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

2018

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of 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)

Part II Basic Plan Information—enter all requested information

1a Name of plan
MIRABITO HOLDINGS, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 002

1c Effective date of plan 01/01/1990

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)
MIRABITO HOLDINGS, INC.

P.O. BOX 5306
BINGHAMTON, NY 13902-5306

2b Employer Identification Number (EIN)
15-0552668

2c Plan Sponsor's telephone number
607-352-2851

2d Business code (see instructions)
551112

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.	10/10/2019	CRAIG BIONDI
	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 ☐ Same as Plan Sponsor

MIRABITO HOLDINGS INC

PO BOX 5306
BINGHAMTON, NY 13902-5306

3b Administrator's EIN: 15-0552668

3c Administrator's telephone number: 607-352-2800

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**	856
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)**	745
a(2) Total number of active participants at the end of the plan year	**6a(2)**	713
b Retired or separated participants receiving benefits	**6b**	131
c Other retired or separated participants entitled to future benefits	**6c**	0
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	844
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	844
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	511
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	1
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 3D

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)	X	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)	X	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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2018 Form M-1 annual report. If the plan was not required to file the 2018 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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
MIRABITO HOLDINGS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
15-0552668

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
AMERITAS LIFE INSURANCE CORP. OF NEW YORK

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
13-3758127	80837	E36-1461	856	01/01/2018	12/31/2018

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
53091	0

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

LPL FINANCIAL LLC
4707 EXECUTIVE DRIVE
SAN DIEGO, CA 92121

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
53091	0	COMMISSIONS	4

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	0
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below)	**7c(5)**			
	▶				
	(6) Total additions			**7c(6)**	0
d	Total of balance and additions (add lines **7b** and **7c(6)**).			**7d**	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below)	**7e(4)**			
	▶				
	(5) Total deductions			**7e(5)**	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug
i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.			**10b**	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2018

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For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
MIRABITO HOLDINGS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
15-0552668

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

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT I 2010 FUN

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	15

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2015

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	18

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2020

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	567313

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2025

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	267502

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2030

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	513501

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2035

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	86585

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE RETIREMENT 2040

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
13-3758127-000	P	149286

a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE PRICE RETIREMENT 2045		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	24738
a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE PRICE RETIREMENT 2050		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	34405
a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE PRICE RETIREMENT 2055		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	21509
a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE PRICE RETIREMENT 2060		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	26117
a Name of MTIA, CCT, PSA, or 103-12 IE:	MFS TOTAL RETURN		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	90057
a Name of MTIA, CCT, PSA, or 103-12 IE:	STADION CYCLICAL TREND ETF FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1612109
a Name of MTIA, CCT, PSA, or 103-12 IE:	STADION DOMESTIC EQUITY ETF FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2914654
a Name of MTIA, CCT, PSA, or 103-12 IE:	STADION DYNAMIC TREND ETF FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	301782
a Name of MTIA, CCT, PSA, or 103-12 IE:	STADION INT'L EQUITY ETF FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1817351
a Name of MTIA, CCT, PSA, or 103-12 IE:	STADION LONG DURATION FIXED INCOME		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2210800

