	-53.83
stx	550.000	Seagate Technology	95.57	52,564.00	275.39	151,464.50	0.2	98,900.50	188.15
laes	1,000.000	Sealsq Corp ORD	3.50	3,500.00	3.78	3,780.00	0.0	280.00	8.00
serv	1,000.000	Serve Robotics Inc	7.50	7,500.00	10.38	10,380.00	0.0	2,880.00	38.40
now	500.000	Servicenow Inc	188.46	94,231.00	153.19	76,595.00	0.1	-17,636.00	-18.72
780259305	85.000	Shell PLC ADR A	39.71	3,375.35	73.48	6,245.80	0.0	2,870.45	85.04
shop	500.000	Shopify Inc A	32.35	16,175.00	160.97	80,485.00	0.1	64,310.00	397.59
826197501	619.000	Siemens AG ADR	88.44	54,745.19	139.95	86,629.05	0.1	31,883.86	58.24
svm	1,500.000	Silvercorp Metals Inc	4.06	6,090.00	8.34	12,510.00	0.0	6,420.00	105.42
sicpq	24.000	Silvergate Cap Corp CL A	97.62	2,342.88	0.30	7.20	0.0	-2,335.68	-99.69
spg	300.000	Simon Ppty Group Inc	166.82	50,045.00	185.11	55,533.00	0.1	5,488.00	10.97
ske	1,966.000	Skeena Resources Ltd	3.95	7,765.70	23.73	46,653.18	0.1	38,887.48	500.76
slb	400.000	SLB Ltd	36.87	14,749.08	38.38	15,352.00	0.0	602.92	4.09
sdccq	2,000.000	SmileDirectClub Inc CL A	4.81	9,620.00	0.00	0.00	0.0	-9,620.00	-100.00
sw	650.000	Smurfit WestRock PLC	47.10	30,615.00	38.67	25,135.50	0.0	-5,479.50	-17.90
sna	275.000	Snap On Inc	225.93	62,130.75	344.60	94,765.00	0.1	32,634.25	52.53
snow	100.000	Snowflake Inc-Class A	123.99	12,398.50	219.36	21,936.00	0.0	9,537.50	76.92
sofi	1,400.000	SoFi Technologies Inc	12.12	16,974.84	26.18	36,652.00	0.0	19,677.16	115.92
sols	25.000	Solstice Advanced Materials Inc	48.19	1,204.86	48.58	1,214.50	0.0	9.64	0.80
solv	25.000	Solventum Corp	96.12	2,402.97	79.24	1,981.00	0.0	-421.97	-17.56
soun	3,470.000	Soundhound AI Inc-A	5.93	20,576.70	9.97	34,595.90	0.0	14,019.20	68.13
ssrm	3,445.000	SSR Mining Inc	16.03	55,226.50	21.92	75,514.40	0.1	20,287.90	36.74
srta	2,000.000	Strata Critical Medical Inc CL A	4.06	8,120.00	4.81	9,620.00	0.0	1,500.00	18.47
syk	150.000	Stryker Corporation	267.58	40,137.00	351.47	52,720.50	0.1	12,583.50	31.35
smci	1,633.000	Super Micro Computer Inc	31.53	51,482.87	29.27	47,797.91	0.1	-3,684.96	-7.16
syf	146.000	Synchrony Financial	71.61	10,454.33	83.43	12,180.78	0.0	1,726.45	16.51
tmus	461.000	T-Mobile US Inc	140.96	64,981.49	203.04	93,601.44	0.1	28,619.95	44.04
te	3,000.000	T1 Energy Inc	1.11	3,325.00	6.68	20,040.00	0.0	16,715.00	502.71
tsm	1,402.000	Taiwan Semiconductor-Sp ADR	123.47	173,110.81	303.89	426,053.78	0.5	252,942.97	146.12

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874060205	268.476	Takeda Pharmaceutical Co ADR	15.81	4,243.97	15.59	4,185.54	0.0	-58.43	-1.38
tpr	956.000	Tapestry Inc	41.89	40,042.53	127.77	122,148.12	0.1	82,105.59	205.05
tgt	768.000	Target Corp	158.38	121,633.22	97.75	75,072.00	0.1	-46,561.22	-38.28
teck	61.000	Teck Cominco Ltd Cl B	21.50	1,311.50	47.89	2,921.29	0.0	1,609.79	122.74
tsla	798.000	Tesla Inc	281.00	224,237.98	449.72	358,876.56	0.4	134,638.58	60.04
txn	134.000	Texas Instruments Inc	175.57	23,526.11	173.49	23,247.66	0.0	-278.45	-1.18
bk	550.000	The Bank of New York Mellon Corp	53.53	29,441.50	116.09	63,849.50	0.1	34,408.00	116.87
61945c103	2,237.000	The Mosaic Co	31.43	70,313.83	24.09	53,889.33	0.1	-16,424.50	-23.36
wen	1,058.000	The Wendy's Co	9.39	9,930.28	8.33	8,813.14	0.0	-1,117.14	-11.25
tmo	52.000	Thermo Fisher Scientific Inc	540.97	28,130.22	579.45	30,131.40	0.0	2,001.18	7.11
tlry	35.000	Tilray Brands Inc	131.20	4,592.00	9.03	316.05	0.0	-4,275.95	-93.12
tjx	469.000	Tjx Companies	109.82	51,503.76	153.61	72,043.09	0.1	20,539.33	39.88
tte	997.000	TotalEnergies SE ACT	51.22	51,069.83	65.42	65,223.74	0.1	14,153.91	27.71
