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

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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:
- [ ] Form 5558
- [ ] automatic extension
- [X] 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
RESTORE HYPER WELLNESS 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/15/2020

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)

AUSTIN CRYO VENTURES
RESTORE HYPER WELLNESS
MULKI MOHAMUD

#518
13740 N HIGHWAY 183 STE L2
AUSTIN, TX 78750-1833

#518
13740 N HIGHWAY 183 STE L2
AUSTIN, TX 78750-1833

2b Employer Identification Number (EIN) 47-1952880

2c Plan Sponsor's telephone number

2d Business code (see instructions) 621900

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.	10/16/2026	MULKI MOHAMUD
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2026	MULKI MOHAMUD
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	480
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)**	413
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	435
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	86
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	521
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**.	**6f**	521
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)**	174
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)**	198
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 Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2T 2U 2D

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 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_____

Right Answers, Right Here.

TANNER

Accountants & Advisors

Restore Hyper Wellness 401(k) Savings Plan

Financial Statements and Supplemental Schedules

As of December 31, 2024 and 2023
and for the Year Ended December 31, 2024

Together with Independent Auditors' Report

TANNER

Independent Auditors' Report

Plan Administrator
Restore Hyper Wellness 401(k) Savings Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit
We have performed an audit of the financial statements of the Restore Hyper Wellness 401(k) Savings Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to financial statements.

Management, having determined it permissible in the circumstances, has elected to have the audit of Restore Hyper Wellness 401(k) Savings Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2024, and for the year then ended, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

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

- the amounts and disclosures in the 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 (US GAAP).

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

Basis for Opinion
We conducted our audit 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 *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Restore Hyper Wellness 401(k) Savings Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. 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 US GAAP, 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 that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements
Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 audit 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 US GAAP.

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 US GAAP.

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

In forming our opinion on the supplemental 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 derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Accountant's Compilation Report on the 2023 Financial Statements

Plan management is responsible for the accompanying financial statements of Restore Hyper Wellness 401(k) Savings Plan, which comprise the statements of net assets available for benefits as of December 31, 2023, and the applicable 2023 related notes to financial statements in accordance with GAAP. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the American Institute of Certified Public Accountants. We did not audit or review these financial statements nor were we required to perform any procedures to verify the accuracy or completeness of the information provided by plan management. Accordingly, we do not express an opinion, a conclusion, nor provide any form of assurance on these financial statements.

Tanner LLP

October 7, 2026

Statements of Net Assets Available for Benefits

As of December 31,

	2024	2023 (Compiled)
Assets:		
Investments, at fair value:		
Interest-bearing cash	$ 51,739	$ 53,285
Mutual funds	3,958,522	3,289,880
Total investments, at fair value:	4,010,261	3,343,165
Non-interest bearing cash	31,561	10,545
Receivables:		
Notes receivable from participants	31,784	29,826
Employer contributions receivable	12,027	-
Participant contributions receivable	33,367	-
Total receivables	77,178	29,826
Total assets	4,119,000	3,383,536
Liabilities:		
Other liabilities	1,954	1,953
Net assets available for benefits	$ 4,117,046	$ 3,381,583

See accompanying notes to financial statements.

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

Additions:		
Investment income:		
Net appreciation in fair value of investments	$	383,388
Interest and dividends		83,517
Net investment income		466,905
Interest income from notes receivable from participants		2,154
Contributions:		
Participant		947,874
Employer		341,299
Rollover		80,421
Total contributions		1,369,594
Total additions		1,838,653
Deductions:		
Benefits paid to participants		1,072,581
Administrative expenses		30,609
Total deductions		1,103,190
Net increase in net assets available for benefits		735,463
Net assets available for benefits:		
Beginning of the period		3,381,583
End of the period	$	4,117,046

See accompanying notes to financial statements.

1. Description of the Plan

The following description of the Restore Hyper Wellness 401(k) Savings Plan (the Plan) provides only general information. Participants should refer to the Plan document, adoption agreement, and summary plan description for a complete description of the Plan's provisions.

General

The Plan was created on April 15, 2020, and is a defined contribution plan covering all eligible employees of Restore Hyper Wellness (Plan Sponsor, Employer or Company). To be eligible to participate in the Plan, employees must be employed by the Plan Sponsor and complete two months of service. The Plan is intended to be a qualified plan under the Internal Revenue Code (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Contributions

Contributions to the Plan include: (i) salary reduction contributions authorized by participants, (ii) matching contributions made by the Company, and (iii) participant rollovers from other plans.

Participants may elect to contribute a percentage of their eligible compensation, as defined by the Plan document, to the Plan each year, subject to the limitations of the Internal Revenue Code (IRC). Regular 401(k) contributions are excluded from the participant's taxable income for federal income tax purposes until received as a withdrawal or distribution from the Plan. Roth 401(k) contributions are not excluded from the participant's taxable income for federal income tax purposes, but qualified withdrawals of contributions and earnings thereon at retirement are generally tax free. Participants who have attained age 50 before the end of the year are eligible to make catch-up contributions.

