

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
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Part I	Annual Report Identification Information For calendar plan year 2018 or fiscal plan year beginning <u>04/01/2018</u> and ending <u>03/31/2019</u>
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.) ☒ a single-employer plan ☐ a DFE (specify) ____	
B This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)	
C If the plan is a collectively-bargained plan, check here. ▶ ☐	
D Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)	

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>IMPACT COMMUNITY ACTION 403(B) PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>04/01/2007</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>04/01/2007</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>				
1c Effective date of plan <u>04/01/2007</u>					
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) <u>IMPACT COMMUNITY ACTION</u> <u>700 BRYDEN ROAD</u> <u>COLUMBUS, OH 43215</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">2b Employer Identification Number (EIN) <u>20-5536173</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>614-252-2799</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>813000</u></td> </tr> <tr> <td style="height: 30px;"></td> </tr> </table>	2b Employer Identification Number (EIN) <u>20-5536173</u>	2c Plan Sponsor's telephone number <u>614-252-2799</u>	2d Business code (see instructions) <u>813000</u>	
2b Employer Identification Number (EIN) <u>20-5536173</u>					
2c Plan Sponsor's telephone number <u>614-252-2799</u>					
2d Business code (see instructions) <u>813000</u>					

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.	01/14/2020	SUE PETERSEN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	01/14/2020	SUE PETERSEN
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2018)
v. 171027

3a Plan administrator's name and address ☒ 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	5 105
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 64 6a(2) 76 6b 0 6c 41 6d 117 6e 0 6f 117 6g 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: 2L 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) ☒ 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) ☒ 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)** ☐ **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)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information)
- (4)** ☐ **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 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 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 04/01/2018 and ending 03/31/2019		
A Name of plan IMPACT COMMUNITY ACTION 403(B) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 IMPACT COMMUNITY ACTION	D Employer Identification Number (EIN) 20-5536173	

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)	173814	185294
(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)	76515	55322
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities.....	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	717405	818155
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(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	967734	1058771

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k		

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	967734	1058771
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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)	72420	
(B) Participants	2a(1)(B)	76588	
(C) Others (including rollovers)	2a(1)(C)	1113	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		150121
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)	688	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		688
(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)		
(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)		
(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)		

		(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)		32294
c Other income.....	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		183103

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	88057	
(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)		88057
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)	1783	
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other	2i(4)	2226	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		4009
j Total expenses. Add all expense amounts in column (b) and enter total	2j		92066

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		91037
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: HHH CPA GROUP, LLC

(2) EIN: 20-3767687

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:

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.).....

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.)

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ 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.)

**IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN**

FINANCIAL STATEMENTS

MARCH 31, 2019 AND 2018

To the Board of Trustees
IMPACT Community Action
403(b) Thrift Plan
Columbus, Ohio

Independent Auditors' Report

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of the IMPACT Community Action 403(b) Thrift Plan (the Plan), which comprise the statements of net assets available for benefits as of March 31, 2019 and 2018 and the related statements of changes in net assets available for plan 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 Mutual of America Life Insurance Company and Lincoln National Life Insurance Company, the trustees 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 the trustees hold the Plan's investment assets and execute investment transactions. The plan administrator has obtained a certification from the trustees as of and for the years ended March 31, 2019 and 2018, that the information provided to the plan administrator by the trustee is complete and accurate.

To the Board of Trustees
IMPACT Community Action
403(b) Thrift Plan
Independent Auditors' Report
Page 2

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.

Other Matter

The supplemental schedule of Assets Held for Investment Purposes as of March 31, 2019, 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 schedule, other than that derived from the information certified by the trustee, 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.