tsco	403.000	Tractor Supply Co	46.91	18,902.72	50.01	20,154.03	0.0	1,251.32	6.62
tmq	2,000.000	Trilogy Metals Inc	5.98	11,962.52	4.31	8,620.00	0.0	-3,342.52	-27.94
tfc	1,372.000	Truist Financial Corp	51.23	70,285.73	49.21	67,516.12	0.1	-2,769.61	-3.94
twlo	500.000	Twilio Inc - A	57.00	28,500.00	142.24	71,120.00	0.1	42,620.00	149.54
tsn	1,103.000	Tyson Foods Inc Cl A	73.90	81,515.99	58.62	64,657.86	0.1	-16,858.13	-20.68
uber	2,125.000	Uber Technologies Inc	44.09	93,696.85	81.71	173,633.75	0.2	79,936.90	85.31
path	5,775.000	Uipath Inc - Class A	13.61	78,590.76	16.39	94,652.25	0.1	16,061.50	20.44
ulta	69.000	Ulta Salon Cosmetics & Fragrance Inc	386.24	26,650.56	605.01	41,745.69	0.0	15,095.13	56.64
unp	117.000	Union Pacific Corp.	236.96	27,724.90	231.32	27,064.44	0.0	-660.46	-2.38
ups	335.000	United Parcel Service	131.19	43,950.01	99.19	33,228.65	0.0	-10,721.36	-24.39
upst	300.000	Upstart Holdings Inc	104.04	31,213.00	43.73	13,119.00	0.0	-18,094.00	-57.97
uec	1,000.000	Uranium Energy Corp	15.41	15,409.90	11.68	11,680.00	0.0	-3,729.90	-24.20
usb	950.000	US Bancorp - Del	54.52	51,793.00	53.36	50,692.00	0.1	-1,101.00	-2.13
vale	1,000.000	Vale SA ADR	20.33	20,330.00	13.03	13,030.00	0.0	-7,300.00	-35.91
vlto	51.000	Veralto Corp	106.27	5,419.74	99.78	5,088.78	0.0	-330.96	-6.11
veri	3,500.000	Veritone Inc	4.17	14,600.00	4.65	16,275.00	0.0	1,675.00	11.47
vz	1,970.000	Verizon Communications	49.91	98,320.88	40.73	80,238.10	0.1	-18,082.78	-18.39
evtl	500.000	Vertical Aerospace Ltd	4.50	2,250.00	5.33	2,665.00	0.0	415.00	18.44
vrt	650.000	Vertiv Holdings Llc	135.58	88,125.02	162.01	105,306.50	0.1	17,181.48	19.50
vtrs	748.000	Viatris Inc	10.83	8,102.96	12.45	9,312.60	0.0	1,209.64	14.93
v	592.000	Visa Inc Class A Shares	241.15	142,759.46	350.71	207,620.32	0.2	64,860.86	45.43
vsh	1,600.000	Vishay Intertechnology	14.43	23,083.20	14.49	23,184.00	0.0	100.80	0.44
vgz	900.000	Vista Gold Corp	0.80	718.65	1.97	1,773.00	0.0	1,054.35	146.71
vst	25.000	Vistra Corp	197.24	4,931.00	161.33	4,033.25	0.0	-897.75	-18.21
928662501	477.000	Volkswagen AG ADR Pfd	10.21	4,871.30	12.09	5,766.93	0.0	895.63	18.39
wab	3.000	Wabtec	88.49	265.47	213.45	640.35	0.0	374.88	141.21
wmt	4,937.000	Walmart Inc	54.51	269,099.07	111.41	550,031.17	0.6	280,932.10	104.40
wm	41.000	Waste Management Inc	233.65	9,579.57	219.71	9,008.11	0.0	-571.46	-5.97
wrd	1,000.000	Weride Inc ADS	9.00	9,000.00	8.68	8,680.00	0.0	-320.00	-3.56
wrn	1,000.000	Western Copper And Gold Corp	1.72	1,720.00	2.67	2,670.00	0.0	950.00	55.23
wpm	1,043.000	Wheaton Precious Metals Corp	55.02	57,390.23	117.52	122,573.36	0.1	65,183.13	113.58
whr	1,182.000	Whirlpool Corp.	124.86	147,579.00	72.14	85,269.48	0.1	-62,309.52	-42.22
wkc	179.000	World Kinect Corp	25.03	4,480.37	23.43	4,193.97	0.0	-286.40	-6.39
98422d105	1,000.000	Xpeng Inc ADR	23.44	23,435.00	20.28	20,280.00	0.0	-3,155.00	-13.46
zbh	600.000	Zimmer Biomet Holdings Inc	120.52	72,312.66	89.92	53,952.00	0.1	-18,360.66	-25.39
zts	200.000	Zoetis Inc	148.40	29,679.00	125.82	25,164.00	0.0	-4,515.00	-15.21
				26,253,497.61		40,772,038.42	47.8	14,518,540.81	55.30
MUTUAL FUNDS									
wfmi.x	780.414	Allspring Special Mid Cap Value Fund Institutional	50.11	39,106.13	45.60	35,586.88	0.0	-3,519.25	-9.00
amid.x	1,203.682	Amana Developing World-Inst	13.62	16,396.03	15.57	18,741.33	0.0	2,345.30	14.30
amag.x	4,542.887	Amana Growth Fund	69.40	315,263.83	93.54	424,941.65	0.5	109,677.82	34.79
amig.x	11,446.641	Amana Growth Institutional	69.77	798,650.78	94.25	1,078,845.91	1.3	280,195.13	35.08
