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 12/01/2018 and ending 11/30/2019

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
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1976

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)
WHITE HOUSE MANUFACTURING CORP

PO BOX 339
WHITE HALL, IL 62092-0339

PO BOX 339
WHITE HALL, IL 62092-0339

2b Employer Identification Number (EIN)
37-0992051

2c Plan Sponsor's telephone number
217-374-2141

2d Business code (see instructions)
322200

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.	09/15/2020	JOHN VOSS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2020	JOHN VOSS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

3b Administrator's EIN

3c Administrator's telephone number

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

a Sponsor's name WHITE HOUSE MANUFACTURING CORP

c Plan Name WHITE HOUSE MANUFACTURING CORP RETIREMENT PLAN AND TRUST

4b EIN 37-0992051

4d PN 001

5 Total number of participants at the beginning of the plan year	**5**	56
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)**	12
a(2) Total number of active participants at the end of the plan year	**6a(2)**	268
b Retired or separated participants receiving benefits	**6b**	563
c Other retired or separated participants entitled to future benefits	**6c**	332
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1163
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f Total. Add lines **6d** and **6e**	**6f**	1163
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
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:

1A 1I 3H 1C

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

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

a Pension Schedules

(1) [X] **R** (Retirement Plan Information)

(2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary

(3) [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1) [X] **H** (Financial Information)

(2) [ ] **I** (Financial Information – Small Plan)

(3) [ ] ___ **A** (Insurance Information)

(4) [X] **C** (Service Provider Information)

(5) [ ] **D** (DFE/Participating Plan Information)

(6) [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 12/01/2018 and ending 11/30/2019

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

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

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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

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

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2018

2 Assets:

a Market value	**2a**	37724090
b Actuarial value	**2b**	40328164

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	548	27694427	27694427
b For terminated vested participants	333	6599477	6599477
c For active participants	291	7090763	7097456
d Total	1172	41384667	41391360

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

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.60 %
6 Target normal cost	**6**	97208

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary — Date: 09/10/2020

DANIEL W GARDECKI — Type or print name of actuary

Most recent enrollment number: 20-05777

AON CONSULTING, INC. — Firm name

Telephone number (including area code): 410-547-2911

111 S CALVERT STREET
SUITE 2010
BALTIMORE, MD 21202

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -2.08 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.55%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	97.43%
15	Adjusted funding target attainment percentage	15	97.43%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	108.97%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/14/2019	31755	0			
06/13/2019	31755	0			
09/13/2019	31755	0			
12/13/2019	31755	0			
09/10/2020	127427	0			
			Totals ► 18(b)	254447	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	238222

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
3.92%	5.52%	6.29%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions)

Prior regulation: ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Current regulation: ☐ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

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

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6)	**31a**	97208
b Excess assets, if applicable, but not greater than line 31a	**31b**	52226

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	1291318	193240
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	238222

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

36 Additional cash requirement (line 34 minus line 35)	**36**	238222
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	238222
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2018** **This Form is Open to Public Inspection.**

For calendar plan year 2018 or fiscal plan year beginning 12/01/2018 and ending 11/30/2019

A Name of plan	**B** Three-digit plan number (PN) ▶
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN	001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
WHITE HOUSE MANUFACTURING CORP	37-0992051

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

CHARLES SCHWAB BANK

42-1558008

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	17931	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

AON HEWITT

22-2232264

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	110824	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

COZAD ASSET MANAGEMENT

37-0958133

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 28 50 72	NONE	130903	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

BUSEY WEALTH MANAGEMENT

37-1205455

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	85445	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE 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 12/01/2018 and ending 11/30/2019

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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		1625007
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		269977
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	3208	82177
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	73697	514419
(2) U.S. Government securities	1c(2)	57658	1766690
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	181044	1501287
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	453443	17285396
(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)		
(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)	581084	17757319
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		53444

			(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	1350134	40855716
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	0	73303
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	73303
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	1350134	40782413

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)	365242	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		365242
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)	108768	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		108768
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	839528	
	(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)		839528
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	16207196	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	15685910	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		521286
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	4338086	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		4338086

		(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)		13109
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		6186019
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2737727	
(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)		2737727
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)	110824	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	234280	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		345104
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3082831
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3103188
l Transfers of assets:			
(1) To this plan	2l(1)		36329091
(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) [X] Disclaimer (4) [ ] Adverse

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

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

(1) Name: BKD LLP (2) EIN: 44-0160260

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	
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			
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 4223317. (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 12/01/2018 and ending 11/30/2019

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WHITE HOUSE MANUFACTURING CORP

D Employer Identification Number (EIN)
37-0992051

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**

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): 37-0992051

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** 0

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: 42.4 % Investment-Grade Debt: 51.6 % High-Yield Debt: _____ % Real Estate: _____ % Other: 6.1 %

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):

Independent Auditor's Report

Plan Administrator
White House Manufacturing Corporation Retirement Plan
Springfield, Illinois

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of White House Manufacturing Corporation Retirement Plan, which comprise the statements of net assets available for benefits as of November 30, 2019 and 2018, and the related statements of changes in net assets available for benefits for the period from January 1, 2018 through November 30, 2018, and for the year ended November 30, 2019, 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 our 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 5, which was certified by Busey Trust Company and Charles Schwab Bank, the trustees of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the Plan administrator that Busey Trust Company held the Plan's investment assets and executed investment transactions from January 1, 2018 to December 31, 2018, and that Busey Trust Company and Charles Schwab Bank held the Plan's investment assets and executed investment transactions from January 1, 2019 to November 30, 2019. The Plan administrator has obtained certifications from the trustees as of November 30, 2018, and for the period January 1, 2018 to November 30, 2018, and as of and for the year ended November 30, 2019, that the information provided to the Plan administrator by the trustees 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.