HHH CPA Group, LLC

HHH CPA GROUP, LLC
Columbus, Ohio

January 7, 2020

IMPACT COMMUNITY ACTION 403(b) THRIFT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

MARCH 31, 2019 AND 2018

<u>ASSETS</u>	<u>2019</u>	<u>2018</u>
General account	\$ 175,469	\$ 163,744
Fixed accounts; investments at contract value - fully benefit responsive investments contract with Lincoln	9,825	10,070
Pooled separate accounts	818,155	717,405
Notes receivable from participants	<u>55,322</u>	<u>76,515</u>
Total assets	1,058,771	967,734
 <u>LIABILITIES</u>		
Liabilities	<u>-</u>	<u>-</u>
Net assets available for plan benefits	<u><u>\$ 1,058,771</u></u>	<u><u>\$ 967,734</u></u>
 Amounts allocated to accounts of persons who have withdrawn from participation in the Plan's earnings and operations	 <u><u>\$ 117,858</u></u>	 <u><u>\$ 106,657</u></u>

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

IMPACT COMMUNITY ACTION 403(b) THRIFT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

FOR THE YEARS ENDED MARCH 31, 2019 AND 2018

	<u>2019</u>	<u>2018</u>
Additions to net assets attributable to:		
Investment income:		
Net appreciation in fair value of investments at quoted market prices	\$ 32,294	\$ 65,090
Interest and dividends	<u>288</u>	<u>-</u>
Total investment income	32,582	65,090
Interest on participant loans	400	2,927
Contributions:		
Employee 403(B) contributions	76,588	65,984
Employer contributions	72,420	66,593
Rollover contributions	<u>1,113</u>	<u>53,746</u>
Total contributions	<u>150,121</u>	<u>186,323</u>
Total additions to net assets	183,103	254,340
Deductions from net assets attributable to:		
Benefit payments	88,057	152,096
Deemed Distributions	2,226	4,320
Administrative expenses	<u>1,783</u>	<u>1,862</u>
Total deductions from net assets	<u>92,066</u>	<u>158,278</u>
Net increase in net assets	91,037	96,062
Net assets available for plan benefits:		
Beginning of year	<u>967,734</u>	<u>871,672</u>
End of year	<u><u>\$ 1,058,771</u></u>	<u><u>\$ 967,734</u></u>

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

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

1. Description of Plan

The following description of the IMPACT Community Action (the Company) 403(b) Thrift Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General - The Plan is a qualified plan of the Company, which was effective April 1, 2009. The Plan is a defined contribution plan covering all eligible employees. All employees are eligible except those who work less than 20 hours per week, are enrolled as a student sponsored by the Company, employment is governed by a collective bargaining agreement or are classified as leased employees. Eligible employees enter the Plan on the first day of the month following the date that eligibility requirements have been met. Company contributions are credited to all eligible employees regardless of the amount of service they complete during the Plan Year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended.

Contributions - Plan participants' total deferrals in any taxable year may not exceed a dollar limit, which is set by law at \$18,000 with a \$6,000 catch-up for participants 50 years and over in 2018 and 2019. The Plan allows the Company to make discretionary contributions. The Company may change the percentage for matching contributions each payroll period. The Company matched 100% of employee contributions on the first 4% of compensation deferred in 2019.

Participant Accounts - Each participants' account will be credited with (a) their salary deferrals, (b) Company matching contributions, if any, (c) earnings on directed investments, and (d) forfeitures of terminated participant's non-vested accounts. Forfeitures will reduce the required matching contribution of the Company. Company matching contributions will be allocated in the same manner as participant salary deferrals. Allocations of Company discretionary contributions and forfeitures are based upon the participant's eligible compensation for the Plan year, relative to the total of all participants' eligible compensation for the Plan year.

Vesting - The participants become vested in Company contributions based upon the number of years of continuous service. A participant is 100 percent vested after three years of continuous service, upon death or becoming disabled. The participant is always 100 percent vested in their salary deferral contributions.