aman.x	5,423.663	Amana Income Fund	63.60	344,920.23	70.78	383,886.87	0.4	38,966.64	11.30
amin.x	356.617	Amana Income Fund - Ins	63.57	22,671.23	69.72	24,863.34	0.0	2,192.10	9.67
amip.x	55,834.876	Amana Participation Fund Instl	9.93	554,543.65	9.97	556,673.71	0.7	2,130.06	0.38
aagt.x	3,680.515	American 2040 Target Retirement A	20.46	75,312.82	22.97	84,541.43	0.1	9,228.61	12.25

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aepg.x	921.066	American Funds Eupac Fund A	66.83	61,552.63	60.51	55,733.70	0.1	-5,818.93	-9.45
agth.x	2,582.551	American Funds Growth Fund of Amer A	73.78	190,530.80	80.46	207,792.05	0.2	17,261.25	9.06
smcw.x	716.244	American Funds SMALLCAP World A	85.92	61,536.76	73.29	52,493.52	0.1	-9,043.24	-14.70
yafi.x	7,478.605	AMG Yacktman Focused I	20.44	152,829.72	19.09	142,766.57	0.2	-10,063.15	-6.58
adje.x	17,669.560	Azzad Ethical Fund	19.12	337,771.08	16.29	287,837.13	0.3	-49,933.95	-14.78
bref.x	2,393.670	Baron Real Estate Fund Retail Class	39.18	93,777.43	39.39	94,286.66	0.1	509.23	0.54
broi.x	2,396.759	BlackRock Global Opportunity IS	20.36	48,806.92	22.94	54,981.65	0.1	6,174.73	12.65
mahq.x	16,688.409	BlackRock Total Return Instl	10.12	168,887.72	10.02	167,217.86	0.2	-1,669.86	-0.99
cpxi.x	11,266.396	Cohen & Steers Preferred Sec & Inc I	14.02	157,996.35	12.61	142,069.25	0.2	-15,927.10	-10.08
nstm.x	10,494.527	Columbia Short Term Bond Inst	9.66	101,380.52	9.86	103,476.04	0.1	2,095.51	2.07
csgy.x	432.659	Columbia Small Cap Growth I3	36.07	15,607.71	34.46	14,909.43	0.0	-698.28	-4.47
dfce.x	26,028.365	DFA Emerging Markets Core Equity 2	24.59	639,962.42	29.08	756,904.85	0.9	116,942.43	18.27
dgei.x	11,945.384	DFA Global Equity I	31.56	376,963.66	39.65	473,634.48	0.6	96,670.82	25.64
dfie.x	43,033.656	DFA International Core Equity 2	16.40	705,810.86	20.29	873,152.88	1.0	167,342.02	23.71
dfeo.x	24,390.699	DFA US Core Equity 1 I	37.51	914,923.02	49.60	1,209,778.67	1.4	294,855.65	32.23
durp.x	15,703.364	DFA US Hi Relatv Profitability Instl	24.04	377,560.88	27.31	428,858.87	0.5	51,297.99	13.59
dffv.x	22,315.010	DFA US Targeted Value I	34.11	761,087.83	36.98	825,209.07	1.0	64,121.24	8.42
dfve.x	9,522.945	DFA US Vector Equity I	24.67	234,910.18	30.77	293,021.02	0.3	58,110.84	24.74
dodi.x	10,586.536	Dodge & Cox Income Cl I	14.15	149,763.42	12.85	136,036.99	0.2	-13,726.43	-9.17
dodf.x	2,522.573	Dodge & Cox International Stock Cl I	12.15	30,654.61	16.46	41,521.55	0.0	10,866.94	35.45
eico.x	4,075.044	Eaton Vance Emerg & Frntr Countrs Eq I	18.00	73,367.86	18.32	74,654.81	0.1	1,286.95	1.75
etgi.x	849.096	Eaton Vance Grtr India A	42.66	36,221.61	34.24	29,073.05	0.0	-7,148.56	-19.74
ftbf.x	39,888.490	Fidelity® Total Bond Fund	10.96	437,162.43	9.67	385,721.70	0.5	-51,440.73	-11.77
sgii.x	15,254.306	First Eagle Global I	68.44	1,043,944.03	81.01	1,235,751.33	1.4	191,807.30	18.37
odma.x	1,194.296	Invesco Developing Markets Fund A	46.71	55,783.39	35.03	41,836.19	0.0	-13,947.20	-25.00
oida.x	4,917.321	Invesco International Diversified Fund A	19.46	95,705.69	13.30	65,400.37	0.1	-30,305.32	-31.67
jepi.x	1,916.234	JPMorgan Eqty Prem Inc-I	14.07	26,969.79	14.26	27,325.50	0.0	355.71	1.32
lsgl.x	1,602.506	Loomis Sayles Global Bond - Rtl	17.51	28,054.26	15.07	24,149.77	0.0	-3,904.49	-13.92
mpgf.x	387.605	Mairs & Power Growth Inv	160.70	62,289.98	179.35	69,516.96	0.1	7,226.98	11.60
mscf.x	932.708	Mairs & Power Small Cap Fund	32.36	30,181.88	31.16	29,063.18	0.0	-1,118.70	-3.71
foht.x	20,193.374	Nuveen Oh Municipal Bond-A	11.89	240,091.52	10.74	216,876.84	0.3	-23,214.68	-9.67