a Name of MTIA, CCT, PSA, or 103-12 IE: STADION SHORT DURATION FIXED INCOME

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2142676

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY VIP GOV'T MONEY MARKET

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10350

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

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2170992

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON FLEXIBLE BOND

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TOTAL BOND MKT INDEX

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2518

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INFLATION-PROTECTED SECURI

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17056

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

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 467393

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE VALUE

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 69918

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD 500 INDEX, ADMIRAL SHARES

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 391073

a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN U.S. EQUITY FUND

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 196885

a Name of MTIA, CCT, PSA, or 103-12 IE:	T. ROWE BLUE CHIP GROWTH		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	487579
a Name of MTIA, CCT, PSA, or 103-12 IE:	FIDELITY LOW-PRICED STOCK		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	115861
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD STRATEGIC EQUITY		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	98412
a Name of MTIA, CCT, PSA, or 103-12 IE:	BUFFALO DISCOVERY		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	188617
a Name of MTIA, CCT, PSA, or 103-12 IE:	WELLS FARGO SPECIAL SMALL CAP VALUE		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	33582
a Name of MTIA, CCT, PSA, or 103-12 IE:	DFA US SMALL CAP		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	14120
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD SMALL CAP INDEX		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	109159
a Name of MTIA, CCT, PSA, or 103-12 IE:	JANUS HENDERSON TRITON FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	218838
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD DEVELOPED MARKETS INDEX		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	69069
a Name of MTIA, CCT, PSA, or 103-12 IE:	IVY INTERNATIONAL CORE EQUITY FUND		
b Name of sponsor of entity listed in (a):	AMERITAS INSURANCE COMPANY		
c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	67114

a Name of MTIA, CCT, PSA, or 103-12 IE: DFA EMERGING MARKETS CORE EQUITY

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 65405

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD REAL ESTATE INDEX FUND, AD

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 90921

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

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 67656

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

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 447161

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

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: WESTERN ASSET CORE PLUS BOND, CLASS

b Name of sponsor of entity listed in (a): AMERITAS INSURANCE COMPANY

c EIN-PN 13-3758127-000	**d** Entity code P	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 24388

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

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

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

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

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

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

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

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

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

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

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

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

Part II Information on Participating Plans (to be completed by DFEs)

(Complete as many entries as needed to report all participating plans)

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

a Plan name	
b Name of plan sponsor	**c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
MIRABITO HOLDINGS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
15-0552668

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	472569	447161
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	20780077	20546324
(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)		
(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)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	21252646	20993485
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	21252646	20993485

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)	576904	
	(B) Participants	2a(1)(B)	1556071	
	(C) Others (including rollovers)	2a(1)(C)	117785	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2250760
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	29654	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		29654
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		0
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(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)		-1034758
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1245656
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1443879	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1443879
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	60938	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		60938
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1504817
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-259161
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) ☐ Unqualified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? ☒ Yes ☐ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: BONADIO & CO. LLP **(2)** EIN: 16-1131146

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, 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.

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		18
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	

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (See ERISA section 4021.)? ..... ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year_____. (See instructions.)

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

2018

This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 01/01/2018 and ending 12/31/2018

A Name of plan
MIRABITO HOLDINGS, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 002

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

D Employer Identification Number (EIN)
15-0552668

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): 13-2656036

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (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 participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	**14a**	
b The plan year immediately preceding the current plan year	**14b**	
c The second preceding plan year	**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) through (c)

a Enter the percentage of plan assets held as:
Stock: 0.0% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

MIRABITO HOLDINGS, INC.
401(K) PLAN

Financial Statements as of
December 31, 2018 and 2017
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

October 9, 2019

To the Participants and Plan Administrator of the
Mirabito Holdings, Inc. 401(k) Plan:

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of the Mirabito Holdings, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2018 and 2017, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on conducting the audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion
As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by The Guardian Insurance and Annuity Company, Inc. (Guardian) and Ameritas Life Insurance Corp. (Ameritas), the custodians of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the Plan Administrator that Guardian held the Plan's investment assets and executed investment transactions from January 1, 2017 to September 15, 2017 and that Ameritas held the Plan's investment assets and executed investment transactions from September 15, 2017 to December 31, 2018. The Plan Administrator has obtained certifications from the custodians as of and for the years ended December 31, 2018 and 2017, that the information provided to the Plan Administrator by the custodians is complete and accurate.

Disclaimer of Opinion
Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

171 Sully's Trail
Pittsford, New York 14534
p (585) 381-1000
f (585) 381-3131

www.bonadio.com

(Continued)

Other Matter
The supplemental schedules of assets (held at end of year) and delinquent participant contributions as of or for the year ended December 31, 2018, are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on the supplemental schedules referred to above.