Forfeitures - Forfeitures are created when participants terminate employment prior to becoming fully vested in the Plan contribution portion of their accounts. Such forfeitures are first used to reduce the Plan's contributions to the Plan. Any remaining forfeitures may be used to pay administrative expenses of the Plan. At March 31, 2019 and 2018 forfeited non-vested accounts totaled \$555 and \$690, respectively.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

1. Description of Plan – (Continued)

Administrative expenses - Certain recordkeeping fees are charged directly to the participants' accounts then transferred to and paid from the Plan's revenue account. Fees incurred by the Plan for the investment management services and certain participant recordkeeping fees are included in net appreciation (depreciation) in fair value of investments, because they are paid through revenue sharing, rather than a direct payment from the Plan.

Distribution of Participants' Accounts - The following schedule reflects the options available to the Administrative Committee relative to distribution of participants' accounts:

- Upon termination of services (other than retirement, disability or death), the distribution of the participant's account will normally be deferred until the next valuation date. The distribution will be made in a lump sum. If the value of the participant's account is \$5,000 or less, the account balance will be distributed as cash if another option is not chosen by the participant within a reasonable time after separation of service.
- Upon death, the participant's account will be distributed to their beneficiary in a single lump-sum, or the beneficiary may elect to receive the distribution from the Plan in the form of an annuity and the installments cannot be over a period more than the beneficiaries life expectancy; and
- Upon retirement, the distribution of the participant's account may be made in a lump sum or in equal annual installments over a period not to exceed the participant's life expectancy.

2. Accounting Policies

Management's Estimates

The preparation of financial statements in conformity with generally accepted accounting principles of the United States of America requires the use of management's estimates. Actual results may differ from the estimates.

Investments at Quoted Market Prices

Investments in mutual funds, money market accounts and common/commingled trusts are valued at quoted market prices. If a quoted market price is not available, estimated fair values are utilized.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies - Continued

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant notes are reclassified as distributions based upon the terms of the plan document.

Revenue Recognition

Purchases and sales of securities are recorded on a trade-date basis.

Benefit Payments

Benefit payments are recorded when paid.

Operating Expenses

All expenses of maintaining the Plan are paid by the Company.

Fair Value Measurements

FASB ASC 820, Fair Value Measurement, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

- | | |
|---------|---|
| Level 1 | Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access. |
| Level 2 | Inputs to the valuation methodology include: <ul style="list-style-type: none">• Quoted prices for similar assets or liabilities in active markets;• Quoted prices for identical or similar assets or liabilities in inactive markets;• Inputs other than quoted prices that are observable for the asset or liability; |

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies— Continued

- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

Fair Value Measurements - Continued

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at March 31, 2019.

General Accounts: The assets represent the amount participants would receive if they were to initiate a transaction under the terms of the ongoing plan. The account is guaranteed against loss of principal and is based on the insurance company's ability to meet its financial obligation. Its value is based on the underlying contract value. (Level 3).

Fixed accounts: These fully benefit responsive investment contracts are reported at contract value and have not been classified in the fair value hierarchy.

Pooled Separate Accounts: Certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy.

The fair value amounts presented in the following table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits. They are valued daily, can be redeemed daily with no restrictions, and without prior notice. There are no unfunded commitments.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies— Continued

Fair Value Measurements – Continued

The following tables sets forth by level, within the fair value hierarchy, the Plan's assets at fair value:

<u>2019</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
General accounts	-	-	175,469	175,469
Investments Measureds at NAV				
Pooled separate accounts	-	-	-	818,155
	<u>-</u>	<u>-</u>	<u>175,469</u>	<u>993,624</u>
 <u>2018</u>				
General accounts	-	-	163,744	163,744
Investments Measureds at NAV				
Pooled separate accounts	-	-	-	717,405
	<u>-</u>	<u>-</u>	<u>163,744</u>	<u>881,149</u>

The activity that pertains to Level 3 is associated with the general accounts. The activity consists of transfers in from Level 1 to Level 3 upon the approval of a specific loan along with interest collected from existing loans. The transfers out consist of benefit payments.