mhyi.x	5,996.055	NYLI MacKay High Yield Corporate Bond I	5.16	30,918.47	5.21	31,239.45	0.0	320.98	1.04
oakb.x	5,881.386	Oakmark Equity And Income Investor	35.73	210,159.44	39.04	229,609.31	0.3	19,449.87	9.25
prbl.x	6,314.680	Parnassus Core Equity Investor	60.79	383,860.35	55.90	352,990.61	0.4	-30,869.74	-8.04
pdbz.x	13,052.465	PGIM Total Return Bond Z	13.50	176,268.84	12.16	158,717.97	0.2	-17,550.87	-9.96
pimi.x	6,457.838	PIMCO Income Instl	10.68	68,965.49	10.99	70,971.64	0.1	2,006.15	2.91
ptta.x	35,761.954	PIMCO Total Return A	10.17	363,607.30	8.86	316,850.91	0.4	-46,756.39	-12.86
swpp.x	1,145.442	Schwab® S&P 500 Index	17.65	20,220.45	17.54	20,091.05	0.0	-129.40	-0.64
prwc.x	3,238.581	T. Rowe Price Capital Appreciation	36.91	119,550.49	35.75	115,779.27	0.1	-3,771.22	-3.15
vfia.x	2,158.821	Vanguard 500 Index Admiral	419.45	905,512.84	631.84	1,364,029.46	1.6	458,516.62	50.64
vtmg.x	2,880.492	Vanguard Developed Markets Index Admiral	16.54	47,634.94	20.07	57,811.47	0.1	10,176.53	21.36
vdad.x	19.476	Vanguard Dividend Appreciation Index Adm	52.97	1,031.69	59.65	1,161.74	0.0	130.05	12.61
vema.x	1,002.563	Vanguard Emerging Mkts Stock Idx Adm	41.61	41,712.23	44.61	44,724.34	0.1	3,012.11	7.22
veir.x	1,322.617	Vanguard Equity-Income Adm	91.18	120,591.31	92.91	122,884.35	0.1	2,293.04	1.90

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vfsa.x	1,281.294	Vanguard FTSE All-World ex-US Small-Cap Index Fund Admiral Shares	33.00	42,281.13	35.40	45,357.81	0.1	3,076.68	7.28
vgwa.x	2,604.021	Vanguard Glbl Wellington-Adm	32.19	83,826.27	34.55	89,968.93	0.1	6,142.66	7.33
viga.x	475.365	Vanguard Growth Index Admiral	151.76	72,141.27	251.14	119,383.17	0.1	47,241.90	65.49
vweh.x	11,967.723	Vanguard High-Yield Corporate Inv	5.85	70,064.15	5.57	66,660.22	0.1	-3,403.93	-4.86
vhya.x	27.384	Vanguard High Dividend Yield Index Fund Admiral Shares	38.07	1,042.60	43.27	1,184.91	0.0	142.31	13.65
vaip.x	745.250	Vanguard Inflation-Protected Secs Adm	27.96	20,837.34	22.97	17,118.39	0.0	-3,718.95	-17.85
vips.x	5,069.443	Vanguard Inflation-Protected Secs Inv	13.44	68,143.44	11.70	59,312.48	0.1	-8,830.96	-12.96
vbil.x	42,874.466	Vanguard Interm-Term Bond Index Adm	11.96	512,627.37	10.56	452,754.36	0.5	-59,873.01	-11.68
vfic.x	1,423.045	Vanguard Interm-Term Invmt-Grade Inv	8.75	12,454.24	8.93	12,707.79	0.0	253.55	2.04
vidg.x	188.794	Vanguard International Dividend Gr Inv	11.00	2,075.88	11.73	2,214.55	0.0	138.67	6.68
vasg.x	72.891	Vanguard LifeStrategy Growth Inv	43.85	3,196.37	50.73	3,697.76	0.0	501.39	15.69
vmva.x	203.032	Vanguard Mid-Cap Value Index Admiral	73.90	15,003.96	91.85	18,648.49	0.0	3,644.53	24.29
vgsl.x	2,775.267	Vanguard Real Estate Index Admiral	137.27	380,971.15	125.39	347,990.73	0.4	-32,980.42	-8.66
vbir.x	14,378.376	Vanguard Short-Term Bond Index Adm	10.57	151,918.52	10.34	148,672.41	0.2	-3,246.11	-2.14
vfsu.x	2,749.087	Vanguard Short-Term Investment-Grade Adm	10.87	29,876.38	10.52	28,920.40	0.0	-955.98	-3.20
vfst.x	27.144	Vanguard Short-Term Investment-Grade Inv	7.86	213.43	10.52	285.55	0.0	72.12	33.79
vsma.x	631.245	Vanguard Small Cap Index Adm	106.63	67,309.64	123.58	78,009.26	0.1	10,699.62	15.90
vsia.x	237.660	Vanguard Small Cap Value Index Admiral	72.91	17,328.42	91.02	21,631.81	0.0	4,303.39	24.83
vgst.x	1,968.897	Vanguard STAR Inv	29.56	58,201.40	29.16	57,413.04	0.1	-788.36	-1.35
vthr.x	165,941.140	Vanguard Target Retirement 2030 Inv	38.67	6,417,278.30	42.33	7,024,288.46	8.2	607,010.16	9.46
