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
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

1b Three-digit plan number (PN) ▶ 018

1c Effective date of plan 01/31/2023

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)
CEP AMERICA, LLC DBA VITUITY

2100 POWELL ST STE 400
EMERYVILLE, CA 94608-1872

2b Employer Identification Number (EIN) 94-2494000

2c Plan Sponsor's telephone number 510-350-2740

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.	10/15/2026	JASON CLARK
	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**	2820
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)**	2747
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	2651
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	137
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2788
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	2789
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)**	
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)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
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:

1C 3B

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)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

B Three-digit plan number (PN) ▶ 018

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CEP AMERICA, LLC DBA VITUITY

D Employer Identification Number (EIN)
94-2494000

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	50607971
b Actuarial value	**2b**	50607971

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	0	0	0
b For terminated vested participants	76	554253	554253
c For active participants	2695	36829265	36829265
d Total	2771	37383518	37383518

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.40 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	17472351
b Expected plan-related expenses	**6b**	65000
c Target normal cost	**6c**	17537351

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

09/09/2026
Date

JOEL D. MCMANN
Type or print name of actuary

26-06270
Most recent enrollment number

OCTOBER THREE CONSULTING LLC
Firm name

303-586-6720
Telephone number (including area code)

6312 S. FIDDLER'S GREEN CIRCLE
SUITE 300E
GREENWOOD VILLAGE, CO 80111
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.54 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		14165808
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.31 %		752204
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		14918012
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	135.37 %
15	Adjusted funding target attainment percentage	15	135.37 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	123.02 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/27/2025	2209457	0	07/30/2025	2182707	0
02/24/2025	1817489	0	08/25/2025	2152310	0
03/31/2025	3205722	0	09/22/2025	2278798	0
04/28/2025	2357243	0	10/20/2025	2307289	0
05/27/2025	2498808	0	11/24/2025	2886317	0
06/30/2025	2498564	0	12/29/2025	2835134	0
			Totals ► 18(b)	29229838	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	28452658

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	17537351
b Excess assets, if applicable, but not greater than line 31a	**31b**	13224453

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	4312898

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	4312898
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	28452658
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	24139760
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

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

A Name of plan	**B** Three-digit plan number (PN) ▶	
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS		018
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
CEP AMERICA, LLC DBA VITUITY	94-2494000	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

CEP AMERICA, LLC DBA VITUITY

94-2494000

(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?
14 50	PLAN ADMINISTRATOR	193421	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
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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(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 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
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

B Three-digit plan number (PN) ▶ 018

C Plan sponsor's name as shown on line 2a of Form 5500
CEP AMERICA, LLC DBA VITUITY

D Employer Identification Number (EIN)
94-2494000

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	4491536	5067126
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	30576541	429346
(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)	0	5172374
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	19370192	81761463
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	54438269	92430309
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	834366	844488
1k Total liabilities (add all amounts in lines 1g through1j)	1k	834366	844488
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	53603903	91585821

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)	30523488	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		30523488
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	287	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		287
(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)	2318247	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2318247
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	236485	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		236485

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		6024386
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		39102893
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	861293	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	63304	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		924597
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	196378	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		196378
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1120975
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		37981918
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: GRANT THORNTON LLP **(2)** EIN: 36-6055558

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

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

Part IV Compliance Questions

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

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 586144.

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
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

B Three-digit plan number (PN) ▶ 018

C Plan sponsor's name as shown on line 2a of Form 5500
CEP AMERICA, LLC DBA VITUITY

D Employer Identification Number (EIN)
94-2494000

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): 34-4779833

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** 31

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: 31.3 % Private Equity: 5.7 % Investment-Grade Debt and Interest Rate Hedging Assets: 59.5 %
High-Yield Debt: 0.0 % Real Assets: 0.5 % Cash or Cash Equivalents: 3.0 % Other: 0.0 %

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_____.

Financial Statements and Report of Independent Certified Public Accountants

Vituity Retirement Plan for CEP Physicians

December 31, 2025 and 2024

Contents

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GRANT THORNTON LLP
500 108th Avenue NE, Suite 2500
Bellevue, WA 98004

D +1 425 284 4454
F +1 425 214 9851

REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Trustees and Plan Participants
Vituity Retirement Plan for CEP Physicians

Scope and nature of the ERISA Section 103(a)(3)(C) audit
We have performed audits of the financial statements of Vituity Retirement Plan for CEP Physicians (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (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 years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's 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 a qualified institution as of December 31, 2025 and 2024 and for the years then ended, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

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

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

Grant Thornton LLP is a U.S. member firm of Grant Thornton International Ltd (GTIL). GTIL and each of its member firms are separate legal entities and are not a worldwide partnership.

Basis for opinion
We conducted our audits in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe 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 the Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor’s responsibilities for the audit of the financial statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US 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 US 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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other matter - supplemental schedules required by ERISA
The supplemental schedule of assets (held at end of year) as of December 31, 2025 and schedule of reportable transactions for the year ended December 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Such supplementary 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 schedules, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures. These additional procedures included 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 US GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Grant Thornton

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

In our opinion

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

Grant Thornton LLP

Bellevue, Washington
October 15, 2026

Vituity Retirement Plan for CEP Physicians

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31,

	2025	2024
ASSETS		
Investments, at fair value	$ 87,363,183	$ 49,946,733
Employer contributions receivable	5,130,430	4,491,536
Allowance for credit losses on employer contributions receivable	(63,304)	-
Total assets	92,430,309	54,438,269
LIABILITIES		
Employer excess contributions payable	844,488	834,366
Total liabilities	844,488	834,366
NET ASSETS AVAILABLE FOR BENEFITS	$ 91,585,821	$ 53,603,903

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

Vituity Retirement Plan for CEP Physicians

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years ended December 31,

	2025	2024
Additions to net assets attributed to		
Investment income		
Interest and dividend income	$ 2,318,534	$ 1,243,675
Net appreciation in fair value of investments	6,260,871	533,233
Total investment income	8,579,405	1,776,908
Contributions		
Employer contributions	30,523,488	27,101,045
Total additions to net assets	39,102,893	28,877,953
Deductions from net assets attributed to		
Benefits paid to participants	861,293	103,763
Administrative expenses	196,378	64,729
Credit loss expense	63,304	-
Total deductions from net assets	1,120,975	168,492
NET INCREASE IN NET ASSETS	37,981,918	28,709,461
Net assets available for benefits		
Beginning of year	53,603,903	24,894,442
End of year	$ 91,585,821	$ 53,603,903

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

NOTE 1 - DESCRIPTION OF PLAN

The following description of Vituity Retirement Plan for CEP Physicians (the "Plan") provides only general information. Participants should refer to the Summary Plan Description and Plan agreement for a more complete description of the Plan's provisions.

General

The Plan was established on January 31, 2023. The purpose of the Plan is to provide retirement benefits for all incorporated and unincorporated physicians of CEP America, LLC (the "Sponsor" or "Company"). The Plan is a noncontributory cash balance defined benefit plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and the applicable provisions of the Internal Revenue Code ("IRC").

Eligibility and Participant Accounts

All physicians of the Sponsor shall become a participant on January 1 following the completion of 18 months of service provided that they are at least 19 years of age, except for non-resident aliens who receive no earned income from the Company which constitutes income from sources within the United States of America ("U.S."). In addition, all physicians that were eligible participants under the MedAmerica Retirement Plan for CEP Physicians as of January 1, 2023 are eligible to participate in the Plan. Physicians have the option to not participate in the Plan. Under the Plan provisions, cash balance benefit credits, which are based on the funding described in Note 6, are allocated annually to participants' hypothetical accounts, while earnings credits are allocated monthly. Effective January 1, 2025, the Plan was amended to grant immediate Plan eligibility to physicians who become Partners in connection with specified acquired site contracts, while retaining the applicable calendar-year hour requirements.

Plan Administration

CEP America, LLC (doing business as Vituity) is the administrator of the Plan. As administrator, Vituity has exclusive authority and responsibility for all matters in connection with the operation and administration of the Plan (including the authority and responsibility to invest, manage, and control the assets of the Plan specifically allocated to the trustee). Charles Schwab Trust Bank ("CSTB") is the appointed trustee. The trustee acts at the direction of the Plan's administrator.

Vesting

Participants' accrued benefits are always 100% vested.