The following is a reconciliation of Level 3 input activity:

	<u>2019</u>	<u>2018</u>
Beginning balances	\$ 163,744	\$ 223,310
Contributions	20,351	27,173
Interest	2,555	2,273
Loan repayments (disbursements), net	21,592	14,539
Withdrawals	(32,773)	(103,551)
	<u>\$ 175,469</u>	<u>\$ 163,744</u>

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies— Continued

Fair Value Measurements – Continued

The management strategies for the separate accounts are as follows:

<u>Fund Name</u>	<u>Fund Strategy</u>
American Funds Growth	Long-Term Growth Fund
LVIP Global Growth Alloc. Mgd. Risk	Long-Term Growth Fund
LVIP Global Moderate Alloc. Mgd. Risk	Capital Appreciation Fund
LVIP ASSGA Gbl Tactical Alloc. Mgd. Vltty.	Long-Term Growth Fund
American Century VP Capital Appreciation	Capital Appreciation Fund
Calvert VP SRI Balanced Portfolio	Capital Appreciation Fund
DWS Capital Growth	Long-Term Growth Fund
Fidelity Investments VIP Asset Manager	Long-Term Growth Fund
Fidelity Investments VIP Contrafund	Long-Term Capital Appreciation Fund
Fidelity Investments VIP Equity-Income	Large-Cap Blend Fund
Fidelity Investments VIP Mid Cap	Mid-Cap Value Fund
Mutual of America 2015 Retirement Fund	Target Date Fund
Mutual of America 2020 Retirement Fund	Target Date Fund
Mutual of America 2025 Retirement Fund	Target Date Fund
Mutual of America 2030 Retirement Fund	Target Date Fund
Mutual of America 2035 Retirement Fund	Target Date Fund
Mutual of America 2040 Retirement Fund	Target Date Fund
Mutual of America 2045 Retirement Fund	Target Date Fund
Mutual of America 2050 Retirement Fund	Target Date Fund
Mutual of America 2055 Retirement Fund	Target Date Fund
Mutual of America Aggressive Allocation	Capital Appreciation Fund
Mutual of America Bond Fund	Intermediate Term Bond Fund
Mutual of America Conservative Alloc.	Capital Appreciation Fund
Mutual of America Equity Index Fund	Large-Cap Blend Fund
Mutual of America International Fund	Capital Appreciation Fund
Mutual of America Mid-Cap Equity Index	Mid-Cap Blend Fund
Mutual of America Mid Cap Value Fund	Mid-Cap Value Fund
Mutual of America Mid-Term Bond Fund	Intermediate Term Bond Fund
Mutual of America Moderate Allocation	Capital Appreciation Fund
Mutual of America Money Market Fund	Money Market Fund
Mutual of America Composite Fund	Capital Appreciation Fund
Mutual of America Retirement Income Fund	Capital Preservation Fund
Oppenheimer Main Street VA	Capital Appreciation Fund
Vanguard VIF International Portfolio	Long-Term Capital Appreciation Fund
T. Rowe Price Blue Chip Growth Portfolio	Long-Term Growth Fund
American Funds IS New World Fund	Long-Term Capital Appreciation Fund
Vanguard VIF Real Estate Index Portfolio	National Real Estate Fund
Mutual of America Small Cap Growth Fund	Small-Cap Growth Fund

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies— Continued

Fair Value Measurements – Continued

Interest Accumulation Account: In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy and include the Interest Accumulation Account held by the Plan. Fair value is the amount plan participants would receive currently if they were to withdraw or transfer funds within the Plan prior to their maturity for an event other than death, disability, termination or retirement.

Most participant transactions are executed using contract value without adjustment. Therefore, the contract value is a good proxy for fair value. This contract does have surrender charges if it is terminated by the contract holder in such contract within certain time periods. If the contract holder is considering terminating the contract its interest in such contract in the near future, contract value less surrender charges may be a better proxy for fair value.