vtth.x	905.628	Vanguard Target Retirement 2035 Inv	27.61	25,000.00	27.38	24,796.09	0.0	-203.91	-0.82
vfor.x	1,490.061	Vanguard Target Retirement 2040 Inv	50.33	75,000.00	49.95	74,428.55	0.1	-571.45	-0.76
vtiv.x	284.206	Vanguard Target Retirement 2045 Inv	35.19	10,000.00	34.74	9,873.32	0.0	-126.68	-1.27
vbtl.x	97,738.576	Vanguard Total Bond Market Index Adm	11.04	1,079,410.47	9.77	954,905.89	1.1	-124,504.59	-11.53
vtab.x	10,240.692	Vanguard Total Intl Bd Idx Admiral™	22.52	230,628.49	19.36	198,259.80	0.2	-32,368.69	-14.03
vtsa.x	13,888.807	Vanguard Total Stock Mkt Idx Adm	110.68	1,537,244.81	163.20	2,266,653.30	2.7	729,408.49	47.45
vcmd.x	3,496.148	Vanguard Trustees Equity Commodity Stra	30.93	108,146.66	26.01	90,934.81	0.1	-17,211.85	-15.92
vwia.x	1,264.661	Vanguard Wellesley® Income Admiral™	67.80	85,747.14	61.65	77,966.35	0.1	-7,780.79	-9.07
vwnf.x	80.167	Vanguard Windsor™ II Inv	42.93	3,441.88	47.02	3,769.45	0.0	327.57	9.52
wise.x	16,538.228	Wise Capital Fund	10.87	179,808.86	10.87	179,770.54	0.2	-38.32	-0.02
				23,730,205.10		26,533,573.22	31.1	2,803,368.13	11.81
EXCHANGE TRADED FUNDS									
pall	94.000	abrdn Palladium ETF Trust	105.37	9,904.78	145.38	13,665.72	0.0	3,760.94	37.97
pplt	235.000	abrdn Platinum ETF Trust	99.17	23,306.04	186.43	43,811.05	0.1	20,505.01	87.98
yolo	500.000	Advisorshares Pure Cannabis	9.00	4,500.00	3.30	1,650.00	0.0	-2,850.00	-63.33
021esc017	500.000	Altaba Inc Escrow	0.00	0.00	0.00	0.00	0.0	0.00	0.00
mj	250.000	Amplify Alternative Harvest ETF	191.40	47,850.00	29.79	7,447.50	0.0	-40,402.50	-84.44

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arkb	500.000	Ark 21Shares Bitcoin ETF	39.00	19,500.00	29.04	14,520.00	0.0	-4,980.00	-25.54
arkq	400.000	Ark Autonomous Technology & Robotics ETF	70.69	28,277.00	114.66	45,864.00	0.1	17,587.00	62.20
arkk	2,115.000	Ark Innovation ETF	43.50	91,995.83	76.92	162,685.80	0.2	70,689.97	76.84
arkx	300.000	Ark Space & Defense Innovation	15.00	4,500.00	28.98	8,694.00	0.0	4,194.00	93.20
avde	350.000	Avantis International Equity ETF	81.02	28,357.00	82.32	28,812.00	0.0	455.00	1.60
blw	500.000	BlackRock Ltd Duration Inc	14.27	7,133.25	13.74	6,870.00	0.0	-263.25	-3.69
dflv	1,001.000	Dim Us Large Cap Value Etf	29.92	29,953.20	34.21	34,244.21	0.0	4,291.01	14.33
dfae	1,981.000	Dimensional Emerging Core Eq	26.67	52,842.49	32.57	64,521.17	0.1	11,678.68	22.10
dfem	200.000	Dimensional Emerging Markets	25.06	5,011.00	33.08	6,616.00	0.0	1,605.00	32.03
dfis	2,742.000	Dimensional Etf Trust Intl Small Cap E	29.15	79,917.80	32.94	90,321.48	0.1	10,403.68	13.02
dfiv	956.000	Dimensional Int'l Value ETF	41.80	39,959.84	49.90	47,704.40	0.1	7,744.56	19.38
disv	2,838.000	Dimensional International Sm	31.68	89,906.55	38.00	107,844.00	0.1	17,937.45	19.95
dfsd	582.000	Dimensional Short Duration	47.16	27,446.27	47.95	27,906.90	0.0	460.63	1.68
dfar	397.000	Dimensional US Real Est ETF	25.15	9,984.55	22.90	9,091.78	0.0	-892.77	-8.94
dfsv	2,802.000	Dimensional US Small Cap Val	30.31	84,935.42	32.89	92,157.78	0.1	7,222.36	8.50
silj	433.000	ETFMG Prime Junior Silver Miners ETF	25.43	11,010.02	27.67	11,981.11	0.0	971.09	8.82
flin	1,490.000	Franklin Ftse India ETF	30.18	44,965.10	38.59	57,499.10	0.1	12,534.00	27.87
shld	555.000	Global X Defense Tech ETF	66.49	36,901.37	64.79	35,958.45	0.0	-942.92	-2.56
aiq	1,404.000	Global X Funds Global X Artificial Int & Tech ETF	41.10	57,697.67	50.86	71,407.44	0.1	13,709.77	23.76
sil	154.000	Global X Silver Miners ETF	32.27	4,969.56	83.52	12,862.08	0.0	7,892.52	158.82
ura	531.000	Global X Uranium Etf	38.76	20,584.00	42.73	22,689.63	0.0	2,105.63	10.23