Pension Benefits

The value of a participant's benefit is equal to the participant's Cash Balance Account. Effective January 1, 2024, the Plan was amended to provide for a Cash Balance Account determined as the greater of a participant's Primary Account, Minimum Account, or Protected Account (if applicable), but not greater than the participant's Maximum Account. These notional accounts are credited with annual cash balance benefit credits (see Note 6) and monthly earnings credits. The Primary Account and Protected Account receive earnings credits in accordance with the Plan's market rate of return provisions, the Minimum Account does not receive earnings credits, and the Maximum Account is credited with earnings credits at an effective annual rate of 6%. Any excess earnings over the applicable earnings crediting rate remain within the Plan and may be used to offset investment losses in subsequent years. When participants leave the Plan, upon retirement or for any other reason, participants (or their beneficiaries) may elect to receive benefit payments in the form of (1) a single lump sum, (2) a single life annuity, or (3) a 50%, 75%, or 100% joint and survivor annuity.

Death and Disability Benefits

In the event that the termination of employment of a participant is caused by the participant's death, the entire amount in the participant's hypothetical account is paid to the participant's designated beneficiary. In the event the participant becomes disabled, the participant shall be entitled to receive the entire amount then in the participant's hypothetical account.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires the Plan's administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date if the financial statements and the reported amount in the statement of changes in net assets available for benefits during the reporting period. Actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Retirement Committee determines the Plan's valuation policies utilizing information provided by the investment advisor and trustee. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are reflected on a trade-date basis. Interest is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated Plan benefits are those estimated future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated Plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, and (b) present employees or their beneficiaries. The actuarial present value of accumulated Plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations are detailed in Note 5. Benefits payable under all circumstances including retirement, death, disability, and termination of employment, are included to the extent they are deemed attributable to employee services rendered prior to the valuation date.

Employer Contribution Receivables

The Plan records employer contribution receivable for amounts earned but not yet received as of year-end. The Plan evaluates employer contributions receivable for expected credit losses in accordance with ASC 326, *Financial Instruments - Credit Losses*. The estimate of expected credit losses is based on the sponsoring employer's financial condition, historical collection experience, current business conditions and reasonable and supportable forecasts.

As of December 31, 2025 and 2024, employer contributions receivable totaled $5,130,430 and $4,491,536, respectively. Management determined that $63,304 and $0 of allowance for credit losses was required as of December 31, 2025 and 2024, respectively.

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Sponsor. Expenses that are paid by the Sponsor are excluded from these financial statements. Investment related expenses are included in net appreciation in fair value of investments.

NOTE 3 - FAIR VALUE MEASUREMENTS

Accounting standards for fair value measurements establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under these accounting standards are described below:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

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

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

Cash: Valued based on redemption value on the last business day of the Plan year for Level 1 securities.

Exchange-Traded Fund: Valued at the closing price reported on the active market on which the individual security is traded.

Unit Investment Trust: Valued based on quoted market prices for the underlying investments in active markets. As the underlying assets have readily observable market price data available for valuation purposes, these investments are classified within Level 1 of the fair value hierarchy.

Private Equity: Valued based on net asset value provided by the investment manager. As the valuation relies on significant unobservable inputs based on internal models and forecasts and utilizes significant unobservable inputs, including projected cash flows, earnings expectations, and market-based assumptions for underlying portfolio investments, and there is no active market for the investment, the investment is classified within Level 3 of the fair value hierarchy.

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 or assumptions to determine fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2025 and 2024:

	Investments at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Cash	$ 429,346	$ -	$ -	$ 429,346
Exchange-traded fund	62,081,677	-	-	62,081,677
Unit investment trusts	19,679,786	-	-	19,679,786
Private equity	-	-	5,172,374	5,172,374
Total investments at fair value	$ 82,190,809	$ -	$ 5,172,374	$ 87,363,183

	Investments at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Cash	$ 30,576,541	$ -	$ -	$ 30,576,541
Exchange-traded fund	14,299,992	-	-	14,299,992
Unit investment trusts	5,070,200	-	-	5,070,200
Total investments at fair value	$ 49,946,733	$ -	$ -	$ 49,946,733

Plan management has determined that investments in a money market fund totaling $29,608,418 as of December 31, 2024 that were previously disclosed as Level 2 investments have a readily determinable fair value. Since NAV of these funds are published and used as a basis for current transactions, plan management has revised the leveling of these investments to disclose them as Level 1 of the fair value hierarchy within exchange-traded funds.

Level 3 Change in Fair Value

The table below sets forth a summary of changes in the fair value of the Plan's Level 3 assets for the year ended December 31, 2025:

	2025
Balance at beginning of year	$ -
Purchases	4,900,000
Unrealized gains (losses)	101,193
Interest income	171,181
Balance at end of year	$ 5,172,374

Quantitative Information About Significant Measurements Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table shows quantitative information about significant unobservable inputs used in Level 3 fair value measurements for the Plan's Level 3 investments as of December 31, 2025 and 2024:

Investment	Fair Value as of December 31, 2025	Fair Value as of December 31, 2024	Valuation Technique	Significant Unobservable Inputs	Weighted Average
Partners Group Private Equity Fund, LLC - Class I	$ 5,172,374	$ -	Market comparable companies	Enterprise value to EBITDA multiple	17.53x

NOTE 4 - CERTIFIED INFORMATION BY THE TRUSTEE

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, CSTB, the trustee has certified that the following data included in the accompanying financial statements and supplemental schedules are complete and accurate:

- Investments, at fair value as shown in the statements of net assets available for benefits as of December 31, 2025 and 2024.
- Investment income as shown in the statement of changes in net assets available for benefits for the years ended December 31, 2025 and 2024.
- Schedule H, part IV, line 4i - schedule of assets (held at end of year) as of December 31, 2025.
- Schedule H, part IV, line 4j - schedule of reportable transactions for the year ended December 31, 2025.

NOTE 5 - ACTUARIAL PRESENT VALUE OF ACCUMULATED PLAN BENEFITS

The actuarial present value of accumulated Plan benefits represents the estimated value of benefits earned, discounted to reflect the time value of money (through discounts for interest) and probability of future payment, for which amounts may differ from the actuarial determination made for funding purposes. The actuarial assumptions for the Plan are based on the assumption that the Plan will continue. Should the Plan terminate, different actuarial assumptions and other factors might be more appropriate in determining the actuarial present value of accumulated Plan benefits. The computations of the actuarial present value of accumulated Plan benefits were made as of January 1, 2026 and 2025. Had the valuation been performed as of December 31, 2025 and 2024, there would be no material differences.

Significant assumptions underlying the actuarial computations as of December 31, 2025 were as follows:

Actuarial cost method	The actuarial present value of accumulated plan benefits reflects the value of participants' cash balance account balances as of the valuation date.
Interest crediting rate	4%
Normal retirement	Age 65
Form of payment	All participants are assumed to elect a lump sum form of payment.
Expenses	Assumed expenses are $196,000 for 2026. The assumed expenses are based on actual expenses paid in the prior Plan year, rounded to the nearest thousand. The expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

The accumulated Plan benefit information was as follows as of December 31, 2025 and 2024:

	2025	2024
Actuarial present value of accumulated Plan benefits		
Vested benefits		
Active participants	$ 84,690,232	$ 52,808,350
Terminated vested participants	1,228,866	514,763
Total actuarial present value of accumulated Plan benefits	$ 85,919,098	$ 53,323,113

The changes in total actuarial present value of accumulated Plan benefits were as follows for the year ended December 31, 2025:

	2025
Actuarial present value of accumulated Plan benefits as of the beginning of year - December 31, 2024	$ 53,323,113
Increases (decreases) during the period	
Benefits accumulated	30,303,958
Increase for interest due to decrease in discount period	3,413,916
Benefits paid	(861,293)
Data corrections	(260,596)
Actuarial present value of accumulated Plan benefits as of December 31, 2025	$ 85,919,098

NOTE 6 - FUNDING POLICY

Each year, the Plan's actuary will determine the contribution required to fund the benefits earned under the Plan by each physician. Eligible physicians are automatically enrolled into the Plan at a flat amount equal to $2,500 per eligible participant. In addition, some participants, as determined by the Vituity Retirement and Benefits Committee, may receive an additional cash balance credit for the Plan year. The Plan allows additional cash credits of $5,000, $7,500, $12,500, $17,500, $22,500, $27,500, $32,500, and $37,500. Each participating physician is responsible for the cost of the benefit accrued under this Plan as determined by the actuary and this amount must be contributed by April 15th of the following year. If desired, payroll deductions can be initiated. All contributions are deductible (i.e., not subject to taxation) in the year they are deemed to be made. Each March, physicians are notified of their required contribution for that year. The physicians fund their contributions to the Sponsor, which is then obligated to the Plan. Contributions from the Sponsor are recorded as a receivable by the Plan and recognized in the Plan year as designated by the Sponsor. The Plan has met the minimum funding requirements of ERISA. The Plan's funding policy is for the Plan to contribute at least the minimum required contribution.