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

The Interest Accumulation Account with Mutual of America Life Insurance Company is an account/fund with interest rates determined from time to time at the discretion of Mutual of America, but not below the minimum guaranteed interest rate per the contracts. Principal and previously credited interest are guaranteed. As a result, the Plan may transact according to the terms defined in the contract at any time. It is considered a Level 3 investment as none of the parameters for calculating fair value are available publicly. Key quantitative unobservable inputs utilized for Level 3 investments are required to be presented in tabular format. Mutual of America is not required to create quantitative information to comply with this disclosure requirement since quantitative unobservable inputs are not developed by Mutual of America when measuring fair value (for example, Mutual of America uses prices from prior transactions which is contract price).

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

2. Accounting Policies— Continued

Fair Value Measurements – Continued

Lincoln National life Fixed Account – the fixed accounts with the life insurance company are reported at contract value. Contract value represents the amount participants would receive if they initiate a transaction under the terms of the ongoing plan. Interest is credited daily at an interest rate not less than the guaranteed minimum interest rate shown on the contract specifications. The interest crediting rate is declared on a quarterly basis. The Fixed Account is guaranteed against loss of principal, minus all withdrawals, including charges and adjustments. The guarantee is based on Lincoln's ability to meet its financial obligations from general assets. Based upon the characteristics of the Fixed Account contracts, Lincoln suggests and the plan sponsor agrees, these contracts meet the definitions of a fully benefit-responsive investment contract.

3. Information Prepared and Certified by Trustees

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by the trustees for the Plan:

	<u>2019</u>	<u>2018</u>
General accounts:		
Mutual of America Interest Accum Acct	\$ 175,469	\$ 163,744
Lincoln National Life Fixed Account	9,825	10,070
	<u>185,294</u>	<u>173,814</u>
Pooled separate accounts:		
Mutual of America Life Insurance Comp	801,881	700,883
Lincoln National Life Insurance Comp	16,274	16,522
Total pooled separate accounts	<u>818,155</u>	<u>717,405</u>
Notes receivable from participants	55,322	76,515
	<u>\$ 1,058,771</u>	<u>\$ 967,734</u>

The net appreciation (depreciation) in fair value of investments at quoted market prices, \$32,294 and \$65,090 for the years ended March 31, 2019 and 2018, respectively, was attributed to the pooled separate accounts.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

4. Group Variable Accumulation Annuity Contract

All employee and employer contributions are deposited with Mutual of America Life Insurance Company (Mutual of America) in accordance with a group variable accumulation annuity contract (Contract) entered into by the Plan. The Contract provides details on the investment alternatives available through Mutual of America's group annuity contracts which make available a broad, but focused, range of investment alternatives that seek to provide long-term investment performance with reasonable costs (Mutual of America Separate Account Investment Funds) (Separate Accounts). In addition, the contracts make available an Interest Accumulation Account (Interest Account) that credits amounts at competitive rates and guarantees principal and interest.

Amounts placed in the Interest Account are credited with interest at a rate determined by Mutual of America from time to time, and Mutual of America reserves the right to change the interest rates applicable to amounts held in the Interest Account at their discretion, but not below the minimum guaranteed interest rate discussed below. Participants' principal and previously credited interest are guaranteed and they may ordinarily direct the withdrawals or transfers of all or a portion of their investment at their discretion less any stated fees.

The minimum contractual guarantee and Current Effective Annual Yield for the Interest Accumulation Account is 3%.

The contract account balance is reviewed on a daily basis and used to determine the applicable interest rate credited to only amounts held in the Interest Account. When the total account balance on a daily basis increases to a dollar threshold that qualifies for a higher interest rate (as shown above), such higher interest rate, then in effect, begins to be credited to the contract the next day. However, when the total account balance on a daily basis decreases below the dollar threshold specified for a higher interest rate, the applicable lower interest rate does not begin to be credited to the contract until the first day of the month following the date on which the total account balance fell below the dollar amount required for the higher interest rate, and only provided that the total account balance remains below the dollar amount required to qualify for the higher interest rate as of the end of that month.