Other Matter

The supplemental schedules listed in the table of contents 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.

Report of 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 trustees, 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*.

BKD, LLP

Decatur, Illinois
September 10, 2020

Federal Employer Identification Number: 44-0160260

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4j – Schedule of Reportable Transactions

Year Ended November 30, 2019

Identity / Description of Asset	Purchase Price	Selling Price	Expenses Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Goldman Sachs Financial Square						
Treasury Solutions Institutional						
Money Market Fund						
Purchases (series)	$1,086,777	$ -	$ -	$1,086,777	$ 1,086,777	$ -
Sales (series)	-	1,128,302	-	1,128,302	1,128,302	-
Schwab Government Money Fund -						
Investor Shares						
Money Market Fund						
Purchases (series)	$1,505,887	$ -	$ -	$1,505,887	$ 1,505,887	$ -
Sales (series)	-	1,500,000	-	1,500,000	1,500,000	-

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year)

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Money Market Funds			
Goldman Sachs Financial Square Treasury			
Solutions Institutional	388,489 shares	$ 388,489	$ 388,489
*Schwab Government Money Fund - Investor			
Shares	5,887 shares	5,887	5,887
		394,376	394,376
Common Stocks			
ABB Ltd	800 shares	19,626	17,464
Accenture PLC	344 shares	40,574	69,199
Aegon NV	4,325 shares	35,003	19,333
Alcon Inc	64 shares	3,715	3,539
Alexion Pharma Inc	2,200 shares	263,155	250,668
Alphabet, Inc	349 shares	234,182	455,258
Altria Group Inc	462 shares	19,891	22,962
Amazon.com Inc	239 shares	234,302	430,392
Ambev SA Adr	4,740 shares	27,229	19,955
American Elec Power Inc	1,130 shares	53,776	103,226
American Software Inc	6,505 shares	53,115	102,844
American States Water Co	1,185 shares	27,130	101,069
American Tower Corp	1,000 shares	219,725	214,030
Amgen Inc	305 shares	51,094	71,589
Anheuser Busch Inbev	250 shares	21,682	19,838
Apollo Investment Corp	6,142 shares	127,805	103,677
Apple Inc	1,704 shares	212,118	455,394
Applied Materials	1,129 shares	39,410	65,370
Ares Capital Corp	5,307 shares	84,436	99,400
Astrazeneca PLC Adr	792 shares	22,393	38,396
Australia and New Zealand Banking Group Adr	1,260 shares	24,073	21,168
BCE Inc	400 shares	19,506	19,228
Banco De Chile Sponsored Adr	1,179 shares	26,128	24,099
Bank of Montreal	412 shares	24,422	31,703
Becton Dickinson and Co	189 shares	33,673	48,857
Berkshire Hathaway Inc	505 shares	82,895	111,251
BHP Billiton Ltd	898 shares	40,851	46,274
Biogen Inc	150 shares	41,203	44,971
Boeing Co	63 shares	22,016	23,069
BP PLC	440 shares	19,944	16,465
Bristol Myers Squibb Company	449 shares	25,099	25,566

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Broadcom Ltd	800 shares	$ 120,498	$ 252,968
CACI Inc	1,000 shares	221,609	239,320
Canadian Imperial Bank of Commerce	335 shares	25,916	29,112
Canon Inc Sponsored Adr	825 shares	27,664	22,803
Cardinal Health Inc	430 shares	20,072	23,663
CBS Corp	1,087 shares	51,026	43,893
CBRE Group Inc	1,528 shares	64,695	87,126
Centene Corp	4,000 shares	173,069	241,880
CenturyLink Inc	5,027 shares	98,523	72,841
*Charles Schwab Corporation	886 shares	35,610	43,858
Chevron Corp	2,381 shares	250,462	278,887
China Petroleum & Chemical Corporation Adr	386 shares	28,617	21,558
Cigna Corp	285 shares	53,188	56,977
Cisco Systems Inc	1,380 shares	57,060	62,528
Citigroup Inc	1,200 shares	74,458	90,144
Citizens Financial Group	6,000 shares	225,586	230,760
Clorox Co	702 shares	97,007	104,057
CNOOC Limited Adr	200 shares	23,087	29,044
Coca-Cola European Partners	500 shares	22,307	25,230
Cognizant Technology Solutions Corp	603 shares	34,829	38,658
Colgate Palmolive Co	639 shares	42,941	43,337
Comcast Corp	7,486 shares	313,947	330,507
Conagra Brands Inc	2,949 shares	69,638	85,138
Crown Castle International Corp	1,411 shares	121,995	188,594
Cummins Inc	165 shares	23,398	30,172
Danaher Corporation	372 shares	31,151	54,304
Darden Restaurants Inc	1,034 shares	61,455	122,467
Diageo PLC	228 shares	22,126	37,264
Digital Realty Trust	865 shares	51,615	104,622
Discover Financial Services	338 shares	27,093	28,686
DTE Energy Co	980 shares	84,222	122,441
Enbridge Inc	3,148 shares	92,784	119,624
Enersis SA Adr	1,704 shares	14,331	16,478
EOG Res Inc	290 shares	29,525	20,561
Equinor	800 shares	22,147	14,824
Exelon Corp	1,621 shares	56,453	71,973
Expeditors International of Washington DC	481 shares	26,210	35,960
Exxon Mobil Corp	1,015 shares	83,521	69,152
Facebook Inc	1,709 shares	224,814	344,603