The Company makes a matching contribution to each participant's account equal to 100% of the first 3% of each participant's salary deferrals, plus 50% of the next 2% of each participant's salary deferrals.

Participants may also contribute to the Plan amounts representing distributions from other qualified benefit or defined contribution plans.

Participant Accounts

Individual accounts are maintained for each participant of the Plan. Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Plan's earnings or losses. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. Participants may direct the investment of their account balance into various investment options offered by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Vesting

Participants are immediately vested in their voluntary employee contributions, rollover contributions, employer matching contributions, safe harbor contributions, and related earnings. Employer nonelective contributions and related earnings are subject to a six-year graded vesting schedule. Participants become fully vested upon death or total and permanent disability.

Notes Receivable from Participants

Participants may borrow from their accounts a minimum of $1,000 up to a maximum equal to the lesser of one-half of the vested account balance or $50,000. The loans are secured by an assignment of a participant's vested interest in the Plan, and bear interest at a rate commensurate with local prevailing rates at the time funds are borrowed as determined by the Plan Administrator. Principal and interest are paid ratably through payroll deductions or as a lump sum for the outstanding loan balance. Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence. As of December 31, 2024, participant loans had maturities through January 2026 at interest rates of 9.75%.

Payment of Benefits
On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, partial distribution of vested interest, or annual installments. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Participants are also eligible to make hardship withdrawals from their deferred contributions in the event of certain financial hardships.

Forfeitures
When certain terminations of participation in the Plan occur, the nonvested portion of the participant's account represents a forfeiture. The Plan document permits the use of forfeitures to either reduce future Employer contributions or pay Plan administrative expenses. As of December 31, 2024 and 2023, forfeited nonvested accounts totaled $31,561 and $10,606, respectively. During 2024, $20,987 of nonvested accounts were forfeited and Plan administrative expenses of $884 were paid from forfeited nonvested accounts.

Administrative Expenses
Plan administrative expenses may be charged directly to the Plan (either allocated to the participants or using forfeiture funds) or paid by the Employer. During the year ended December 31, 2024, the Plan paid $30,609 of administrative expenses. Certain administrative expenses are paid by the Company. Investment related expenses are included in net appreciation in the fair value of investments.

Plan Termination
Although it has not expressed any intent to do so, the Company 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 become 100% vested in their accounts.

2. Summary of Significant Accounting Policies

Basis of Accounting
The accompanying financial statements of the Plan have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (US GAAP).

Use of Estimates
The preparation of financial statements in conformity with US GAAP requires Plan management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

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

Investment Valuation and Income Recognition
Investments are reported at fair value. Investments in mutual funds are stated at fair value based upon quoted market prices.

Net appreciation of investments includes realized and unrealized gains or losses on investments and is recognized in income currently. Amounts invested may earn interest and dividends, which in turn are reinvested. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Notes Receivable from Participants
Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. Delinquent participant loans are recorded as deemed distributions when the participant has a distributable event.

Payment of Benefits
Benefits are recorded when paid by the Plan.

Subsequent Events
Plan management has evaluated events occurring subsequent to year-end through October 7, 2026, which is the date the financial statements were available to be issued.

3. Fair Value Measurements
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 Financial Accounting Standards Board established a framework for measuring fair value in the form of a fair value hierarchy, which prioritizes inputs into valuation techniques used to measure fair value into three broad levels. This hierarchy requires assets to be classified by level in their entirety based upon the lowest level of input that was significant to the fair value measurement. The three levels of the fair value hierarchy are as follows:

Level 1: Quoted prices in active markets for identical assets or liabilities.

Level 2: Observable inputs other than Level 1, including quoted prices for similar assets or liabilities, quoted prices in less active markets, or other observable inputs that can be corroborated by observable market data.

Level 3: Unobservable inputs supported by little or no market data for financial instruments whose value is determined using pricing models, discounted cash flow methodologies, or similar techniques, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The following tables summarize the fair values of the Plan's investments and the levels of inputs under which those investments were valued as of December 31:

	2024			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Shares of registered investment companies:				
Mutual funds	$ 3,958,522	$ -	$ -	$ 3,958,522
Interest-bearing cash	51,739	-	-	51,739
Total investments, at fair value				$ 4,010,261

	2023			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Shares of registered investment companies:				
Mutual funds	$ 3,289,880	$ -	$ -	$ 3,289,880
Interest-bearing cash	53,285	-	-	53,285
Total investments, at fair value				$ 3,343,165

4. Exempt and Non-Exempt Party-In-Interest Transactions

Plan investments managed by the trustee of the Plan qualify as exempt party-in-interest transactions. Transactions related to notes receivable from participants are also exempt party-in-interest transactions.

During 2024, the Plan Sponsor did not remit certain participant contributions to the Plan within the time frame required by Department of Labor regulations. The delinquent contributions totaled $209,706 and constituted non-exempt prohibited transactions. The Plan Sponsor subsequently remitted the delinquent contributions and applicable lost earnings. See the supplemental schedule of delinquent participant contributions

5. Information Certified by the Trustee

The Plan Administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under that election, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Charles Schwab Trust Bank, the trustee of the Plan, except for comparing such information certified by the trustee to information included in the Plan's financial statements and supplemental schedules:

- All investment assets held by the Plan
- Notes receivable from participants
- The recording of transactions related to all investment assets and notes receivable from participants, including related earnings (losses) and interest and dividends.