qqq	2,061.051	Invesco Qqq Trust Series 1	379.92	783,037.71	614.31	1,266,124.49	1.5	483,086.78	61.69
rsp	1,339.000	Invesco S&P 500 Equal Weight	154.20	206,473.80	191.56	256,498.84	0.3	50,025.04	24.23
spgp	26.000	Invesco S&P 500 GARP ETF	93.75	2,437.50	113.86	2,960.36	0.0	522.86	21.45
spmo	460.000	Invesco S&P 500 Momentum ETF	103.94	47,814.13	119.32	54,887.20	0.1	7,073.07	14.79
sphq	986.000	Invesco S&P 500 Quality Etf	72.39	71,376.54	75.05	73,999.30	0.1	2,622.76	3.67
xlg	2,475.000	Invesco S&P 500 Top 50 Etf	56.97	141,011.83	59.28	146,718.00	0.2	5,706.17	4.05
ibb	285.000	iShares Biotechnology ETF	170.56	48,609.60	168.77	48,099.45	0.1	-510.15	-1.05
ibit	800.000	Ishares Bitcoin Trust ETF	58.78	47,024.80	49.65	39,720.00	0.0	-7,304.80	-15.53
igv	512.000	iShares Expanded Tech-Software Sector ETF	109.16	55,889.92	105.69	54,113.28	0.1	-1,776.64	-3.18
binc	673.000	iShares Flexible Income Active ETF	52.32	35,209.23	52.77	35,514.21	0.0	304.98	0.87
arty	1,089.000	iShares Future AI & Tech ETF	41.28	44,954.34	48.18	52,468.02	0.1	7,513.68	16.71
iau	1,100.000	iShares Gold Trust	54.75	60,226.86	81.17	89,287.00	0.1	29,060.14	48.25
ibdr	250.000	iShares Ibonds Dec 2026 Term	24.08	6,018.75	24.23	6,057.50	0.0	38.75	0.64
ibdw	250.000	Ishares Ibonds Dec 2031 Corp	21.21	5,301.35	21.15	5,287.50	0.0	-13.85	-0.26
mbb	375.000	iShares MBS ETF	94.72	35,520.56	95.22	35,707.50	0.0	186.94	0.53
efv	783.000	iShares MSCI EAFE Value ETF	59.35	46,471.48	71.41	55,914.03	0.1	9,442.55	20.32
iwy	50.000	iShares Russell Top 200 Growth	159.97	7,998.25	276.94	13,847.00	0.0	5,848.75	73.13
ivw	1,198.000	iShares S&P 500 Growth ETF	85.77	102,753.66	123.26	147,665.48	0.2	44,911.82	43.71
ive	950.000	iShares S&P 500 Value ETF	193.28	183,617.65	212.07	201,466.50	0.2	17,848.85	9.72
thro	1,907.000	Ishares U.S. Thematic Rotati	34.18	65,188.73	38.56	73,533.92	0.1	8,345.19	12.80
dynf	2,718.000	iShares US Eqy Fctr Rotation Active ETF	44.75	121,627.56	60.81	165,281.58	0.2	43,654.02	35.89
bai	2,161.000	Ishrs AI In And Tech Act ETF	29.33	63,382.55	33.30	71,961.30	0.1	8,578.75	13.53
jcpb	750.000	JPMorgan Core Plus Bond ETF	47.60	35,696.25	47.35	35,512.50	0.0	-183.75	-0.51
bond	50.000	Pimco Active Bond ETF	93.67	4,683.25	93.08	4,654.00	0.0	-29.25	-0.62
bito	500.000	Proshares Bitcoin Strategy E	26.56	13,280.00	12.16	6,080.00	0.0	-7,200.00	-54.22

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nobl	538.000	Proshares S&P 500 Dividends Aristocrats ETF	92.88	49,970.22	104.07	55,989.66	0.1	6,019.44	12.05
srs	11.000	Proshares Ultrashort Re	59.26	651.86	49.34	542.74	0.0	-109.12	-16.74
skf	4.000	Proshares Ultshrt Financials	74.40	297.60	25.42	101.68	0.0	-195.92	-65.83
chat	150.000	Roundhill Gen AI & Tech ETF	61.96	9,294.00	58.96	8,844.00	0.0	-450.00	-4.84
schi	600.000	Schwab 5-10 Year Corporate B	21.16	12,694.00	22.97	13,782.00	0.0	1,088.00	8.57
schf	1,020.000	Schwab Intl Equity ETF	23.94	24,421.20	24.04	24,520.80	0.0	99.60	0.41
schz	1,524.000	Schwab US Aggregate Bond ETF	23.44	35,722.56	23.37	35,615.88	0.0	-106.68	-0.30
schx	12,164.000	Schwab US Large Cap	18.14	220,710.08	26.91	327,333.24	0.4	106,623.16	48.31
spsk	20,200.000	Sp Funds Dow Jones Global Su	18.60	375,701.82	18.26	368,751.00	0.4	-6,950.82	-1.85
spus	44,273.830	SP Funds S&P Sharia Industry	42.68	1,889,387.27	51.07	2,261,064.49	2.6	371,677.22	19.67
gld	488.000	SPDR GOLD TRUST GOLD SHS	287.88	140,487.66	396.31	193,399.28	0.2	52,911.62	37.66
spym	1,605.000	SPDR Portfolio S&P 500 ETF	56.31	90,376.14	80.22	128,753.10	0.2	38,376.96	42.46