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Fiserv Inc	2,753 shares	$ 221,497	$ 320,008
Flowers Foods Inc	5,331 shares	96,322	114,776
Fortive Corporation	704 shares	40,244	50,808
Gallagher, Arthur J & Co	2,500 shares	215,823	233,175
Garmin Ltd	1,146 shares	45,730	111,953
General Dynamics Corp	287 shares	52,785	52,160
General MLS Inc	2,259 shares	100,566	120,450
Genuine Parts Co	977 shares	85,481	101,969
Gilead Sciences Inc	436 shares	28,940	29,316
Glaxosmithkline PLC	568 shares	25,443	25,833
Globe Life Inc	417 shares	32,366	42,851
Goldman Sachs Group Inc	146 shares	30,308	32,317
Grupo Aeroportuario Del Pacifico Adr	305 shares	18,684	30,860
HCA Holdings Inc	1,700 shares	212,832	235,722
Helmerich & Payne Inc	1,895 shares	113,563	74,909
Home Depot, Inc	1,000 shares	89,738	220,510
HSBC Holdings PLC Adr	745 shares	34,049	27,759
Infosys Tech Spon Adr	5,320 shares	57,034	52,296
Intel Corp	1,748 shares	61,578	101,471
Intercontinental Exchange Inc	2,400 shares	187,695	226,008
Isuzu Motors Ltd Adr	2,360 shares	24,181	27,518
Johnson & Johnson	792 shares	91,552	108,892
Johnson Controls International PLC	804 shares	33,500	34,435
JPMorgan Chase & Co	1,219 shares	106,121	160,615
Kansas City Southern	565 shares	66,752	86,118
Kronos Worldwide Inc	5,216 shares	59,467	71,824
Leidos Holdings Inc	1,155 shares	50,806	104,920
Logitech Intl SA	1,510 shares	20,115	66,045
Lowes	638 shares	46,852	74,844
Lyondellbasell Industries NV	575 shares	52,910	53,211
Mastercard Inc	1,371 shares	243,570	400,648
Medical Properties Trust	5,360 shares	99,995	111,274
Medtronic PLC	830 shares	63,077	92,454
Merck & Co Inc	1,255 shares	59,537	109,411
Microchip Technology, Inc	3,629 shares	263,806	343,086
Microsoft Corp	1,705 shares	109,379	258,103
Mitsubishi UFJ Financial Group Inc	5,080 shares	23,538	26,975
Monster Beverage Corp	4,000 shares	200,432	239,280
Mosaic Co	2,952 shares	66,547	56,236

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Mowi Asa	1,705 shares	$ 22,242	$ 42,284
National Grid PLC Adr	330 shares	23,189	18,962
Nestle SA Adr	350 shares	26,177	36,379
Nike Inc	706 shares	39,646	66,004
Norbord Inc	3,000 shares	107,609	84,720
Northrop Grumman Corp	600 shares	217,639	211,062
Novartis Ag Adr	321 shares	23,089	29,628
Nucor Corp	6,233 shares	359,050	351,292
Nvent Electric PLC	1,734 shares	43,029	42,847
Nvidia Corp	1,100 shares	248,895	238,414
Old National Bancorp	5,909 shares	100,340	106,835
Old Republic International Corp	4,914 shares	74,097	110,860
Omnicom Group Inc	488 shares	38,278	38,787
Oracle Corp	1,501 shares	60,941	84,266
Oshkosh Corp	2,800 shares	223,754	253,288
Pacwest Bancorp	2,330 shares	103,865	86,769
Paychex Inc	1,420 shares	53,126	122,290
Pentair PLC	707 shares	29,454	31,355
Pepsico Inc	650 shares	68,965	88,289
Perusahaan Perseroan Persero Telkom Adr	928 shares	18,568	25,678
Pfizer, Inc	4,290 shares	124,698	165,251
Philip Morris Intl Inc	456 shares	38,635	37,816
Proctor and Gamble Co	903 shares	79,889	110,220
Qualcomm Inc	515 shares	27,687	43,029
Raymond James Financial Inc	2,700 shares	254,948	242,514
Raytheon Co	346 shares	51,884	75,227
Realty Income Corp	1,355 shares	50,276	103,834
Regions Financial Corp	3,678 shares	55,133	61,202
Rio Tinto PLC Spon Adr	450 shares	22,287	24,552
Rogers Communications Inc	626 shares	22,003	30,242
Royal Dutch Shell	330 shares	22,395	18,972
RPM Inc. Ohio	1,419 shares	33,176	104,623
Salesforce.com Inc	1,500 shares	111,646	244,335
Sanofi Adr	556 shares	23,139	25,954
Schlumberger Ltd	873 shares	72,084	31,602
Seagate Technology PLC	540 shares	19,797	32,227
Siemens Ag Adr	490 shares	29,033	31,576
SK Telecom Co Ltd Adr	1,215 shares	26,507	27,848
Soc Quimica Miner	400 shares	19,846	9,532