6. Federal Income Tax Status

The Plan was adopted from a non-standardized prototype plan document offered by ADP, LLC. The IRS has determined and informed the prototype sponsor by a letter dated October 6, 2020, that the prototype plan is designed in accordance with applicable sections of the IRC. The Plan has not received a letter specific to the Plan itself; however, the Plan Administrator believes that the Plan was designed and has been operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

US 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, 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 is subject to routine audits by taxing jurisdictions; however, there currently are no audits for any tax periods in progress.

7. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits presented in the statements of net assets available for benefits as of December 31, 2024 and 2023 to the Form 5500:

	2024	2023
Net assets available for benefits per the financial statements	$ 4,117,046	$ 3,381,583
Employee contributions receivable	(33,367)	-
Employer contributions receivable	(12,027)	-
Net assets available for benefits per Form 5500	$ 4,071,652	$ 3,381,583

The following is a reconciliation of the change in net assets available for benefits presented in the statement of changes in net assets available for benefits for the year ended December 31, 2024 to the Form 5500:

Net increase in net assets available for benefits per the financial statements	$ 735,463
Net adjustment, employee and employer contributions receivable	(45,394)
Net income per Form 5500	$ 690,069

Employer ID No: 47-1952880
Plan No: 001
Schedule H, Part IV, Line 4a
Supplemental Schedule of Delinquent Participant Contributions

For the Year Ended December 31, 2024

			Total that Constitutes Nonexempt Prohibited Transactions			
Year	**Participant Contributions Transferred Late to the Plan**	**Loan Payments Included**	**Contributions Not Corrected**	**Contributions Corrected Outside VFCP**	**Contributions Pending Correction in VFCP**	**Total Fully Corrected under VFCP and PTE 2002-51**
2024	$ 209,706	-	$ -	$ 209,706	$ -	$ -

Employer ID No: 47-1952880
Plan No: 001
Schedule H, Part IV, Line 4i
Schedule of Assets (Held at End of Year)

As of December 31, 2024

		(a)	(b) Identity of issue	(c) Description of investment	(d) Cost	(e) Current value
			Mutual Funds			
1001	*	Charles Schwab	SCHWAB INTL INDEX FD	**	$	158,602
1002	*	Charles Schwab	SCHWAB S&P 500 INDEX FUND - SELECT	**		557,104
1003	*	Charles Schwab	SCHWAB SHORT-TERM BOND INDEX FUND	**		37,827
1004	*	Charles Schwab	SCHWAB SMALL CAP INDEX SELECT	**		286,035
1005	*	Charles Schwab	SCHWAB TARGET 2020 INDEX FUND	**		18,656
1006	*	Charles Schwab	SCHWAB TARGET 2025 INDEX FUND	**		1,169
1007	*	Charles Schwab	SCHWAB TARGET 2030 INDEX	**		1,169
1008	*	Charles Schwab	SCHWAB TARGET 2035 INDEX FUND	**		117,471
1009	*	Charles Schwab	SCHWAB TARGET 2040 INDEX FUND	**		222,819
1010	*	Charles Schwab	SCHWAB TARGET 2045 INDEX FUND	**		293,993
1011	*	Charles Schwab	SCHWAB TARGET 2050 INDEX FUND	**		601,393
1012	*	Charles Schwab	SCHWAB TARGET 2055 INDEX FUND	**		509,965
1013	*	Charles Schwab	SCHWAB TARGET 2060 INDEX FUND	**		411,055
1014	*	Charles Schwab	SCHWAB US AGGREGATE BOND INDEX FD	**		182,863
1015	*	Charles Schwab	CHARLES SCHWAB US REIT ETF	**		39,313
1016		Invesco	INVESCO MSCI GLOBAL TIMBER ETF	**		27,160
1017		BlackRock (iShares)	ISHARES GLOBAL INFRASTRUCTURE ETF	**		7,575
1018		BlackRock (iShares)	ISHARES GOLD ETF	**		35,239
1019		BlackRock (iShares)	ISHARES SILVER TRUST ETF	**		8,419
1020		Charles Schwab	SCHWAB US LARGE CAP VALUE ETF	**		239,753
1021		Vanguard	VANGUARD ENERGY ETF	**		64,440
1022		Vanguard	VANGUARD FTSE EMERGING MARKETS ETF	**		136,502
				Total mutual funds		3,958,522
			Interest-Bearing Cash:			
1023	*	Charles Schwab	SCHWAB BANK SAVINGS	**		51,739
			Cash			
1024	*	Charles Schwab	UN-INVESTED CASH	**		31,561
	*		**Notes receivable from participants**	Notes receivable from participants, at interest rates of 9.75% with maturities through January 2026	-0-	31,784
					$	4,073,606

* Party-in-interest.

** Cost information is not required for participant-directed investments.