NOTE 7 - RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments in a money market fund are managed by CSTB, the trustee of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provisions of the Plan, and are specifically exempt from the prohibition of party-in-interest transactions under ERISA. Fees incurred by the Plan and paid to the trustee were $196,378 and $64,729 for the years ended December 31, 2025 and 2024, respectively, and are considered permitted party-in-interest transactions.

NOTE 8 - TAX STATUS

The Plan has applied for a determination letter from the Internal Revenue Service ("IRS") on October, 1, 2026. There is currently no in force determination letter stating that the Plan, as designed, complies with the applicable requirements of the IRC. However, the Sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, the related trust is tax exempt. Therefore, no provision for income taxes was included in the Plan's financial statements as of December 31, 2025 and 2024.

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

NOTE 9 - PLAN TERMINATION

The Plan's administrator has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would remain fully vested in their accounts, and participant's hypothetical accounts would be distributed in accordance with the Plan document and ERISA. If the Plan were to terminate, the Pension Benefit Guaranty Corporation ("PBGC"), a U.S. government agency, could become involved in the payment of Plan benefits. Certain benefits under the Plan are guaranteed by the PBGC if the Plan terminates. However, the PBGC does not guarantee all types of benefits under the Plan and certain benefits are subject to limitations.

NOTE 10 - RISKS AND UNCERTAINTIES

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

As of December 31, 2025, approximately 51% of net assets available for benefits were held in four investments of the Plan. As of December 31, 2024, approximately 55% of net assets available for benefits were held in one investment of the Plan.

Plan contributions are made, and the actuarial present value of accumulated Plan benefits is reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in the estimate and assumptions in the near-term would be material to the accompanying financial statements.

NOTE 11 - SUBSEQUENT EVENTS

The Plan evaluated its December 31, 2025 financial statements for subsequent events through October 15, 2026, the date the financial statements were available to be issued. The Plan is not aware of any subsequent events which would require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULES

Vituity Retirement Plan for CEP Physicians

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

December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a)	(b) Identity of Issue or Borrower	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	Schwab Trust Bank Cash	Interest-bearing cash	$ 204,377	$ 204,377
*	Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	224,969	224,969
	Dodge & Cox International Stock I - DODFX	Exchange-traded fund	2,213,197	2,836,420
	Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	7,616,081	10,359,313
	Fidelity US Bond Index - FXNAX	Exchange-traded fund	7,356,326	10,119,458
	Fidelity 500 Index FD - FXAIX	Exchange-traded fund	5,404,054	7,999,069
	Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	9,707,452	13,194,564
	JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	1,424,767	1,934,652
	MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	733,109	751,701
	MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	1,782,520	2,643,142
	PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	3,739,831	5,201,347
*	Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	1,934,214	2,544,476
	T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	402,197	595,792
	Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	467,148	528,541
	Fidelity INTL Index FD - FSPSX	Exchange-traded fund	2,000,660	2,148,662
	Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	1,203,884	1,224,540
	Ishares Gold ETF - IAU	Unit investment trust	1,166,104	2,614,323
	Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	12,667,582	12,996,601
	Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	839,991	1,483,830
	Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	671,260	826,778
	Vanguard Value ETF - VTV	Unit investment trust	1,170,934	1,758,254
	Partners Group PRIVA - 2910247	Other asset - private equity	4,703,397	5,172,374
	Total investments		$ 67,634,054	$ 87,363,183

* Party-in-interest.