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stocks (continued)			
Southern Co	1,658 shares	$ 68,401	$ 102,779
Starbucks Corp	827 shares	46,324	70,650
Sun Life Financial Inc	775 shares	23,128	35,394
Swiss RE Ltd Adr	1,080 shares	24,035	29,279
Taiwan Semiconductor Mfg Co Ltd	971 shares	16,411	51,550
Target	619 shares	33,635	77,382
Thermo Fisher Scientific Corp	985 shares	202,782	309,241
Timken Co	2,295 shares	66,663	119,700
Total Fina SA Adr	520 shares	28,305	27,321
Tyson Foods Inc	633 shares	41,165	56,900
UBS Group Ag	1,480 shares	22,395	17,982
Ulta Salon Cosmetics & Fragrance Inc	850 shares	276,300	198,781
Umpqua Holdings Corp	4,567 shares	100,555	74,762
Unilever NV	536 shares	20,156	33,919
United Rentals Inc	1,600 shares	202,665	244,880
Unitedhealth Group Inc	900 shares	176,196	251,883
US Bancorp	927 shares	49,724	55,648
Valero Energy Corp	361 shares	24,380	34,472
Ventas Inc	594 shares	33,285	34,636
Veolia Environment Adr	1,052 shares	17,759	26,931
Verizon Communications	1,131 shares	55,419	68,132
Vodafone Group PLC Adr	790 shares	31,074	15,658
W.P. Carey Inc	1,472 shares	71,193	122,794
Walt Disney Co	712 shares	68,496	107,921
Williams Companies, Inc	3,650 shares	85,306	82,928
		13,440,403	17,285,396
Mutual Funds			
AllianceBernstein Income Fund Adv	32,069.243 shares	253,413	255,592
Allianz GI Short Duration High Income Instl	29,376.268 shares	438,678	423,900
AlphaCentric Income Opportunity I	50,211.014 shares	579,492	654,250
American Century Mid Cap Value Y	9,441.352 shares	146,152	158,237
American Funds Europacific Growth F-3	10,979.638 shares	544,197	603,001
American Funds Intl Growth and Income F3	6,969.169 shares	225,518	240,785
AMG Managers DoubleLine Core Plus Bond I	63.727 shares	674	681
AQR Funds Emerging Multi-Style R6	41,879.200 shares	378,130	409,578
AQR Funds Premia Alternative R6	25,923.858 shares	260,503	221,390
Blackrock Event Driven Equity Instl	9,372.551 shares	92,507	93,444

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Blackrock iShares Russell ETF	943.000 shares	$ 129,823	$ 152,549
Blackrock Systematic Multi-Strategy Instl	9,338.435 shares	94,692	94,785
Brookfield Investment Funds Global Listed RE Y	32,564.521 shares	428,332	447,111
Calamos Market Neutral Income Instl	7,017.757 shares	93,125	93,476
Cohen & Steers Global Infrastructure I	11,631.115 shares	206,685	244,952
Congress Mid Cap Growth Instl	15,152.764 shares	257,446	347,301
DFA Emerging Markets Small Cap Instl	13,982.823 shares	284,830	278,118
DFA International Core Equity I	62,966.463 shares	779,263	844,381
Eaton Vance Core Plus Bond I	25,319.301 shares	303,610	304,085
Eaton Vance Floating Rate I	18,385.012 shares	162,354	161,053
Federated Institutional High Yield Bond R6	30,612.613 shares	306,738	298,473
Federated Ultra Short Bond Instl	54,784.082 shares	501,300	501,274
Fidelity Advisor Small Cap Value I	32,474.133 shares	525,698	491,334
Global X SuperDividend ETF	1,160.000 shares	26,753	19,917
GMO Int'l Opp Equity Alloc Instl	12,474.212 shares	454,365	475,263
GMO SGM Major Markets III	5,951.741 shares	190,515	186,766
Goldman Sachs Emerging Markets Debt Instl	40,391.718 shares	511,763	492,375
Hartford Floating Rate I	88,614.603 shares	762,516	742,590
Hartford Strategic Income I	37,644.585 shares	329,619	326,379
Invesco Oppenheimer Intl Growth Y	4,859.699 shares	165,557	209,745
Ivy Small Cap Core I	20,600.118 shares	451,718	402,732
Janus Henderson Multi-Sector Income I	25,606.735 shares	253,563	255,811
Janus Henderson Triton I	15,483.089 shares	482,474	504,594
Lord Abbett Bond Debenture I	71,908.442 shares	579,569	575,268
LSV Small Cap Value Instl	8,478.560 shares	130,061	118,700
MFA Mortgage Investments	13,486.000 shares	103,061	103,303
PGIM Total Return Bond Z	20,552.118 shares	303,201	307,665
Pimco Low Duration Income I	78,870.142 shares	674,815	676,706
Putnam Diversified Income Trust Y	109,830.381 shares	763,014	763,321
Putnam Floating Rate Income Y	19,366.406 shares	163,029	162,097
Putnam Ultra Short Duration Income Y	106,134.487 shares	1,067,850	1,067,713
Transamerica Bond I	28,895.566 shares	268,226	272,196
Vanguard FTSE All World Ex-US ETF	4,380.000 shares	215,602	228,461
Vanguard FTSE Emerging Markets ETF	1,350.000 shares	54,114	56,781
Vanguard Intermediate Term Corporate Bd Index	16.000 shares	1,332	1,462
Vanguard Intermediate Term Treasury Adm	70.263 shares	1,471	1,572
Vanguard International Explorer Investor	18,377.292 shares	317,281	325,646
Vanguard Short Term Corporate Bd Index	19.000 shares	1,483	1,541
Vanguard Short Term Treasury Index Adm	71.143 shares	1,416	1,443