Report on Form and Content in Compliance With DOL Rules and Regulations
The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the custodians, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Bonadio & Co., LLP

MIRABITO HOLDINGS, INC. 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2018 AND 2017

	2018	2017
ASSETS		
INVESTMENTS, at fair value:		
Common/collective trusts	$ 13,779,371	$ 14,536,406
Pooled separate accounts	4,595,961	4,204,203
INVESTMENTS, at contract value:		
Guaranteed investment contract	2,170,992	2,039,468
Total investments	20,546,324	20,780,077
RECEIVABLES:		
Notes receivable from participants	447,161	472,569
Total receivables	447,161	472,569
Total assets	20,993,485	21,252,646
LIABILITIES		
PAYABLES:		
Excess contributions payable to participants	82,018	94,655
Total payables	82,018	94,655
NET ASSETS AVAILABLE FOR BENEFITS	$ 20,911,467	$ 21,157,991

The accompanying notes are an integral part of these statements.

MIRABITO HOLDINGS, INC. 401(K) PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2018 AND 2017

	2018	2017
ADDITIONS:		
Investment income (loss) -		
Net appreciation (depreciation) in fair value of investments	$ (1,029,466)	$ 2,851,091
Interest income on notes receivable from participants	24,360	22,722
Contributions -		
Participant	1,556,071	1,364,647
Employer	576,906	513,655
Rollover	117,785	266,379
Total contributions	2,250,762	2,144,681
Total additions	1,245,656	5,018,494
DEDUCTIONS:		
Benefit payments	(1,431,242)	(1,320,701)
Administrative expenses	(60,938)	(65,730)
Total deductions	(1,492,180)	(1,386,431)
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	(246,524)	3,632,063
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	21,157,991	17,525,928
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 20,911,467	$ 21,157,991

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

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

General

The Plan is a defined contribution plan covering substantially all employees of Mirabito Holdings, Inc. and subsidiaries and affiliates (collectively, the Company). The Plan contains both 401(k) and profit-sharing provisions. Unless otherwise indicated, the Plan provisions are identical for both components. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Administration

The Company is the sponsor and administrator of the Plan. Seven employees, at various positions throughout the Company, serve as the trustees of the Plan. Effective September 15, 2017, Ameritas Life Insurance Corp. (Ameritas) became custodian of the Plan. Prior to September 15, 2017, The Guardian Insurance and Annuity Company, Inc. (Guardian) was custodian to the Plan. The Retirement Advantage, Inc. (TRA) is the Plan’s third-party administrator and provides record-keeping services for the Plan.

Eligibility

Employees are eligible to participate in the Plan upon completion of one year of service and the attainment of age twenty-one. Contributions may begin on the first day of the first quarter following completion of these eligibility requirements.

Contributions

Participants may make voluntary tax-deferred contributions to the Plan, subject to certain limitations under the terms of the Plan and the Internal Revenue Code (IRC). The Company may make discretionary matching contributions and profit-sharing contributions on behalf of participants. The Company made discretionary matching contributions equal to 50% of the first 6% of compensation that a participant contributed to the Plan during 2018 and 2017. The Company made no discretionary profit-sharing contributions to the Plan for the Plan years ended December 31, 2018 and 2017.

Participant Accounts

Participants direct the investment of their contributions and Company contributions into the various investment options offered by the Plan. Each participant's account is credited with the participant's contribution, Company matching contributions, actual account earnings/losses, and allocations of (a) the Company's profit-sharing contributions, and (b) Plan expenses. Allocations of profit-sharing contributions and Plan expenses are allocated based on participant compensation and account balances, respectively, according to specific terms provided by the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

1. DESCRIPTION OF PLAN (Continued)

Vesting
Participants are immediately vested in their contributions plus actual earnings thereon. The Company's matching and profit-sharing contributions vest 50% after one year of service and are fully vested after two years of service. A participant also becomes fully vested upon attaining normal retirement age, death, or total and permanent disability.

Benefit Payments
The Plan provides for benefit payments upon termination of service due to death, disability or attainment of retirement age. Participants may elect disbursement of their vested account balance in either a lump-sum amount, in installments or direct rollover into an individual retirement account or another qualified plan. The normal retirement age is the date a participant reaches the age of 65.