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - single transactions in excess of 5% of Plan assets								
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	$ -	$ 3,903,839	$ -	$ 115	$ 3,806,477	$ 3,903,839	$ 97,362
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	3,665,082	-	-	-	3,665,082	3,665,082	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,044,463	-	-	13,044,463	13,044,463	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,040,000	-	-	13,040,000	13,040,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Category (iii) - series of transactions in excess of 5% of Plan assets								
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	1,285,206	-	-	105	1,285,206	1,285,206	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	-	2,066,827	-	15	1,961,850	2,066,827	104,977
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	7,628,121	-	-	255	7,628,121	7,628,121	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	7,368,431	-	-	225	7,368,431	7,368,431	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	5,425,962	-	-	240	5,425,962	5,425,962	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	-	371,985	-	15	359,040	371,985	12,945
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	9,721,668	-	-	-	9,721,668	9,721,668	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	13,364,715	-	-	-	9,699,633	13,364,715	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	-	3,903,839	-	115	3,806,477	3,903,839	97,362
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	3,750,779	-	-	165	3,750,779	3,750,779	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	9,669,014	-	-	-	9,669,013	9,669,014	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	39,052,463	-	-	39,052,463	39,052,463	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iv) - Any transaction within the plan year with respect to securities with, or in conjunction with, a person if any prior or subsequent single transaction within the plan year with such person, with respect to securities, exceeds 5% of the current value of plan assets								
Ishares Gold ETF - IAU	Unit investment trust	$ 21,984	$ -	$ -	$ -	$ 21,984	$ 21,984	$ -
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	40,000	-	-	15	40,000	40,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	60,000	-	-	-	60,000	60,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	69,000	-	-	15	69,000	69,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	70,000	-	-	-	70,000	70,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	95,000	-	-	15	95,000	95,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	95,000	-	-	15	95,000	95,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	125,000	-	-	-	125,000	125,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	139,739	-	-	-	139,739	139,739	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	158,000	-	-	15	158,000	158,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	36,955	-	-	-	36,955	36,955	-
Vanguard Value ETF - VTV	Unit investment trust	39,926	-	-	-	39,926	39,926	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	54,224	-	-	15	54,224	54,224	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	91,328	-	-	-	91,328	91,328	-
Vanguard Small Cap Value ETF - VBR	Unit investment trust	101,943	-	-	-	101,943	101,943	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	120,000	-	-	-	120,000	120,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	180,000	-	-	-	180,000	180,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	240,000	-	-	-	240,000	240,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	263,388	-	-	-	263,388	263,388	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	269,840	-	-	-	269,840	269,840	-
Vanguard Value ETF - VTV	Unit investment trust	277,004	-	-	-	277,004	277,004	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	330,000	-	-	15	330,000	330,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	360,000	-	-	15	360,000	360,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
Ishares Gold ETF - IAU	Unit investment trust	418,906	-	-	-	418,906	418,906	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	860,000	-	-	15	860,000	860,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	1,239,830	-	-	15	1,239,830	1,239,830	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	1,664,384	-	-	15	1,664,384	1,664,384	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	1,700,000	-	-	15	1,700,000	1,700,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	2,058,600	-	-	-	2,058,600	2,058,600	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	2,145,554	-	-	-	2,145,554	2,145,554	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,044,463	-	-	(13,044,463)	13,044,463	26,088,926
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	181,539	-	-	-	181,539	181,539	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	186,639	-	-	-	186,639	186,639	-
Vanguard Value ETF - VTV	Unit investment trust	34,949	-	-	-	34,949	34,949	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	60,000	-	-	15	60,000	60,000	-
Ishares Gold ETF - IAU	Unit investment trust	61,142	-	-	-	61,142	61,142	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	63,213	-	-	15	63,213	63,213	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	71,261	-	-	15	71,261	71,261	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	99,555	-	-	-	99,555	99,555	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	169,664	-	-	15	169,664	169,664	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	198,413	-	-	15	198,413	198,413	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	228,451	-	-	-	228,451	228,451	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	228,802	-	-	-	228,802	228,802	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	236,353	-	-	-	236,353	236,353	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	289,586	-	-	15	289,586	289,586	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	330,251	-	-	15	330,251	330,251	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	50,460	-	-	-	50,460	50,460	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	61,707	-	-	-	61,707	61,707	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	9,989	-	-	-	9,989	9,989	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	10,984	-	-	-	10,984	10,984	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	$ 19,278	$ -	$ -	$ -	$ 19,278	$ 19,278	$ -
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	19,652	-	-	-	19,652	19,652	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	75,631	-	-	15	75,631	75,631	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	109,000	-	-	15	109,000	109,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	86,328	-	-	-	86,328	86,328	-
Vanguard Small Cap Value ETF - VBR	Unit investment trust	104,598	-	-	-	104,598	104,598	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	130,000	-	-	-	130,000	130,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	180,000	-	-	-	180,000	180,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	257,936	-	-	-	257,936	257,936	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	259,888	-	-	-	259,888	259,888	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Vanguard Value ETF - VTV	Unit investment trust	301,400	-	-	-	301,400	301,400	-
Ishares Gold ETF - IAU	Unit investment trust	374,489	-	-	-	374,489	374,489	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	860,000	-	-	15	860,000	860,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	1,200,000	-	-	15	1,200,000	1,200,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	1,600,000	-	-	15	1,600,000	1,600,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	1,700,000	-	-	15	1,700,000	1,700,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	2,135,125	-	-	-	2,135,125	2,135,125	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	2,200,000	-	-	-	2,200,000	2,200,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,040,000	-	-	(13,040,000)	13,040,000	26,080,000
Ishares Gold ETF - IAU	Unit investment trust	37,945	-	-	-	37,945	37,945	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	62,790	-	-	15	62,790	62,790	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	100,000	-	-	15	100,000	100,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	143,000	-	-	-	143,000	143,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	203,254	-	-	-	203,254	203,254	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	241,748	-	-	15	241,748	241,748	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	267,390	-	-	-	267,390	267,390	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	269,520	-	-	15	269,520	269,520	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	279,019	-	-	15	279,019	279,019	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	30,001	-	-	-	30,001	30,001	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	15,204	-	-	-	15,204	15,204	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	15,801	-	-	-	15,801	15,801	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	26,705	-	-	-	26,705	26,705	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	27,267	-	-	-	27,267	27,267	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	121,041	-	-	-	121,041	121,041	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	130,000	-	-	15	130,000	130,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	180,961	-	-	-	180,961	180,961	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	100,000	-	-	-	100,000	100,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	148,906	-	-	-	148,906	148,906	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	176,274	-	-	15	176,274	176,274	-
Vanguard Value ETF - VTV	Unit investment trust	200,897	-	-	-	200,897	200,897	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	205,315	-	-	-	205,315	205,315	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	210,645	-	-	15	210,645	210,645	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	221,037	-	-	15	221,037	221,037	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	231,203	-	-	15	231,203	231,203	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	276,745	-	-	-	276,745	276,745	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	278,062	-	-	-	278,062	278,062	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	221,981	-	-	-	221,981	221,981	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	$ 3,900,000	$ -	$ -	$ -	$ 3,900,000	$ 3,900,000	$ -
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	17,411	-	-	-	17,411	17,411	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	20,308	-	-	-	20,308	20,308	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	29,115	-	-	-	29,115	29,115	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	36,212	-	-	-	36,212	36,212	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	-	3,903,839	-	115	(3,806,477)	3,903,839	7,710,316
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	162,000	-	-	15	162,000	162,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	-	162,000	-	-	(172,275)	162,000	334,275
Vanguard Small Cap Value ETF - VBR	Unit investment trust	-	313,078	-	9	(341,301)	313,078	654,379
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	672,018	-	-	15	672,018	672,018	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	3,665,082	-	-	-	3,665,082	3,665,082	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	16,378	-	-	-	16,378	16,378	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	107,000	-	-	15	107,000	107,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	38,000	-	-	-	38,000	38,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	56,000	-	-	-	56,000	56,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	62,718	-	-	-	62,718	62,718	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	64,000	-	-	15	64,000	64,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	87,973	-	-	-	87,973	87,973	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	107,000	-	-	15	107,000	107,000	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	117,000	-	-	-	117,000	117,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	122,000	-	-	15	122,000	122,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	129,000	-	-	-	129,000	129,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	173,000	-	-	15	173,000	173,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	178,000	-	-	15	178,000	178,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	203,863	-	-	-	203,863	203,863	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	255,000	-	-	-	255,000	255,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	383,000	-	-	15	383,000	383,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	18,305	-	-	-	18,305	18,305	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	20,497	-	-	-	20,497	20,497	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	26,983	-	-	-	26,983	26,983	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	38,438	-	-	-	38,438	38,438	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	200,000	-	-	-	200,000	200,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	74,920	-	-	-	74,920	74,920	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	62,792	-	-	-	62,792	62,792	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	590,000	-	-	15	590,000	590,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	749,844	-	-	-	749,844	749,844	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	760,000	-	-	-	760,000	760,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	34,000	-	-	15	34,000	34,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	18,809	-	-	-	18,809	18,809	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	21,713	-	-	-	21,713	21,713	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	32,592	-	-	-	32,592	32,592	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	42,828	-	-	-	42,828	42,828	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	56,154	-	-	-	56,154	56,154	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	143,000	-	-	15	143,000	143,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	270,000	-	-	15	270,000	270,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	290,119	-	-	-	290,119	290,119	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	390,000	-	-	15	390,000	390,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	430,000	-	-	-	430,000	430,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	680,000	-	-	15	680,000	680,000	-
Ishares Gold ETF - IAU	Unit investment trust	141,905	-	-	-	141,905	141,905	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	-	371,985	-	15	(359,040)	371,985	731,025

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	$ 455,000	$ -	$ -	$ 15	$ 455,000	$ 455,000	$ -
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	1,660,000	-	-	15	1,660,000	1,660,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	-	2,066,827	-	15	(1,961,850)	2,066,827	4,028,677
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	19,808	-	-	-	19,808	19,808	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	22,578	-	-	-	22,578	22,578	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,726	-	-	-	35,726	35,726	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	42,355	-	-	-	42,355	42,355	-
Vanguard Value ETF - VTV	Unit investment trust	31,955	-	-	-	31,955	31,955	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	18,593	-	-	-	18,593	18,593	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	123,215	-	-	-	123,215	123,215	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	140,000	-	-	-	140,000	140,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	170,000	-	-	15	170,000	170,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	170,000	-	-	-	170,000	170,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	350,000	-	-	-	350,000	350,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	406,343	-	-	-	406,343	406,343	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	294,000	-	-	(294,000)	294,000	588,000
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	19,242	-	-	-	19,242	19,242	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	21,020	-	-	-	21,020	21,020	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	25,134	-	-	-	25,134	25,134	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,659	-	-	-	35,659	35,659	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	45,508	-	-	-	45,508	45,508	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	400,000	-	-	(400,000)	400,000	800,000
Vanguard Value ETF - VTV	Unit investment trust	124,645	-	-	-	124,645	124,645	-
Ishares Gold ETF - IAU	Unit investment trust	149,824	-	-	-	149,824	149,824	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	150,000	-	-	15	150,000	150,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	190,000	-	-	15	190,000	190,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	190,000	-	-	15	190,000	190,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	235,000	-	-	15	235,000	235,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	260,000	-	-	-	260,000	260,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	339,935	-	-	-	339,935	339,935	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	415,000	-	-	-	415,000	415,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	21,539	-	-	-	21,539	21,539	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	26,034	-	-	-	26,034	26,034	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,867	-	-	-	35,867	35,867	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	49,675	-	-	-	49,675	49,675	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	75,000	-	-	15	75,000	75,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	75,000	-	-	-	75,000	75,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	75,000	-	-	-	75,000	75,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	125,000	-	-	15	125,000	125,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	125,000	-	-	15	125,000	125,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	185,000	-	-	15	185,000	185,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	325,000	-	-	15	325,000	325,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	350,000	-	-	15	350,000	350,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	469,963	-	-	-	469,963	469,963	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	22,821	-	-	-	22,821	22,821	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	26,412	-	-	-	26,412	26,412	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	38,834	-	-	-	38,834	38,834	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	45,996	-	-	-	45,996	45,996	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	20,503	-	-	-	20,503	20,503	-
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	800,000	-	-	-	800,000	800,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	574,000	-	-	(574,000)	574,000	1,148,000
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	109,000	-	-	15	109,000	109,000	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	$ 184,000	$ -	$ -	$ 15	$ 184,000	$ 184,000	$ -
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	200,000	-	-	-	200,000	200,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	500,000	-	-	15	500,000	500,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	549,912	-	-	-	549,912	549,912	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	645,000	-	-	-	645,000	645,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	23,483	-	-	-	23,483	23,483	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	27,993	-	-	-	27,993	27,993	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	36,378	-	-	-	36,378	36,378	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	52,864	-	-	-	52,864	52,864	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	140,000	-	-	-	140,000	140,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	150,000	-	-	-	150,000	150,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	160,000	-	-	15	160,000	160,000	-
Vanguard Value ETF - VTV	Unit investment trust	160,158	-	-	-	160,158	160,158	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	165,000	-	-	-	165,000	165,000	-
Ishares Gold ETF - IAU	Unit investment trust	-	191,366	-	-	(121,337)	191,366	312,703
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	192,000	-	-	-	192,000	192,000	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	200,000	-	-	15	200,000	200,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	259,935	-	-	-	259,935	259,935	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	270,000	-	-	15	270,000	270,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	275,000	-	-	15	275,000	275,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	630,000	-	-	15	630,000	630,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	24,085	-	-	-	24,085	24,085	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	28,024	-	-	-	28,024	28,024	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	36,106	-	-	-	36,106	36,106	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	48,421	-	-	-	48,421	48,421	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	50,573	-	-	-	50,573	50,573	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	177,036	-	-	-	177,036	177,036	-
Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	12,148	-	-	-	12,148	12,148	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	28,713	-	-	-	28,713	28,713	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	35,197	-	-	-	35,197	35,197	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	107,247	-	-	-	107,247	107,247	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	$ 121,060	$ -	$ -	$ -	$ 121,060	$ 121,060	$ -
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	-	801,453	-	-	(664,482)	801,453	1,465,935
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	800,000	-	-	-	800,000	800,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	730	-	-	-	730	730	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	131,010	-	-	-	131,010	131,010	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	131,957	-	-	-	131,957	131,957	-
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	11,884	-	-	-	11,884	11,884	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	24,321	-	-	-	24,321	24,321	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	65,660	-	-	-	65,660	65,660	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	110,000	-	-	15	110,000	110,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	132,734	-	-	-	132,734	132,734	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	165,000	-	-	15	165,000	165,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	205,000	-	-	-	205,000	205,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	225,000	-	-	15	225,000	225,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	350,000	-	-	15	350,000	350,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	375,000	-	-	15	375,000	375,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	384,655	-	-	-	384,655	384,655	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	480,000	-	-	-	480,000	480,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	143,087	-	-	-	143,087	143,087	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	25,439	-	-	-	25,439	25,439	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	30,926	-	-	-	30,926	30,926	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	48,510	-	-	-	48,510	48,510	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	53,321	-	-	-	53,321	53,321	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	204,000	-	-	-	204,000	204,000	-