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Mutual Funds (continued)			
Vanguard Small Cap Growth Index Adm	6,451.122 shares	$ 402,527	$ 445,127
Vanguard Small Cap Value Index Adm	6,968.035 shares	407,753	402,195
Virtus Newfleet Multi-Sector Short Term Bond I	116,098.673 shares	557,464	547,986
Wells Fargo Special Small Cap Value Instl	11,622.935 shares	428,135	413,891
William Blair Emerging Mkts Sm Cap Growth R6	21,811.144 shares	326,513	348,323
		17,389,920	17,757,319
Corporate Obligations			
Adobe Systems Inc	$50,000, 4.750%, due 02/01/2020	54,002	80,330
Amgen Inc	$50,000, 3.625%, due 05/15/2022	51,755	50,232
Amgen Inc	$20,000, 3.625%, due 05/15/2022	20,702	20,663
Aon PLC	$75,000, 3.875%, due 12/15/2025	76,845	51,658
Biogen Inc	$50,000, 2.900%, due 09/15/2020	50,985	50,285
Biogen Inc	$20,000, 2.900%, due 09/15/2020	20,394	20,114
Blackrock Inc	$50,000, 5.000%, due 12/10/2019	54,234	50,030
Boston Properties Ltd	$50,000, 4.125%, due 05/15/2021	52,819	51,228
Boston Properties Ltd	$20,000, 4.125%, due 05/15/2021	21,128	20,491
Capital One Financial Corp	$50,000, 4.750%, due 07/15/2021	54,121	52,067
Citigroup Inc	$50,000, 3.875%, due 10/25/2023	52,069	53,099
Citigroup Inc	$50,000, 3.750%, due 06/16/2024	51,050	52,911
Discover	$15,000, 4.200%, due 08/08/2023	15,732	15,967
Discovery Communications LLC	$55,000, 4.900%, due 03/11/2026	58,878	61,487
Enbridge Energy Partners	$50,000, 5.875%, due 10/15/2025	56,484	58,032
Energy Transfer Partners	$50,000, 4.150%, due 10/01/2020	52,137	50,612
Exelon Generation Co	$70,000, 4.250%, due 06/15/2022	72,981	72,997
FMC Technologies Inc	$50,000, 3.450%, due 10/01/2022	50,182	50,829
Goldman Sachs Group Inc	$75,000, 5.250%, due 07/27/2021	82,446	78,817
Goldman Sachs Group Inc	$20,000, 5.250%, due 07/27/2021	21,882	21,018
Goldman Sachs Group Inc	$50,000, 4.000%, due 03/03/2024	51,873	53,168
Johnson Controls International	$50,000, 5.000%, due 03/30/2020	53,927	50,471
Morgan Stanley	$75,000, 3.875%, due 04/29/2024	77,151	79,689
Morgan Stanley	$20,000, 4.000%, due 07/23/2025	20,513	21,620
Mosaic Co	$50,000, 3.750%, due 11/15/2021	51,528	51,117
Nasdaq Group Inc	$20,000, 3.850%, due 06/30/2026	20,024	21,407
Oneok Partners	$75,000, 5.000%, due 09/15/2023	81,276	81,367
Spectra Energy Partners	$20,000, 4.750%, due 03/15/2024	21,369	21,730
Verizon Communications Inc	$75,000, 5.150%, due 09/15/2023	82,460	83,442
Verizon Communications Inc	$20,000, 5.150%, due 09/15/2023	21,989	22,251