cef	5,800.000	Sprott Physical Gold and Silver Trust	17.70	102,660.00	45.80	265,640.00	0.3	162,980.00	158.76
pslv	1,000.000	Sprott Physical Silver Trust	10.88	10,880.00	23.65	23,650.00	0.0	12,770.00	117.37
xly	402.000	St Str Cons Discr Sel Sc-Usd	85.65	34,430.30	119.41	48,002.82	0.1	13,572.52	39.42
xlu	1,512.000	Sta Str Uti Sel Sec Spdr-Usd	39.36	59,510.18	42.69	64,547.28	0.1	5,037.10	8.46
xlp	109.000	State Street Consumer Staple	72.93	7,949.37	77.68	8,467.12	0.0	517.75	6.51
xle	612.000	State Street Energy Select S	28.46	17,414.87	44.71	27,362.52	0.0	9,947.65	57.12
xlf	1,850.000	State Street Financial Selec	38.26	70,778.43	54.77	101,324.50	0.1	30,546.07	43.16
xli	140.000	State Street Industrial Sele	105.36	14,750.40	155.12	21,716.80	0.0	6,966.40	47.23
spem	100.000	State Street Spdr Portfolio	38.19	3,819.00	46.81	4,681.00	0.0	862.00	22.57
sptl	1,377.000	State Street SPDR Portfolio Lo	30.70	42,275.31	26.47	36,449.19	0.0	-5,826.12	-13.78
spmd	150.000	State Street SPDR Portfolio S&	42.63	6,393.75	57.91	8,686.50	0.0	2,292.75	35.86
spyg	110.000	State Street SPDR Portfolio S&	59.22	6,513.65	106.70	11,737.00	0.0	5,223.35	80.19
spy	1,383.000	State Street SPDR S&P 500 ETF	439.46	607,775.43	681.92	943,095.36	1.1	335,319.93	55.17
xlk	870.000	State Street Technology Sele	82.63	71,891.48	143.97	125,253.90	0.1	53,362.42	74.23
gdx	250.000	Vaneck Gold Miners Etf	53.75	13,437.50	85.77	21,442.50	0.0	8,005.00	59.57
rsx2OLD	500.000	Vaneck Russia ETF (delisted 01/12/23)	7.00	3,500.00	0.00	0.00	0.0	-3,500.00	-100.00
smh	421.000	Vaneck Semiconductor Etf	126.65	53,321.07	360.13	151,614.73	0.2	98,293.66	184.34
vox	342.576	Vanguard Communication Service ETF	140.70	48,201.27	193.63	66,332.97	0.1	18,131.70	37.62
vdc	224.216	Vanguard Consumer Staples ETF	192.92	43,254.85	211.24	47,363.37	0.1	4,108.52	9.50
vig	1,120.000	Vanguard Dividend Apprec ETF	165.74	185,633.04	219.78	246,153.60	0.3	60,520.56	32.60
veu	185.000	Vanguard FTSE All-World Ex-US	54.46	10,074.25	73.56	13,608.60	0.0	3,534.35	35.08
vea	2,600.000	Vanguard FTSE Developed Markets ETF	48.89	127,101.51	62.47	162,422.00	0.2	35,320.49	27.79
vug	120.041	Vanguard Growth ETF	381.21	45,761.34	487.86	58,563.40	0.1	12,802.06	27.98
vym	10.405	Vanguard High Dividend Yield	119.66	1,245.08	143.52	1,493.33	0.0	248.25	19.94
vxf	220.255	Vanguard Index Tr Ext Market ETF	173.11	38,129.09	209.12	46,059.68	0.1	7,930.59	20.80
vgt	106.394	Vanguard Info Tech ETF	422.98	45,003.06	753.78	80,197.90	0.1	35,194.84	78.21
vigi	13.381	Vanguard Int Div App Indx Fd	80.70	1,079.85	91.45	1,223.65	0.0	143.80	13.32
vymi	21.315	Vanguard Int High Dvd Yld In	69.13	1,473.56	90.00	1,918.34	0.0	444.78	30.18
vgit	974.735	Vanguard Intermediate Term Treasury ETF	57.32	55,874.43	59.93	58,415.86	0.1	2,541.43	4.55
bndx	1,081.000	Vanguard International Bond	48.94	52,901.98	48.32	52,233.92	0.1	-668.06	-1.26
vaw	150.000	Vanguard Materials ETF	185.30	27,795.00	207.55	31,132.50	0.0	3,337.50	12.01
vo	170.000	Vanguard Mid-Cap ETF	241.81	41,107.70	290.22	49,337.40	0.1	8,229.70	20.02
voo	23.000	Vanguard S&P 500 ETF	486.20	11,182.57	627.13	14,423.99	0.0	3,241.42	28.99
voog	45.058	Vanguard S&P 500 Growth Etf	434.82	19,592.18	444.59	20,032.43	0.0	440.25	2.25
vxus	713.000	Vanguard Total Intl Stock Et	73.00	52,052.41	75.44	53,788.72	0.1	1,736.31	3.34

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vti	1,880.000	Vanguard Total Stock Market ETF	232.76	437,592.20	335.27	630,307.60	0.7	192,715.40	44.04
vpu	405.000	Vanguard Utilities ETF	150.55	60,971.75	185.04	74,941.20	0.1	13,969.45	22.91