In-Service Withdrawals
Participants may elect disbursement of all or part of the elective deferral portion of their account balance upon the attainment of age 59 ½. Employer contributions may not be disbursed until the attainment of age 65. Participants may also withdraw their rollover contribution account balance at any time.

Hardship Withdrawals
Hardship withdrawals from the Plan are permitted from a participant’s account under certain circumstances. All hardship withdrawals must comply with the rules relating to hardships, which are uniformly applicable to all participants.

Notes Receivable from Participants
Participants may borrow up to the lesser of $50,000 or 50% of their vested account balance. Loan terms range from one to five years, unless they are used to purchase a primary residence, in which case repayment may be made over a reasonable period of time that may exceed five years, up to a maximum of ten years. The loans are secured by the balance in the participant's account and bear interest at a commercially reasonable rate of interest at the date of the loan application. Principal and interest are paid ratably through payroll deductions.

Administrative Expenses
The Plan pays most of the significant administrative expenses associated with the administration of the Plan. Certain administrative expenses are paid by the Company.

Forfeitures
Forfeitures of non-vested account balances are used to reduce Company contributions or pay plan expenses. Forfeitures, including gains thereon, totaled $23,981 and $2,108 during 2018 and 2017, respectively. Forfeited non-vested accounts totaled $7,274 and $6,480 at December 31, 2018 and 2017, respectively. During 2018, the Company applied $23,187 of forfeitures to reduce Company matching contributions and Plan expenses. The Company did not apply any forfeitures toward Company matching contributions or Plan expenses during 2017.

Plan Termination
Although the Company has not expressed any intent to do so, the Company has the right to terminate the Plan at any time, subject to the provisions of ERISA. In the event of Plan termination, all participant accounts would become fully vested.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Plan's financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America.

Investments

The Plan's investments in pooled separate accounts and common/collective trust funds are stated at fair value using the net asset value (NAV) per share practical expedient. The Plan's investment in its guaranteed investment contract is a fully benefit-responsive investment contract reported at contracted value as reported by Ameritas. 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. Purchases and sales are recorded on a trade-date basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, as well as held, during the year.

Investment contracts held by a defined contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the plan. The Plan invests in a fully benefit-responsive investment contract.

Risks and Uncertainties

Investments are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with investments and the level of uncertainty related to changes in the value of investments, it is at least reasonably possible that changes in the near term would materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

Fair Value Measurements - Definition and Hierarchy

The Plan uses various valuation techniques in determining fair value. Financial Accounting Standards Board *Accounting Standards Codification 820* (ASC 820) establishes a hierarchy for inputs used in measuring fair value that maximizes the use of observable inputs and minimizes the use of unobservable inputs by requiring that the observable inputs be used when available. The hierarchy is broken down into three levels based on the reliability of inputs as follows:

- Level 1 - Valuations based on quoted prices in active markets for identical assets or liabilities that the Plan has the ability to access.

- Level 2 - Valuations based on quoted prices in markets that are not active or for which all significant inputs are observable, directly or indirectly.

- Level 3 - Valuations based on inputs that are unobservable and significant to the overall fair value measurement.

In certain cases, the inputs used to measure fair value may fall into different levels of the fair value hierarchy. In such cases, for disclosure purposes, the level in the fair value hierarchy is determined based on the least reliable input that is significant to the fair value measurement.

A description of where the Plan's investments fall within the hierarchy is presented in Note 4.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Benefit Payments
Benefits are recorded when paid.

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. Delinquent notes are reclassified as distributions based on the terms of the Plan document. No allowance for credit losses had been recorded at December 31, 2018 and 2017.

Excess Contributions Payable
Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to participant contributions.

Estimates
The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Reclassifications
Certain reclassifications have been made to the prior year information to conform to the current year presentation.

3. CERTIFIED INVESTMENT INFORMATION

The following information was certified as complete and accurate by Guardian and Ameritas, the custodians of the Plan, as of and for the years ended December 31, 2018 and 2017, respectively, and is included in the accompanying financial statements and supplemental schedule:

	2018	2017
Investments, at fair value	$ 18,375,332	$ 18,740,609
Investment, at contract value	$ 2,170,992	$ 2,039,468
Net appreciation (depreciation) in fair value of investments	$ (1,029,466)	$ 2,851,091
Schedule of Assets (Held at End of Year)	Schedule I (except "notes receivable from participants")	

4. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodology used for assets measured at fair value. There has been no change in the methodology used at December 31, 2018 and 2017.