Party-in-interest.

Vituity Retirement Plan for CEP Physicians

EIN / PN 94-2494000 / 018

Schedule SB, Line 26a - Schedule of Active Participant Data

Attained age		Completed years of credited service as of January 1, 2025										
		Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	Total
Under 25	Number	-	-	-	-	-	-	-	-	-	-	-
25 to 29	Number	-	1	-	-	-	-	-	-	-	-	1
30 to 34	Number	126	140	-	-	-	-	-	-	-	-	266
	Avg Cash Balance	$0	$12,646									
35 to 39	Number	115	469	-	-	-	-	-	-	-	-	584
	Avg Cash Balance	$0	$21,155									
40 to 44	Number	78	455	-	-	-	-	-	-	-	-	533
	Avg Cash Balance	$0	$22,344									
45 to 49	Number	46	359	-	-	-	-	-	-	-	-	405
	Avg Cash Balance	$0	$27,465									
50 to 54	Number	37	296	-	-	-	-	-	-	-	-	333
	Avg Cash Balance	$0	$26,690									
55 to 59	Number	25	239	-	-	-	-	-	-	-	-	264
	Avg Cash Balance	$0	$27,630									
60 to 64	Number	15	142	-	-	-	-	-	-	-	-	157
	Avg Cash Balance	$0	$25,051									
65 to 69	Number	14	84	-	-	-	-	-	-	-	-	98
	Avg Cash Balance	$0	$23,776									
70 & over	Number	4	50	-	-	-	-	-	-	-	-	54
	Avg Cash Balance	$0	$18,301									
Total		460	2,235	-	-	-	-	-	-	-	-	2,695

Vituity Retirement Plan for CEP Physicians
EIN / PN 94-2494000 / 018
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan Sponsor Elections

Yield curve election: The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).

Applicable month: The plan sponsor elected to base the segment rates on the rates published in the month containing the valuation date.

Economic Assumptions

	Funding Target	
	with stabilization	without stabilization
First segment rate (years 0 to 4):	5.00%	5.00%
Second segment rate (years 5 to 19):	5.27%	5.27%
Third segment rate (years 20 and after):	5.50%	5.40%
Effective interest rate (current year):	5.40%	5.34%

Interest crediting rate: 3.00%

The interest rates listed above are compounded annually.

The cash balance interest crediting rate is equal to the rate of return on plan assets, subject to cumulative minimum and maximum interest crediting rates. Accordingly, the assets needed to provide future cash balance benefits are independent of interest rates and only dependent on the plan's asset allocation to the extent that the cumulative minimum or maximum interest rates affect the cash balance accounts. This plan provision is difficult to measure using traditional deterministic valuation procedures. To account for this plan provision, the interest crediting rate was selected from a reasonable range based on the plan's asset allocation that, when combined with the segment interest rates, produced a funding target that was as close as possible to the economic value of the cash balance accounts.

MODELS

ProVal, a valuation model developed by Winklevoss Technologies, LLC, was used to generate the valuation liabilities. ProVal was set up and reviewed to reflect the data, assumptions, methods, and provisions of this plan.

Vituity Retirement Plan for CEP Physicians
EIN / PN 94-2494000 / 018
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE
The weighted average retirement age rounded to the nearest whole age is 65.

RETIREMENT
All participants are assumed to retire at the later of age 65 and their current age.

WITHDRAWAL
None.

DISABILITY
None.

RATIONALE FOR RETIREMENT AGE, WITHDRAWAL AND DISABILITY ASSUMPTIONS
The economic value of the cash balance benefits is not materially affected by the timing of benefit commencement. Therefore, no preretirement withdrawal or disability is assumed, and all participants are assumed to retire at the plan's Normal Retirement Age.

MORTALITY AND MORTALITY IMPROVEMENT
The mortality follows the IRS 2025 Generational Mortality Table, as prescribed by Treasury regulation section 1.430(h)(3)-1.

DECREMENT TIMING
Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT
All participants are assumed to elect a lump sum form of payment.

MAXIMUM EARNINGS
The maximum compensation limit under IRC section 401(a)(17) is $350,000 for 2025.

MAXIMUM BENEFIT
The maximum benefit payable under IRC section 415 is $280,000 for 2025.

Vituity Retirement Plan for CEP Physicians
EIN / PN 94-2494000 / 018
Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

EXPENSES
Assumed expenses are $65,000 for 2025. The assumed expenses are based on actual expenses paid in the prior plan year, rounded to the nearest thousand. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

Changes from Prior Year and Rationale for Changes
None.

GAIN / LOSS ANALYSIS
In our judgment, a gain/loss analysis is not appropriate for assessing the reasonableness of the assumptions.

Actuarial Methods

VALUATION DATE
The valuation date is January 1, 2025.

ACTUARIAL VALUE OF ASSETS
The actuarial value of assets is equal to the market value of assets.

MINIMUM FUNDING METHOD
The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay earned prior to the valuation year. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

Changes in Method from Prior Year and Rationale for Changes
None.

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Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

1b Three-digit plan number (PN) ▶ 018

1c Effective date of plan 01/31/2023

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)

CEP AMERICA, LLC DBA VITUITY

2100 POWELL ST STE 400

EMERYVILLE CA 94608-1872

2b Employer Identification Number (EIN) 94-2494000

2c Plan Sponsor's telephone number 510-350-2740

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		10/15/2026	JASON CLARK
	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

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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**	2,820
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)**	2,747
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	2,651
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	137
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2,788
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	2,789
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)**	
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)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
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:
1C 3B

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)** [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- **(4)** [ ] **DCG** (Individual Plan Information) – Number Attached _____
- **(5)** [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

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

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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_____