White House Manufacturing Corporation Retirement Plan

Employer Identification Number: 37-0992051 Plan Number: 001

Schedule H, Line 4i – Schedule of Assets

(Held at End of Year), Continued

November 30, 2019

Identity of Issuer	Description of Investment	Cost	Current Value
Corporate Obligations (continued)			
Wells Fargo & Co	50,000, 3.300%, due 09/09/2024	$ 49,954	$ 52,158
		1,502,890	1,501,287
U.S. Treasury and Federal Agency Securities			
FHLB Cons Bond	50,000, 3.000%, due 03/12/2027	50,240	53,811
FHLB Cons Bond	75,000, 2.875%, due 06/13/2025	74,012	79,388
FHLB Cons Bond	75,000, 2.625%, due 09/12/2025	74,546	78,565
FHLB Cons Bond	00,000, 2.625%, due 09/10/2027	198,950	209,700
FHLMC Fr Bond	75,000, 2.125%, due 04/24/2026	71,397	76,539
FHLMC Fr Bond	75,000, 2.625%, due 09/06/2024	76,153	78,248
FHLMC Fr Bond	50,000, 2.375%, due 01/13/2022	50,945	50,742
FHLMC Fr Bond	50,000, 1.375%, due 05/01/2020	49,689	49,941
U.S. Treasury Bond	00,000, 3.175%, due 05/15/2021	104,984	102,070
U.S. Treasury Bond	00,000, 1.750%, due 05/15/2022	98,793	100,356
U.S. Treasury Bond	80,000, 1.750%, due 05/15/2023	78,059	80,359
U.S. Treasury Bond	50,000, 0.000%, due 10/21/2020	744,109	745,594
U.S. Treasury Bond	20,000, 2.375%, due 08/15/2024	20,023	20,666
U.S. Treasury Bond	20,000, 2.250%, due 11/15/2025	19,638	20,620
U.S. Treasury Bond	20,000, 1.750%, due 05/15/2023	19,515	20,090
		1,731,053	1,766,689
Mortgage-backed Security			
GNMA Pass-thru Pool #003151M	45,583, 7.000%, due 10/20/2031	53,498	53,444
Certificates of Deposit			
Ally Bank, Midvale UT	00,000, 1.750%, due 02/18/2020	100,000	100,036
Ally Bank, Midvale UT	20,000, 1.750%, due 02/18/2020	20,000	20,007
		120,000	120,043
Total		$34,632,140	$38,878,554
* Represents a party-in-interest to the Plan			

Schedule SB, line 26—Schedule of Active Participant Data as of December 1, 2018

Distribution of Active Participants by Age and Service—White House

Schedule SB, Line 26—Schedule of Active Participant Data
As of December 1, 2018

White House Manufacturing Corporation
White House Manufacturing Corporation Retirement Plan
Active Employees

EIN: 37-0992051 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44										
45-49										
50-54			1							
55-59						3			3	
60-64								2		1
65-69								1		1
70+										

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Distribution of Active Participants by Age and Service—Bunn-O-Matic

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2019

Bunn-O-Matic Corporation
Bunn-O-Matic Corporation Retirement Plan
Active Employees

EIN: 37-0840805 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44						4	1			
45-49					1	7	21 $1	2		
50-54		1		1		20 $1	17	26 $1	1	
55-59				1	1	11	16	26 $1	26 $1	5
60-64			2			13	13	12	24 $1	14
65-69							5	2	3	1
70+						1	1			

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Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2018), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	3.92%
2nd Segment Rate	5.52%
3rd Segment Rate	6.29%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2018), without regard to interest rate stabilization
1st Segment Rate	2.21%
2nd Segment Rate	3.77%
3rd Segment Rate	4.45%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2018 static mortality table (with new basis adoption deferred to 2019) for annuitants and non-annuitants per §1.430(h)(3)-1(e)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $220,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2016 Plan Year	6.15%
2017 Plan Year	5.85%
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
Trust Expenses Included in Target Normal Cost	1.85% of Market Value of Plan Assets for White House. Actual expenses paid from trust from 1/1/2019 through 11/30/2019 for Bunn-O-Matic and Bunn Capitol.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2018 for White House, December 31, 2018 for Bunn-O-Matic and Bunn Capitol

Table 1

Retirement Rates—For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates—For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55	0.00%
26	9.16%	56	0.00%
27	8.16%	57	0.00%
28	7.16%	58	0.00%
29	6.16%	59	0.00%
30	5.16%	60	0.00%
31	4.94%	61	0.00%
32	4.72%	62	0.00%
33	4.50%	63	0.00%
34	4.28%	64	0.00%
35	4.06%	65	0.00%
36	3.84%	66	0.00%
37	3.62%	67	0.00%
38	3.26%	68	0.00%
39	2.90%	69	0.00%
40	2.54%	70	0.00%
41	2.18%	71	0.00%
42	1.82%	72	0.00%
43	1.46%	73	0.00%
44	1.37%	74	0.00%

Schedule SB, Part V—Summary of Plan Provisions

Bunn-O-Matic

Effective Date	The original effective date of the plan was July 1, 1961. The plan was last amended and restated effective January 1, 2011 and last amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion of one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.

Past Service Earnings	The average of the participant's earnings for the three consecutive calendar years ending on December 31, 1988.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination of employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.

Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retired early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred Vested Pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving spouse benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Bunn Capitol

Effective Date	The effective date of the plan was July 1, 1961. The plan was last restated effective January 1, 2013. The plan was amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn Capitol Company, LLC
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new non-bargained entrants will be allowed to join the plan after December 31, 1998 and no new bargained participants will be allowed to join the plan after December 31, 2000.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

	earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000. ▪ For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred Vested Pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.

Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of Payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

White House

Effective Date	The effective date of the plan was January 1, 1976. The plan restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.

Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.

Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred vested pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date

	the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Plan Changes Since the Prior Year

The White House Manufacturing Corporation Retirement Plan was amended effective December 1, 2018 to change the plan year from a calendar-year plan year to a 12-month plan year commencing December 1. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Details of Plan Merger and Consolidated Plan Funding Results

Background

Effective December 30, 2018 the Bunn Capitol and Bunn-O-Matic plans merged into the White House Plan.

The valuation treatment shown in this report is consistent with our understanding of applicable laws, regulations, and other guidance. Additionally, Bunn has submitted a request to the IRS for approval for a change in funding method. To the extent the IRS requires any changes in the determination of results from those presented herein, Aon will revise the funding results and will reissue the report. The following paragraphs explain the specific treatment in more detail.