4. FAIR VALUE MEASUREMENTS (Continued)

Common collective trusts and pooled separate accounts are valued at fair value using the NAV per share practical expedient, which is derived from the market value of the underlying investments. There are no restrictions on redemption of the common collective trusts and pooled separate accounts. There are no unfunded commitments. The NAVs of the funds are calculated and posted daily by the custodian. The investment strategies of these accounts are to invest in global and domestic equities and fixed income investments with the goal of producing returns primarily through appreciation of assets, interest and dividends.

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

5. GUARANTEED INVESTMENT CONTRACT

The Plan's investments include a traditional fully benefit-responsive investment contract with Ameritas under a guaranteed general account contract. Ameritas maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charges for participant withdrawals and administrative expenses. Ameritas is contractually obligated to repay the principal and specified guaranteed interest rate.

The contract is included in the financial statements at contract value as reported to the Plan by Ameritas. Contract value represents contributions made, plus investment income, less funds used to pay retirement benefits and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value. There are no reserves against contract value for credit risk of the contract issuer or otherwise. There are no events that allow the issuer to terminate the contract and which require the Plan sponsor to settle at an amount different than contract value.

6. RELATED-PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Plan investments include pooled separate accounts and a guaranteed contract managed by Ameritas, the custodian of the Plan. Therefore, transactions involving these securities qualify as party-in-interest transactions. Additionally, transactions involving notes receivable from participants qualify as party-in-interest transactions.

7. INCOME TAX STATUS

The Plan operates under a volume submitter plan developed by TRA. The IRS has determined and informed TRA, by letter dated March 31, 2014, that the written form of the underlying volume submitter plan document is acceptable under Section 401 of the IRC for use by employers for the benefit of their employees. The Plan has not applied for its own determination letter. However, the Plan Administrator and the Plan's tax counsel believe that the Plan is currently designed and is being 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.

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

Certain items are classified differently between the financial statements and Form 5500. The following is a reconciliation of total net assets available for benefits per the financial statements to total net assets available for benefits per Form 5500 as of December 31:

	2018	2017
Net assets available for benefits, per the financial statements	$ 20,911,467	$ 21,157,991
Excess contributions payable in the current year, paid in the following year	82,018	94,655
Net assets available for benefits, per Form 5500	$ 20,993,485	$ 21,252,646

The following is a reconciliation of the Plan's change in net assets available for benefits per the financial statements to the change in net assets available for benefits per Form 5500 for the years ended December 31:

	2018	2017
Change in net assets available for benefits, per the financial statements	$ (246,524)	$ 3,632,063
Contributions receivable in the prior year, received in the current year	-	15,474
Excess contributions payable in the current year, paid in the following year	82,018	94,655
Excess contributions payable in the prior year, paid in the current year	(94,655)	(70,923)
Change in net assets available for benefits, per Form 5500	$ (259,161)	$ 3,671,269

9. SUBSEQUENT EVENTS

Effective January 1, 2019, the Plan was amended to include an automatic salary deferral feature for all participants, other than those who already have an affirmative election in effect, in which the Company automatically withholds 2% of an eligible participant's compensation. The automatic deferral amount for these participants increases 1% at the beginning of each Plan year up to a maximum of 20% of eligible compensation. Participants who are automatically enrolled in the Plan have the option to cease contributions and withdraw funds contributed to the Plan within 90 days of the first automatic deferral. Participants may also elect to not participate in the Plan.

Effective April 1, 2019, employees are eligible to participate in the Plan upon completion of 60 days of consecutive service (minimum of 250 hours of service) and the attainment of age twenty-one. Contributions begin on the first day of the first month following completion of these eligibility requirements.

Effective July 1, 2019, Ameritas became the Plan's third-party administrator.