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - single transactions in excess of 5% of Plan assets								
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	$ -	$ 3,903,839	$ -	$ 115	$ 3,806,477	$ 3,903,839	$ 97,362
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	3,665,082	-	-	-	3,665,082	3,665,082	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,044,463	-	-	13,044,463	13,044,463	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,040,000	-	-	13,040,000	13,040,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	3,900,000	3,900,000	-
Category (iii) - series of transactions in excess of 5% of Plan assets								
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	1,285,206	-	-	105	1,285,206	1,285,206	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	-	2,066,827	-	15	1,961,850	2,066,827	104,977
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	7,628,121	-	-	255	7,628,121	7,628,121	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	7,368,431	-	-	225	7,368,431	7,368,431	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	5,425,962	-	-	240	5,425,962	5,425,962	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	-	371,985	-	15	359,040	371,985	12,945
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	9,721,668	-	-	-	9,721,668	9,721,668	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	13,364,715	-	-	-	9,699,633	13,364,715	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	-	3,903,839	-	115	3,806,477	3,903,839	97,362
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	3,750,779	-	-	165	3,750,779	3,750,779	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	9,669,014	-	-	-	9,669,013	9,669,014	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	39,052,463	-	-	39,052,463	39,052,463	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (iv) - Any transaction within the plan year with respect to securities with, or in conjunction with, a person if any prior or subsequent single transaction within the plan year with such person, with respect to securities, exceeds 5% of the current value of plan assets								
Ishares Gold ETF - IAU	Unit investment trust	$ 21,984	$ -	$ -	$ -	$ 21,984	$ 21,984	$ -
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	40,000	-	-	15	40,000	40,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	60,000	-	-	-	60,000	60,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	69,000	-	-	15	69,000	69,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	70,000	-	-	-	70,000	70,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	95,000	-	-	15	95,000	95,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	95,000	-	-	15	95,000	95,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	125,000	-	-	-	125,000	125,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	139,739	-	-	-	139,739	139,739	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	158,000	-	-	15	158,000	158,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	36,955	-	-	-	36,955	36,955	-
Vanguard Value ETF - VTV	Unit investment trust	39,926	-	-	-	39,926	39,926	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	54,224	-	-	15	54,224	54,224	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	91,328	-	-	-	91,328	91,328	-
Vanguard Small Cap Value ETF - VBR	Unit investment trust	101,943	-	-	-	101,943	101,943	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	120,000	-	-	-	120,000	120,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	180,000	-	-	-	180,000	180,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	240,000	-	-	-	240,000	240,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	263,388	-	-	-	263,388	263,388	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	269,840	-	-	-	269,840	269,840	-
Vanguard Value ETF - VTV	Unit investment trust	277,004	-	-	-	277,004	277,004	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	330,000	-	-	15	330,000	330,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	360,000	-	-	15	360,000	360,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
Ishares Gold ETF - IAU	Unit investment trust	418,906	-	-	-	418,906	418,906	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	860,000	-	-	15	860,000	860,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	1,239,830	-	-	15	1,239,830	1,239,830	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	1,664,384	-	-	15	1,664,384	1,664,384	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	1,700,000	-	-	15	1,700,000	1,700,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	2,058,600	-	-	-	2,058,600	2,058,600	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	2,145,554	-	-	-	2,145,554	2,145,554	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,044,463	-	-	(13,044,463)	13,044,463	26,088,926
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	181,539	-	-	-	181,539	181,539	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	186,639	-	-	-	186,639	186,639	-
Vanguard Value ETF - VTV	Unit investment trust	34,949	-	-	-	34,949	34,949	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	60,000	-	-	15	60,000	60,000	-
Ishares Gold ETF - IAU	Unit investment trust	61,142	-	-	-	61,142	61,142	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	63,213	-	-	15	63,213	63,213	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	71,261	-	-	15	71,261	71,261	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	99,555	-	-	-	99,555	99,555	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	169,664	-	-	15	169,664	169,664	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	198,413	-	-	15	198,413	198,413	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	228,451	-	-	-	228,451	228,451	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	228,802	-	-	-	228,802	228,802	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	236,353	-	-	-	236,353	236,353	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	289,586	-	-	15	289,586	289,586	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	330,251	-	-	15	330,251	330,251	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	50,460	-	-	-	50,460	50,460	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	61,707	-	-	-	61,707	61,707	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	9,989	-	-	-	9,989	9,989	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	10,984	-	-	-	10,984	10,984	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	$ 19,278	$ -	$ -	$ -	$ 19,278	$ 19,278	$ -
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	19,652	-	-	-	19,652	19,652	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	75,631	-	-	15	75,631	75,631	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	109,000	-	-	15	109,000	109,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	86,328	-	-	-	86,328	86,328	-
Vanguard Small Cap Value ETF - VBR	Unit investment trust	104,598	-	-	-	104,598	104,598	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	130,000	-	-	-	130,000	130,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	180,000	-	-	-	180,000	180,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	257,936	-	-	-	257,936	257,936	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	259,888	-	-	-	259,888	259,888	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Vanguard Value ETF - VTV	Unit investment trust	301,400	-	-	-	301,400	301,400	-
Ishares Gold ETF - IAU	Unit investment trust	374,489	-	-	-	374,489	374,489	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	860,000	-	-	15	860,000	860,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	1,200,000	-	-	15	1,200,000	1,200,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	1,600,000	-	-	15	1,600,000	1,600,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	1,700,000	-	-	15	1,700,000	1,700,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	2,135,125	-	-	-	2,135,125	2,135,125	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	2,200,000	-	-	-	2,200,000	2,200,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	13,040,000	-	-	(13,040,000)	13,040,000	26,080,000
Ishares Gold ETF - IAU	Unit investment trust	37,945	-	-	-	37,945	37,945	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	62,790	-	-	15	62,790	62,790	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	100,000	-	-	15	100,000	100,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	143,000	-	-	-	143,000	143,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	203,254	-	-	-	203,254	203,254	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	241,748	-	-	15	241,748	241,748	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	267,390	-	-	-	267,390	267,390	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	269,520	-	-	15	269,520	269,520	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	279,019	-	-	15	279,019	279,019	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	30,001	-	-	-	30,001	30,001	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	15,204	-	-	-	15,204	15,204	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	15,801	-	-	-	15,801	15,801	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	26,705	-	-	-	26,705	26,705	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	27,267	-	-	-	27,267	27,267	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	121,041	-	-	-	121,041	121,041	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	130,000	-	-	15	130,000	130,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	180,961	-	-	-	180,961	180,961	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	400,000	-	-	15	400,000	400,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	100,000	-	-	-	100,000	100,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	148,906	-	-	-	148,906	148,906	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	176,274	-	-	15	176,274	176,274	-
Vanguard Value ETF - VTV	Unit investment trust	200,897	-	-	-	200,897	200,897	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	205,315	-	-	-	205,315	205,315	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	210,645	-	-	15	210,645	210,645	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	221,037	-	-	15	221,037	221,037	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	231,203	-	-	15	231,203	231,203	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	276,745	-	-	-	276,745	276,745	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	278,062	-	-	-	278,062	278,062	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	221,981	-	-	-	221,981	221,981	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	$ 3,900,000	$ -	$ -	$ -	$ 3,900,000	$ 3,900,000	$ -
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	17,411	-	-	-	17,411	17,411	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	20,308	-	-	-	20,308	20,308	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	29,115	-	-	-	29,115	29,115	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	36,212	-	-	-	36,212	36,212	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	-	3,903,839	-	115	(3,806,477)	3,903,839	7,710,316
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	162,000	-	-	15	162,000	162,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	-	162,000	-	-	(172,275)	162,000	334,275
Vanguard Small Cap Value ETF - VBR	Unit investment trust	-	313,078	-	9	(341,301)	313,078	654,379
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	672,018	-	-	15	672,018	672,018	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	3,665,082	-	-	-	3,665,082	3,665,082	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	3,900,000	-	-	-	3,900,000	3,900,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	16,378	-	-	-	16,378	16,378	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	107,000	-	-	15	107,000	107,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	3,900,000	-	-	(3,900,000)	3,900,000	7,800,000
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	38,000	-	-	-	38,000	38,000	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	56,000	-	-	-	56,000	56,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	62,718	-	-	-	62,718	62,718	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	64,000	-	-	15	64,000	64,000	-
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	87,973	-	-	-	87,973	87,973	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	107,000	-	-	15	107,000	107,000	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	117,000	-	-	-	117,000	117,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	122,000	-	-	15	122,000	122,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	129,000	-	-	-	129,000	129,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	173,000	-	-	15	173,000	173,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	178,000	-	-	15	178,000	178,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	203,863	-	-	-	203,863	203,863	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	255,000	-	-	-	255,000	255,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	383,000	-	-	15	383,000	383,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	18,305	-	-	-	18,305	18,305	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	20,497	-	-	-	20,497	20,497	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	26,983	-	-	-	26,983	26,983	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	38,438	-	-	-	38,438	38,438	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	200,000	-	-	-	200,000	200,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	74,920	-	-	-	74,920	74,920	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	62,792	-	-	-	62,792	62,792	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	590,000	-	-	15	590,000	590,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	749,844	-	-	-	749,844	749,844	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	760,000	-	-	-	760,000	760,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	34,000	-	-	15	34,000	34,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	18,809	-	-	-	18,809	18,809	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	21,713	-	-	-	21,713	21,713	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	32,592	-	-	-	32,592	32,592	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	42,828	-	-	-	42,828	42,828	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	56,154	-	-	-	56,154	56,154	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	143,000	-	-	15	143,000	143,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	270,000	-	-	15	270,000	270,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	290,119	-	-	-	290,119	290,119	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	390,000	-	-	15	390,000	390,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	430,000	-	-	-	430,000	430,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	680,000	-	-	15	680,000	680,000	-
Ishares Gold ETF - IAU	Unit investment trust	141,905	-	-	-	141,905	141,905	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	-	371,985	-	15	(359,040)	371,985	731,025