There is a \$2.00 contract fee charged monthly for the Interest Account (or 1/12 of 1% for account balances less than \$2,400) which can be waived if the participant chooses to receive their information electronically.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

5. Future of the Plan

The Company has the right to amend or terminate the Plan at any time. Neither amendment nor termination of the Plan shall retroactively reduce the vested rights of participants or permit any part of the Plan assets to be diverted or used for any purpose other than for the exclusive benefit of the participants.

6. 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 will become 100% vested in their accounts.

7. Federal Income Taxes

The Internal Revenue Service (IRS) has determined and informed the Company by a letter dated June 9, 1993, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by IRS. The plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2014.

8. Risk and Uncertainties

The Plan invests in a variety of investment funds. Investments in general are exposed to various risks, such as interest rate, credit and overall volatility risk. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of the investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

9. Related Party Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50 percent or more of such an employer or employee association, or relatives of such persons. Certain plan investments are shares of mutual funds and a common trust fund managed by an affiliate of Lincoln National Life Insurance Company (Lincoln) and Mutual of America Life Insurance Company (MOA) in 2019 and 2018, respectively. Both are trustees as defined by the Plan and therefore, these transactions qualify as party-in-interest. All of these, party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Fees paid to the Plan for record keeping services amounted to \$1,862 for the year ended March 31, 2019. The Company provides certain accounting, administrative and investment management services to the Plan for which no fees are charged.

Participant loans are available to participants. Related party transactions qualify as party in interest transactions.

10. Changes in Accounting Policy

Recently issued accounting pronouncements-The Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) 2017-06, "Employee Benefit Plan Master Trust Reporting." ASU 2017-06 clarify presentation requirements for a plan's interest in a master trust and require more detailed disclosures of the plan's interest in the master trust. The amendments also eliminate a redundancy relating to 401(h) account disclosure. ASU 2017-06 is effective for fiscal years beginning on or after December 15, 2018. The Plan will adopt the provisions of ASU 2017-06 for the fiscal year beginning April 1, 2019.

Additionally, the FASB issued ASU 2018-13 "Disclosure Framework—Changes to the Disclosure Requirements for Fair Value Measurement." ASU 2018-13 simplifies disclosures and reporting on investments valued at net asset value as a practical expedient. ASU 2018-13 is effective for fiscal years beginning after December 15, 2019. The Plan intends on adopting the provisions of ASU 2018-13 for the fiscal year beginning April 1, 2020.

(Continued)

IMPACT COMMUNITY ACTION
403(b) THRIFT PLAN

NOTES TO FINANCIAL STATEMENTS

11. Subsequent Events

Management has reviewed all events subsequent to March 31, 2019, to assess the need for potential recognition or disclosures in the financial statements. Such events were evaluated through January 7, 2020, the date these financial statements were available to be issued. Based upon this evaluation, it was determined that no other subsequent events occurred that require recognition or additional disclosure in the financial statements.

SUPPLEMENTARY INFORMATION

IMPACT COMMUNITY ACTION 403(b) THRIFT PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES

MARCH 31, 2019

[a]	[b] Identity of Issuer, Borrower, Lessor or Similar Party	[c] Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	[d]	[e] Current Value
*	Mutual of America Interest Accumulation	3.00%	1	\$ 175,469
*	Lincoln National Life Fixed Account	19,769.00 Shares	1	9,825
Pooled Separate Account Funds:				
*	AMERICAN FUNDS GROWTH	46.85 Shares	1	2,728
*	LVIP GLOBAL GROWTH ALLOCATION MANGD RISK	147.13 Shares	1	2,072
*	LVIP GLOBAL MODERATE ALLOCATIONS MGD RISK	283.21 Shares	1	306
*	LVIP ASSGA GLBL TACTICAL ALLOCTN MGD VLT	922.60 Shares	1	11,168
	American Century VP Capital Appreciation	193.15 Shares	1	10,413
	Calvert VP SRI Balanced Portfolio	1,008.60 Shares	1	6,155
	DWS Capital Growth	285.89 Shares	1	29,255
	Fidelity Investments VIP Asset Manager	542.61 Shares	1	27,339
	Fidelity Investments VIP Contrafund	57.06 Shares	1	5,605
	Fidelity Investments VIP Equity-Income	148.07 Shares	1	11,888
	Fidelity Investments VIP Mid Cap	313.02 Shares	1	26,543
*	Mutual of America 2015 Retirement Fund	1,419.74 Shares	1	2,239
*	Mutual of America 2020 Retirement Fund	8,345.67 Shares	1	13,478
*	Mutual of America 2025 Retirement Fund	95,277.22 Shares	1	162,040
*	Mutual of America 2030 Retirement Fund	39,519.53 Shares	1	70,195
*	Mutual of America 2035 Retirement Fund	13,805.62 Shares	1	24,743
*	Mutual of America 2040 Retirement Fund	6,805.67 Shares	1	12,156
*	Mutual of America 2045 Retirement Fund	11,182.89 Shares	1	19,790
*	Mutual of America 2050 Retirement Fund	5,325.30 Shares	1	9,188
*	Mutual of America 2055 Retirement Fund	2,333.54 Shares	1	2,828
*	Mutual of America Aggressive Allocation	1,731.71 Shares	1	5,180
*	Mutual of America Bond Fund	1.00 Shares	1	877
*	Mutual of America Conservative Alloc.	5,634.65 Shares	1	10,937
*	Mutual of America Equity Index Fund	8,901.39 Shares	1	67,133
*	Mutual of America International Fund	48,179.42 Shares	1	46,868
*	Mutual of America Mid-Cap Equity Index	9,146.54 Shares	1	43,660
*	Mutual of America Mid Cap Value Fund	34.73 Shares	1	75
*	Mutual of America Mid-Term Bond Fund	578.27 Shares	1	1,407
*	Mutual of America Moderate Allocation	3,666.92 Shares	1	9,247
*	Mutual of America Money Market Fund	2,403.08 Shares	1	5,622
*	Mutual of America Composite Fund	91.92 Shares	1	991
	Oppenheimer Main Street VA	308.39 Shares	1	15,401
	Vanguard VIF International Portfolio	558.83 Shares	1	19,666
	T. Rowe Price Blue Chip Growth Portfolio	3,976.16 Shares	1	139,756
	American Funds IS New World Fund	20.98 Shares	1	605
*	Mutual of America Small Cap Growth Fund	242.61 Shares	1	601
Total Pooled Separate Account Funds				818,155
Total Investment Value				\$ 1,003,449
*	Participant Loans	4.00%	2	\$ 55,322
Employer Identification Number:		20-5536173		
Plan Number:		001		

Column (a) - * Indicates Party in Interest

Column (b) - 1; Amounts are excluded in accordance with IRS Form 5500 instructions, Schedule H line 4i, as all assets are participant directed.

Column (b) - 2; Cost of participant loans is \$0 as indicated in the instructions to the IRS Form 5500.

Note: This schedule is based on information which has been certified as complete and accurate by Mutual of America Life Insurance Company and Lincoln National Life Insurance Company, the trustees of the Plan.

20-5536173

Federal Statements
IMPACT COMMUNITY ACTION 403(b) PLAN
Plan: 001

Assets Held for Investment

<u>Party in Interest</u>	<u>Identity</u>	<u>Description</u>	<u>Cost</u>	<u>Current Value</u>
	SSGA	MONEY MARKET	\$ 235,159	\$ 186,171
		MUTUAL FUNDS	289,666	817,278