Subsequent events have been evaluated through October 9, 2019, which is the date the financial statements were available to be issued.

MIRABITO HOLDINGS, INC. 401(K) PLAN

EMPLOYER IDENTIFICATION NUMBER 15-0552668
PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2018

	(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
		COMMON/COLLECTIVE TRUSTS:			
		Stadion Dynamic Trend EFT Fund	Common/collective trust		$ 3,081,782
		Stadion Domestic Equity EFT Fund	Common/collective trust		2,914,653
		Stadion Long Duration Fixed Income EFT Fund	Common/collective trust		2,210,800
		Stadion Short Duration Fixed Income EFT Fund	Common/collective trust		2,142,676
		Stadion International Equity EFT Fund	Common/collective trust		1,817,351
		Stadion Cyclical Trend EFT Fund	Common/collective trust		1,612,109
					13,779,371
		POOLED SEPARATE ACCOUNTS:			
*		T. Rowe Price Retirement I 2020	Pooled separate account		567,313
*		T. Rowe Price Retirement I 2030	Pooled separate account		513,501
*		T. Rowe Price Blue Chip Growth Fund	Pooled separate account		487,579
*		Calvert High Yield	Pooled separate account		467,393
*		Vanguard 500 Index Admiral	Pooled separate account		391,073
*		T. Rowe Price Retirement I 2025	Pooled separate account		276,502
*		Janus Henderson Triton Fund	Pooled separate account		218,838
*		JPMorgan U.S. Equity Fund Class R6	Pooled separate account		196,885
*		Buffalo Discovery	Pooled separate account		188,617
*		T. Rowe Price Retirement I 2040	Pooled separate account		149,286
*		Fidelity Low-Priced Stock	Pooled separate account		115,861
*		Vanguard Small Cap Index Admiral Shares	Pooled separate account		109,159
*		Vanguard Strategic Equity	Pooled separate account		98,412
*		Vanguard REIT Index Admiral	Pooled separate account		90,921
*		MFS Total Return	Pooled separate account		90,057
*		T. Rowe Price Retirement I 2035	Pooled separate account		86,585
*		T. Rowe Price Value Fund	Pooled separate account		69,918
*		Vanguard Developed Market Index	Pooled separate account		69,069
*		Dreyfus Natural Resources	Pooled separate account		67,657
*		Ivy International Core Equity Fund	Pooled separate account		67,114
*		DFA Emerging Markets Core Equity	Pooled separate account		65,405
*		T. Rowe Price Retirement I 2050	Pooled separate account		34,405
*		WellsFargo Special Small Cap Value Institutional Class	Pooled separate account		33,582
*		T. Rowe Price Retirement I 2060	Pooled separate account		26,117
*		T. Rowe Price Retirement I 2045	Pooled separate account		24,738
*		Western Asset Core Plus Bond	Pooled separate account		24,388
*		T. Rowe Price Retirement I 2055	Pooled separate account		21,509
*		Vanguard Inflation-Protected Securities	Pooled separate account		17,056
*		DFA US Small Cap Institutional Class	Pooled separate account		14,120
*		Fidelity VIP Governmental Money Market	Pooled separate account		10,350
*		Vanguard Total Bond Market Admiral Shares	Pooled separate account		2,518
*		T. Rowe Price Retirement I 2015	Pooled separate account		18
*		T. Rowe Price Retirement I 2010	Pooled separate account		15
					4,595,961
		GUARANTEED INVESTMENT CONTRACT			
*		Guaranteed Investment Account	Guaranteed investment contract		2,170,992
					$ 20,546,324
		NOTES RECEIVABLE FROM PARTICIPANTS			
*		Participant loans	Interest rates at 5.25% - 7.25%, maturing through June 2028		$ 447,161

* Denotes party-in-interest

** Cost omitted as all investments are participant-directed.

MIRABITO HOLDINGS, INC. 401(K) PLAN

EMPLOYER IDENTIFICATION NUMBER 15-0552668

PLAN #002

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2018

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 18	$ -	$ 18	$ -	$ -

The accompanying notes are an integral part of these schedules.