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	$ 455,000	$ -	$ -	$ 15	$ 455,000	$ 455,000	$ -
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	1,660,000	-	-	15	1,660,000	1,660,000	-
American FD Europacific Gth FD CL F3 - FEUPX	Exchange-traded fund	-	2,066,827	-	15	(1,961,850)	2,066,827	4,028,677
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	19,808	-	-	-	19,808	19,808	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	22,578	-	-	-	22,578	22,578	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,726	-	-	-	35,726	35,726	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	42,355	-	-	-	42,355	42,355	-
Vanguard Value ETF - VTV	Unit investment trust	31,955	-	-	-	31,955	31,955	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	18,593	-	-	-	18,593	18,593	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	123,215	-	-	-	123,215	123,215	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	140,000	-	-	-	140,000	140,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	170,000	-	-	15	170,000	170,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	170,000	-	-	-	170,000	170,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	300,000	-	-	15	300,000	300,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	350,000	-	-	-	350,000	350,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	406,343	-	-	-	406,343	406,343	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	294,000	-	-	(294,000)	294,000	588,000
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	19,242	-	-	-	19,242	19,242	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	21,020	-	-	-	21,020	21,020	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	25,134	-	-	-	25,134	25,134	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,659	-	-	-	35,659	35,659	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	45,508	-	-	-	45,508	45,508	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	400,000	-	-	(400,000)	400,000	800,000
Vanguard Value ETF - VTV	Unit investment trust	124,645	-	-	-	124,645	124,645	-
Ishares Gold ETF - IAU	Unit investment trust	149,824	-	-	-	149,824	149,824	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	150,000	-	-	15	150,000	150,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	190,000	-	-	15	190,000	190,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	190,000	-	-	15	190,000	190,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	235,000	-	-	15	235,000	235,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	260,000	-	-	-	260,000	260,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	339,935	-	-	-	339,935	339,935	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	415,000	-	-	-	415,000	415,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	21,539	-	-	-	21,539	21,539	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	26,034	-	-	-	26,034	26,034	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	35,867	-	-	-	35,867	35,867	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	49,675	-	-	-	49,675	49,675	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	75,000	-	-	15	75,000	75,000	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	75,000	-	-	-	75,000	75,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	75,000	-	-	-	75,000	75,000	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	125,000	-	-	15	125,000	125,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	125,000	-	-	15	125,000	125,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	185,000	-	-	15	185,000	185,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	325,000	-	-	15	325,000	325,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	350,000	-	-	15	350,000	350,000	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	400,000	-	-	-	400,000	400,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	469,963	-	-	-	469,963	469,963	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	22,821	-	-	-	22,821	22,821	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	26,412	-	-	-	26,412	26,412	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	38,834	-	-	-	38,834	38,834	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	45,996	-	-	-	45,996	45,996	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	20,503	-	-	-	20,503	20,503	-
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	800,000	-	-	-	800,000	800,000	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	-	574,000	-	-	(574,000)	574,000	1,148,000
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	109,000	-	-	15	109,000	109,000	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	$ 184,000	$ -	$ -	$ 15	$ 184,000	$ 184,000	$ -
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	200,000	-	-	-	200,000	200,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	500,000	-	-	15	500,000	500,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	549,912	-	-	-	549,912	549,912	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	645,000	-	-	-	645,000	645,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	23,483	-	-	-	23,483	23,483	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	27,993	-	-	-	27,993	27,993	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	36,378	-	-	-	36,378	36,378	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	52,864	-	-	-	52,864	52,864	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	140,000	-	-	-	140,000	140,000	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	150,000	-	-	-	150,000	150,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	160,000	-	-	15	160,000	160,000	-
Vanguard Value ETF - VTV	Unit investment trust	160,158	-	-	-	160,158	160,158	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	165,000	-	-	-	165,000	165,000	-
Ishares Gold ETF - IAU	Unit investment trust	-	191,366	-	-	(121,337)	191,366	312,703
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	192,000	-	-	-	192,000	192,000	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	200,000	-	-	15	200,000	200,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	259,935	-	-	-	259,935	259,935	-
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	270,000	-	-	-	270,000	270,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	270,000	-	-	15	270,000	270,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	275,000	-	-	15	275,000	275,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	630,000	-	-	15	630,000	630,000	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	24,085	-	-	-	24,085	24,085	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	28,024	-	-	-	28,024	28,024	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	36,106	-	-	-	36,106	36,106	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	48,421	-	-	-	48,421	48,421	-
MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	50,573	-	-	-	50,573	50,573	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	177,036	-	-	-	177,036	177,036	-
Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	12,148	-	-	-	12,148	12,148	-
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	28,713	-	-	-	28,713	28,713	-
T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	35,197	-	-	-	35,197	35,197	-
Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	107,247	-	-	-	107,247	107,247	-

Vituity Retirement Plan for CEP Physicians

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS - CONTINUED

Year ended December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate and Maturity in Case of a	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	$ 121,060	$ -	$ -	$ -	$ 121,060	$ 121,060	$ -
Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	-	801,453	-	-	(664,482)	801,453	1,465,935
Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	800,000	-	-	-	800,000	800,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	730	-	-	-	730	730	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	131,010	-	-	-	131,010	131,010	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	131,957	-	-	-	131,957	131,957	-
Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	11,884	-	-	-	11,884	11,884	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	24,321	-	-	-	24,321	24,321	-
Fidelity INTL Index FD - FSPSX	Exchange-traded fund	65,660	-	-	-	65,660	65,660	-
Dodge & Cox International Stock I - DODFX	Exchange-traded fund	110,000	-	-	15	110,000	110,000	-
Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	132,734	-	-	-	132,734	132,734	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	165,000	-	-	15	165,000	165,000	-
JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	205,000	-	-	-	205,000	205,000	-
Fidelity 500 Index FD - FXAIX	Exchange-traded fund	225,000	-	-	15	225,000	225,000	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	350,000	-	-	15	350,000	350,000	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	375,000	-	-	15	375,000	375,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	384,655	-	-	-	384,655	384,655	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	480,000	-	-	-	480,000	480,000	-
Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	143,087	-	-	-	143,087	143,087	-
PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	25,439	-	-	-	25,439	25,439	-
Fidelity US Bond Index - FXNAX	Exchange-traded fund	30,926	-	-	-	30,926	30,926	-
Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	48,510	-	-	-	48,510	48,510	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	53,321	-	-	-	53,321	53,321	-
Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	204,000	-	-	-	204,000	204,000	-

Party-in-interest.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
VITUITY RETIREMENT PLAN FOR CEP PHYSICIANS

B Three-digit plan number (PN) ▶ 018

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
CEP AMERICA, LLC DBA VITUITY

D Employer Identification Number (EIN)
94-2494000

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	50,607,971
b Actuarial value	**2b**	50,607,971

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	0	0	0
b For terminated vested participants	76	554,253	554,253
c For active participants	2,695	36,829,265	36,829,265
d Total	2,771	37,383,518	37,383,518

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.40%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	17,472,351
b Expected plan-related expenses	**6b**	65,000
c Target normal cost	**6c**	17,537,351

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Joel D. McMann JM — Signature of actuary — 9/9/26 — Date

Joel D. McMann — Type or print name of actuary

2606270 — Most recent enrollment number

October Three Consulting LLC — Firm name

303-586-6720 — Telephone number (including area code)

6312 S. Fiddler's Green Circle
Suite 300E
Greenwood Village CO 80111 — Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.54%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		14,165,808
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.31%		752,204
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		14,918,012
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	135.37%
15	Adjusted funding target attainment percentage	15	135.37%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	123.02%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
01/27/2025	2,209,457	0			
02/24/2025	1,817,489	0			
03/31/2025	3,205,722	0			
04/28/2025	2,357,243	0			
05/27/2025	2,498,808	0			
06/30/2025	2,498,564	0			
07/30/2025	2,182,707	0			
08/25/2025	2,152,310	0			
09/22/2025	2,278,798	0			
10/20/2025	2,307,289	0			
11/24/2025	2,886,317	0			
12/29/2025	2,835,134	0			
			Totals ► 18(b)	29,229,838	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	28,452,658

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	5.00 %	5.27 %	5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	17,537,351
b Excess assets, if applicable, but not greater than line 31a	**31b**	13,224,453

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	4,312,898

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)	**36**	4,312,898
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	28,452,658

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	24,139,760
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

Vituity Retirement Plan for CEP Physicians

EIN / PN 94-2494000 / 018

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

All participants are assumed to retire at the later of age 65 and their current age. The weighted average retirement age for the population during the current year, rounded to the nearest whole number, is 65.