pffa	400.000	Virtus Infracap Us Pfd ETF	21.97	8,787.56	21.55	8,620.00	0.0	-167.56	-1.91
hlal	11,790.000	Wahed Ftse USA Shariah ETF	40.69	479,700.65	62.03	731,333.70	0.9	251,633.06	52.46
				8,868,545.52		11,702,457.78	13.7	2,833,912.26	31.95
CORPORATE BOND									
61768e2t9	100,000.000	Morgan Stanley Pvt Bank 4.850% Due 05-03-27	100.00	100,000.00	101.53	101,526.60	0.1	1,526.60	1.53
UNIT TRUSTS									
sruu.f	287.000	Sprott Physical Uranium Trus	17.39	4,992.14	19.55	5,610.76	0.0	618.62	12.39
umma	100.000	Wahed Dow Jones Islamic Wrld	27.41	2,740.75	29.61	2,960.75	0.0	220.00	8.03
				7,732.89		8,571.51	0.0	838.62	10.84
ANNUITIES (variable)									
in0006388	1.000	American Skandia Life Annuity FBO Naddaf, H. #E0444443 Issued 12/14/05	202,586.84	202,586.84	312,664.28	312,664.28	0.4	110,077.44	54.34
in1032334	1.000	Metlife Ins Co Var FBO Farber, S. Annuity Series Xc Contract 3201377387	316,522.63	316,522.63	335,662.19	335,662.19	0.4	19,139.56	6.05
				519,109.47		648,326.47	0.8	129,217.00	24.89
Life Insurance (Cash Value)									
in1014423	1.000	Jackson Nat Life Insco FBO Ariss, S. Prev Reassure Amer Life 13010452	144,205.75	144,205.75	139,425.97	139,425.97	0.2	-4,779.78	-3.31
in1013490	1.000	New England Mutual Life Insco FBO Ariss, S. A Met Life Aff Pol #8089269	106,996.69	106,996.69	119,969.79	119,969.79	0.1	12,973.10	12.12
				251,202.44		259,395.76	0.3	8,193.32	3.26
LIMITED PARTNERSHIPS/HEDGE FUNDS									
arlp	673.000	Alliance Resource Partners	21.21	14,276.95	23.23	15,633.79	0.0	1,356.84	9.50
cqp	500.000	Cheniere Energy Partners LP	42.38	21,190.00	53.48	26,740.00	0.0	5,550.00	26.19
et	404.000	Energy Transfer LP	15.42	6,228.63	16.49	6,661.96	0.0	433.33	6.96
epd	1,600.000	Enterprise Products Pptns LP	22.22	35,552.00	32.06	51,296.00	0.1	15,744.00	44.28
				77,247.58		100,331.75	0.1	23,084.17	29.88
CERTIFICATES OF DEPOSIT									
17312q4u0	200,000.000	Citibank Na 5.000% Due 05-04-26	100.00	200,000.00	100.41	200,816.20	0.2	816.20	0.41
61768e2u6	150,000.000	Morgan Stanley Pvt Bank 5.000% Due 05-01-26	100.00	150,000.00	100.40	150,595.80	0.2	595.80	0.40
62847neg7	250,000.000	MVB Bank Inc 4.250% Due 01-29-27	100.00	250,000.00	100.62	251,550.00	0.3	1,550.00	0.62
90355gwa0	250,000.000	UBS Bank USA 4.000% Due 05-15-28	100.00	250,000.00	100.87	252,181.25	0.3	2,181.25	0.87
92512kbe2	250,000.000	Versabank USA Na 3.800% Due 12-17-29	100.00	250,000.00	100.24	250,607.50	0.3	607.50	0.24
949764jv7	24,000.000	Wells Fargo Bank Na 4.550% Due 12-20-27	100.00	24,000.00	101.77	24,425.62	0.0	425.62	1.77
949764jx3	24,000.000	Wells Fargo Bank Na 4.650% Due 12-21-26	100.00	24,000.00	100.92	24,221.57	0.0	221.57	0.92
				1,148,000.00		1,154,397.93	1.4	6,397.93	0.56
CASH AND EQUIVALENTS									
retire		Cash		1,842.42		1,842.42	0.0		
rjcash		Raymond James Cash Acct		9,153.73		9,153.73	0.0		
schwab		Schwab Cash Account		1,479,587.13		1,479,587.13	1.7		
wfbcash		Wells Fargo Bank Cash Account		3,555.27		3,555.27	0.0		
				1,494,138.55		1,494,138.55	1.8		

Retain for Audit Purposes
Custodial Financial Statement

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RIGHTS									
697900132	586.000	Pan American Silver Corp Cvr	0.39	229.70	0.50	290.07	0.0	60.37	26.28
VARIABLE RATE CORPORATE BONDS									
172967pj4	10,000.000	Citigroup Inc 7.200% Due 12-31-99	102.22	10,221.90	103.00	10,300.00	0.0	78.10	0.76
Total Portfolio				**65,035,116.46**		**85,360,333.78**	**100.0**	**20,325,217.32**	**31.25**



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