MIRABITO HOLDINGS, INC. 401(K) PLAN

EMPLOYER IDENTIFICATION NUMBER 15-0552668
PLAN #002
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2018

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
	COMMON/COLLECTIVE TRUSTS:			
	Stadion Dynamic Trend EFT Fund	Common/collective trust		$ 3,081,782
	Stadion Domestic Equity EFT Fund	Common/collective trust		2,914,653
	Stadion Long Duration Fixed Income EFT Fund	Common/collective trust		2,210,800
	Stadion Short Duration Fixed Income EFT Fund	Common/collective trust		2,142,676
	Stadion International Equity EFT Fund	Common/collective trust		1,817,351
	Stadion Cyclical Trend EFT Fund	Common/collective trust		1,612,109
				13,779,371
	POOLED SEPARATE ACCOUNTS:			
*	T. Rowe Price Retirement I 2020	Pooled separate account		567,313
*	T. Rowe Price Retirement I 2030	Pooled separate account		513,501
*	T. Rowe Price Blue Chip Growth Fund	Pooled separate account		487,579
*	Calvert High Yield	Pooled separate account		467,393
*	Vanguard 500 Index Admiral	Pooled separate account		391,073
*	T. Rowe Price Retirement I 2025	Pooled separate account		276,502
*	Janus Henderson Triton Fund	Pooled separate account		218,838
*	JPMorgan U.S. Equity Fund Class R6	Pooled separate account		196,885
*	Buffalo Discovery	Pooled separate account		188,617
*	T. Rowe Price Retirement I 2040	Pooled separate account		149,286
*	Fidelity Low-Priced Stock	Pooled separate account		115,861
*	Vanguard Small Cap Index Admiral Shares	Pooled separate account		109,159
*	Vanguard Strategic Equity	Pooled separate account		98,412
*	Vanguard REIT Index Admiral	Pooled separate account		90,921
*	MFS Total Return	Pooled separate account		90,057
*	T. Rowe Price Retirement I 2035	Pooled separate account		86,585
*	T. Rowe Price Value Fund	Pooled separate account		69,918
*	Vanguard Developed Market Index	Pooled separate account		69,069
*	Dreyfus Natural Resources	Pooled separate account		67,657
*	Ivy International Core Equity Fund	Pooled separate account		67,114
*	DFA Emerging Markets Core Equity	Pooled separate account		65,405
*	T. Rowe Price Retirement I 2050	Pooled separate account		34,405
*	WellsFargo Special Small Cap Value Institutional Class	Pooled separate account		33,582
*	T. Rowe Price Retirement I 2060	Pooled separate account		26,117
*	T. Rowe Price Retirement I 2045	Pooled separate account		24,738
*	Western Asset Core Plus Bond	Pooled separate account		24,388
*	T. Rowe Price Retirement I 2055	Pooled separate account		21,509
*	Vanguard Inflation-Protected Securities	Pooled separate account		17,056
*	DFA US Small Cap Institutional Class	Pooled separate account		14,120
*	Fidelity VIP Governmental Money Market	Pooled separate account		10,350
*	Vanguard Total Bond Market Admiral Shares	Pooled separate account		2,518
*	T. Rowe Price Retirement I 2015	Pooled separate account		18
*	T. Rowe Price Retirement I 2010	Pooled separate account		15
				4,595,961
	GUARANTEED INVESTMENT CONTRACT			
*	Guaranteed Investment Account	Guaranteed investment contract		2,170,992
				$ 20,546,324
	NOTES RECEIVABLE FROM PARTICIPANTS			
*	Participant loans	Interest rates at 5.25% - 7.25%, maturing through June 2028		$ 447,161

* Denotes party-in-interest

** Cost omitted as all investments are participant-directed.

MIRABITO HOLDINGS, INC. 401(K) PLAN

EMPLOYER IDENTIFICATION NUMBER 15-0552668

PLAN #002

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

FOR THE YEAR ENDED DECEMBER 31, 2018

	Total that Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
$ 18	$ -	$ 18	$ -	$ -