Assumed retirement age	Percent assumed to retire
55	0%
56	0%
57	0%
58	0%
59	0%
60	0%
61	0%
62	0%
63	0%
64	0%
65	100%

Vituity Retirement Plan for CEP Physicians

EIN / PN 94-2494000 / 018

Schedule SB, Line 26b - Schedule of Projection of Expected Benefit Payments

PLAN YEAR	ACTIVE PARTICIPANTS	TERMINATED VESTED PARTICIPANTS	RETIRED PARTICIPANTS AND BENEFICIARIES RECEIVING PAYMENTS	TOTAL
2025	$3,148,772	$191,837	$0	$3,340,609
2026	$768,011	$905	$0	$768,916
2027	$590,834	$3,769	$0	$594,603
2028	$790,204	$1,058	$0	$791,262
2029	$1,212,259	$30,423	$0	$1,242,682
2030	$1,578,282	$4,078	$0	$1,582,360
2031	$1,425,605	$13,297	$0	$1,438,902
2032	$1,658,797	$4,348	$0	$1,663,145
2033	$1,543,752	$7,777	$0	$1,551,529
2034	$1,566,191	$1,350	$0	$1,567,541
2035	$2,879,484	$49,614	$0	$2,929,098
2036	$1,420,062	$1,336	$0	$1,421,398
2037	$2,671,285	$66,914	$0	$2,738,199
2038	$2,944,434	$4,979	$0	$2,949,413
2039	$2,368,747	$5,196	$0	$2,373,943
2040	$2,469,847	$5,432	$0	$2,475,279
2041	$4,592,541	$66,782	$0	$4,659,323
2042	$2,750,267	$1,426	$0	$2,751,694
2043	$3,115,768	$10,220	$0	$3,125,988
2044	$2,770,857	$59,440	$0	$2,830,296
2045	$3,386,432	$6,183	$0	$3,392,615
2046	$3,468,208	$10,896	$0	$3,479,104
2047	$3,973,448	$60,028	$0	$4,033,476
2048	$4,194,072	$51,679	$0	$4,245,752
2049	$3,600,304	$17,198	$0	$3,617,502
2050	$5,793,473	$38,896	$0	$5,832,368
2051	$4,236,800	$7,406	$0	$4,244,207
2052	$3,682,401	$29,779	$0	$3,712,180
2053	$3,276,296	$186,538	$0	$3,462,834
2054	$4,634,462	$126,050	$0	$4,760,512
2055	$3,635,466	$7,151	$0	$3,642,617
2056	$1,010,395	$246,185	$0	$1,256,580
2057	$753,686	$0	$0	$753,686
2058	$439,634	$0	$0	$439,634
2059	$316,631	$0	$0	$316,631
2060	$6,653	$0	$0	$6,653
2061	$0	$0	$0	$0
2062	$0	$0	$0	$0

Vituity Retirement Plan for CEP Physicians

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Schedule SB, Line 26b - Schedule of Projection of Expected Benefit Payments

PLAN YEAR	ACTIVE PARTICIPANTS	TERMINATED VESTED PARTICIPANTS	RETIRED PARTICIPANTS AND BENEFICIARIES RECEIVING PAYMENTS	TOTAL
2063	$0	$0	$0	$0
2064	$0	$0	$0	$0
2065	$0	$0	$0	$0
2066	$0	$0	$0	$0
2067	$0	$0	$0	$0
2068	$0	$0	$0	$0
2069	$0	$0	$0	$0
2070	$0	$0	$0	$0
2071	$0	$0	$0	$0
2072	$0	$0	$0	$0
2073	$0	$0	$0	$0
2074	$0	$0	$0	$0

Vituity Retirement Plan for CEP Physicians

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Schedule SB, Part V - Summary of Plan Provisions

EFFECTIVE DATE

January 31, 2023. Last amended effective January 1, 2024.

PLAN YEAR

January 1 to December 31.

CASH BALANCE ACCOUNT

The sum of Cash Balance Credits and Earnings Credits. As of January 1, 2025, Cash Balance Accounts, excluding Cash Balance Credits for the year, totaled $53,323,113.

CASH BALANCE CREDIT

Cash Balance Credits shall be credited to eligible particiants' Cash Balance Accounts for the year, based on the plan document's provisions. For the plan year, Cash Balance Credits are expected to total $28,470,000.

EARNINGS CREDITS

Earnings Credits shall be credited to participants' Cash Balance Accounts based on the rate of return on plan assets, subject to a cumulative maximum of 6.00% and any minimums required by the plan. As of the participant's benefit commencement date, in no event shall cumulative Earnings Credits during a participant's period of plan participation be less than $0.

NORMAL RETIREMENT AGE

The attainment of age 65.

BENEFIT AMOUNT

The Cash Balance Account, or its Actuarial Equivalent payable as an annuity, subject to IRS maximums.

VESTING

Each participant is always 100% vested in his or her Cash Balance Account.

Vituity Retirement Plan for CEP Physicians

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

December 31, 2025

EIN #: 94-2494000, Plan #: 018

(a)	(b) Identity of Issue or Borrower	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
*	Schwab Trust Bank Cash	Interest-bearing cash	$ 204,377	$ 204,377
*	Schwab TreasuryOblig Money FD Ultra - SCOXX	Money market fund	224,969	224,969
	Dodge & Cox International Stock I - DODFX	Exchange-traded fund	2,213,197	2,836,420
	Doubleline Core Fixed INCM FD CL I - DBLFX	Exchange-traded fund	7,616,081	10,359,313
	Fidelity US Bond Index - FXNAX	Exchange-traded fund	7,356,326	10,119,458
	Fidelity 500 Index FD - FXAIX	Exchange-traded fund	5,404,054	7,999,069
	Guggenheim Total Return BD INST - GIBIX	Exchange-traded fund	9,707,452	13,194,564
	JPMorgan Large Cap Gwth CL I - SEEGX	Exchange-traded fund	1,424,767	1,934,652
	MFS New Discovery Value FD I - NDVIX	Exchange-traded fund	733,109	751,701
	MFS SERS TR XINTL GRW I - MQGIX	Exchange-traded fund	1,782,520	2,643,142
	PIMCO INCM FD INST CL - PIMIX	Exchange-traded fund	3,739,831	5,201,347
*	Schwab Fundamental US Lrge Co Index - SFLNX	Exchange-traded fund	1,934,214	2,544,476
	T. Rowe price Integrat US SM GR EQI - TQAIX	Exchange-traded fund	402,197	595,792
	Fidelity Emerging MKTS Index - FPADX	Exchange-traded fund	467,148	528,541
	Fidelity INTL Index FD - FSPSX	Exchange-traded fund	2,000,660	2,148,662
	Lazard FDS INC GBL INFRA INST - GLIFX	Exchange-traded fund	1,203,884	1,224,540
	Ishares Gold ETF - IAU	Unit investment trust	1,166,104	2,614,323
	Ishares 7-10 Year Treasury Bond ETF - IEF	Unit investment trust	12,667,582	12,996,601
	Vanguard Internatnl HGH DIV YLD ETF - VYMI	Unit investment trust	839,991	1,483,830
	Vanguard Mega Cap Growth ETF - MGK	Unit investment trust	671,260	826,778
	Vanguard Value ETF - VTV	Unit investment trust	1,170,934	1,758,254
	Partners Group PRIVA - 2910247	Other asset - private equity	4,703,397	5,172,374
	Total investments		$ 67,634,054	$ 87,363,183

* Party-in-interest.