Funding Target Liability

The Funding Target was determined as of December 1, 2018 for the White House Plan and as of December 31, 2018 for the plans that merged into the White House Plan on December 31, 2018.

Target Normal Cost

The Target Normal Cost was determined as of December 1, 2018 for the White House Plan and reflects a full year of expected administrative expenses as the plan was frozen prior to December 1, 2018.

The Bunn Capitol and Bunn-O-Matic plans were also frozen prior to December 1, 2018, so have no Target Normal Cost before reflecting administrative expenses. Plan expenses for these plans were determined as actual administrative expenses paid from the trust from January 1, 2019 through November 30, 2019.

Value of Plan Assets

The Value of Plan Assets for all plans is based on the three-year smoothing method as outlined in the assumptions section of this report. The Value of Plan Assets for the White House Plan was determined as of December 1, 2018 and includes smoothing of gains and losses over the period from December 1, 2016 through November 30, 2017 and December 1, 2017 through November 30, 2018.

The Value of Plan Assets for the other plans that merged into the White House Plan on December 31, 2018 were determined as of January 1, 2019. The Value of Plan Assets for these plans was determined reflecting smoothing of gains and losses over the period from January 1, 2017 through December 31, 2017 and January 1, 2018 through December 31, 2018.

Funding Balances

None of the plans have Funding Standard Carryover Balances or Prefunding Balances.

Minimum Required Contribution

The Minimum Required Contribution is comprised of the Target Normal Cost, less Excess Assets (if any), plus Shortfall Installment (if any).

Each component of the Minimum Required Contribution, reflecting interest rate stabilization and without reflecting interest rate stabilization, has been determined on a plan-by-plan basis. The Minimum Required Contribution for the White House plan has been determined as the sum of the Minimum Required Contributions for each legacy plan.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 12/01/2018 and ending 11/30/2019

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

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

A Name of plan
WHITE HOUSE MANUFACTURING CORPORATION RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WHITE HOUSE MANUFACTURING CORPORATION

D Employer Identification Number (EIN)
37-0992051

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

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

Part I Basic Information

1 Enter the valuation date: Month 12 Day 01 Year 2018

2 Assets:

a Market value	**2a**	37,724,090
b Actuarial value	**2b**	40,328,164

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	548	27,694,427	27,694,427
b For terminated vested participants	333	6,599,477	6,599,477
c For active participants	291	7,090,763	7,097,456
d Total	1,172	41,384,667	41,391,360

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

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.60%
6 Target normal cost	**6**	97,208

Statement by Enrolled Actuary

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

SIGN HERE

DANIEL W GARDECKI — Signature of actuary

09/10/2020 — Date

DANIEL W GARDECKI — Type or print name of actuary

2005777 — Most recent enrollment number

AON CONSULTING, INC. — Firm name

410-547-2911 — Telephone number (including area code)

111 S Calvert Street
Suite 2010
BALTIMORE MD 21202
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of -2.08%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.55%		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	**14**	97.43%
15	Adjusted funding target attainment percentage	**15**	97.43%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	**16**	108.97%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	**17**	%

Part IV Contributions and Liquidity Shortfalls

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

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/14/2019	31,755	0			
06/13/2019	31,755	0			
09/13/2019	31,755	0			
12/13/2019	31,755	0			
09/10/2020	127,427	0			
			Totals ► 18(b)	254,447	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years	**19a**	0
b Contributions made to avoid restrictions adjusted to valuation date	**19b**	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	**19c**	238,222

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
3.92 %	5.52 %	6.29%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions)

Prior regulation: ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Current regulation: ☐ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

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

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6)	**31a**	97,208
b Excess assets, if applicable, but not greater than line 31a	**31b**	52,226

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	1,291,318	193,240
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	238,222

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

36 Additional cash requirement (line 34 minus line 35)	**36**	238,222
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	238,222
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under Pension Relief Act of 2010 (See Instructions)

41 If an election was made to use PRA 2010 funding relief for this plan:

a Schedule elected ☐ 2 plus 7 years ☐ 15 years

b Eligible plan year(s) for which the election in line 41a was made ☐ 2008 ☐ 2009 ☐ 2010 ☐ 2011

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2018

Date		Amount	Days to Discount to 8/15/2020 at 5.43% under CARES Act	Days to Discount to 12/1/2018 at 5.60%		Interest Adjusted Contribution
March 14, 2019	$	31,755	N/A	103	$	31,270
June 13, 2019		31,755	N/A	194		30,849
September 13, 2019		31,755	N/A	286		30,428
December 13, 2019		31,755	N/A	377		30,017
September 10, 2020		127,427	26	623		115,658
Total Contribution	$	254,447			$	238,222

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, Part V—Statement of Actuarial Assumptions/Methods

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of August 2018), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor
1st Segment Rate	3.92%
2nd Segment Rate	5.52%
3rd Segment Rate	6.29%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of August 2018), without regard to interest rate stabilization
1st Segment Rate	2.21%
2nd Segment Rate	3.77%
3rd Segment Rate	4.45%
Retirement Age	
Active Participants	See Table 1
Terminated Vested Participants	See Table 2
Mortality Rates	
Healthy and Disabled	2018 static mortality table (with new basis adoption deferred to 2019) for annuitants and non-annuitants per §1.430(h)(3)-1(e)
Withdrawal Rates	See Table 3
Disability Rates	None
Decrement Timing	Beginning of year decrements
Surviving Spouse Benefit	It is assumed that 85% of males and 85% of females have an eligible spouse, and that males are four years older than their spouses.
Benefit Limits	Projected benefits are limited by the current IRC section 415 maximum benefit of $220,000.

Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior two years, adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% nor more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC section 430(h)(2)(C)(iii).
Expected Return on Assets	
2016 Plan Year	6.15%
2017 Plan Year	5.85%
2018 Plan Year	5.90% Bunn-O-Matic, 6.04% Bunn Capitol, 6.08% White House
Trust Expenses Included in Target Normal Cost	1.85% of Market Value of Plan Assets for White House. Actual expenses paid from trust from 1/1/2019 through 11/30/2019 for Bunn-O-Matic and Bunn Capitol.
Actuarial Method	Standard unit credit cost method
Valuation Date	December 1, 2018 for White House, December 31, 2018 for Bunn-O-Matic and Bunn Capitol

Table 1

Retirement Rates—For Actives

Age	Rate
55	2.00%
56	2.00%
57	2.00%
58	2.00%
59	2.00%
60	4.00%
61	4.00%
62	8.00%
63	8.00%
64	10.00%
65	30.00%
66	25.00%
67	25.00%
68	25.00%
69	45.00%
70+	100.00%

Table 2

Retirement Rates—For Terminated Vested Participants

Age	Rate
55	4.00%
56	4.00%
57	4.00%
58	4.00%
59	4.00%
60	8.00%
61	8.00%
62	20.00%
63	20.00%
64	20.00%
65	100.00%

Table 3

Withdrawal Rates

Age	Rate	Age	Rate
15	20.16%	45	1.28%
16	19.16%	46	1.19%
17	18.16%	47	1.10%
18	17.16%	48	1.01%
19	16.16%	49	0.96%
20	15.16%	50	0.91%
21	14.16%	51	0.86%
22	13.16%	52	0.81%
23	12.16%	53	0.76%
24	11.16%	54	0.71%
25	10.16%	55	0.00%
26	9.16%	56	0.00%
27	8.16%	57	0.00%
28	7.16%	58	0.00%
29	6.16%	59	0.00%
30	5.16%	60	0.00%
31	4.94%	61	0.00%
32	4.72%	62	0.00%
33	4.50%	63	0.00%
34	4.28%	64	0.00%
35	4.06%	65	0.00%
36	3.84%	66	0.00%
37	3.62%	67	0.00%
38	3.26%	68	0.00%
39	2.90%	69	0.00%
40	2.54%	70	0.00%
41	2.18%	71	0.00%
42	1.82%	72	0.00%
43	1.46%	73	0.00%
44	1.37%	74	0.00%

Schedule SB, Part V—Summary of Plan Provisions

Bunn-O-Matic

Effective Date	The original effective date of the plan was July 1, 1961. The plan was last amended and restated effective January 1, 2011 and last amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn-O-Matic Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion of one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.

Past Service Earnings	The average of the participant's earnings for the three consecutive calendar years ending on December 31, 1988.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For service prior to January 1, 1989: Each employee who was a participant as of January 1, 1989 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1989; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1989.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination of employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.

Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retired early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.

Deferred Vested Pension

Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.

Surviving spouse benefit

Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.

Forms of Payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Bunn Capitol

Effective Date	The effective date of the plan was July 1, 1961. The plan was last restated effective January 1, 2013. The plan was amended effective December 31, 2018 to merge into the White House Manufacturing Corporation Retirement Plan.
Employers Included	Bunn Capitol Company, LLC
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new non-bargained entrants will be allowed to join the plan after December 31, 1998 and no new bargained participants will be allowed to join the plan after December 31, 2000.
Contributions	The company will pay to the trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.
Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including

	earnings paid during a portion of a plan year during which the employee was not an active participant.
Past Service Earnings	The average of the participant's earning for the three consecutive calendar years ending on December 31, 1989.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year while a participant on or after January 1, 1990, participants will be credited with an annual retirement income equal to 1½% of earnings during such plan year. Non-bargained participants cease receiving retirement income credits at December 31, 1998 and bargained participants cease receiving retirement income credits at December 31, 2000. ▪ For service prior to January 1, 1990: Each employee who was a participant as of January 1, 1990 was credited with a retirement income equal to the greater of: – 1½% of past service earnings multiplied by the number of years (to the last completed 1/12 year) of service while a participant prior to January 1, 1990; and – The sum of the participant's past service retirement income credits and accrued future service retirement income credits under the plan on January 1, 1990.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.

Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred Vested Pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.

Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of Payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

White House

Effective Date	The effective date of the plan was January 1, 1976. The plan restated effective January 1, 2017. Most recent amendment effective December 1, 2018. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.
Employers Included	White House Manufacturing Corporation
Employees Eligible for Participation	Any employee who is regularly employed by the company will become a participant on the first day of the month on or next following completion one year of service and the attainment of age 21. No new entrants will be allowed to join the plan after December 31, 1998.
Contributions	The company will pay to the Trustee such sums of money as the enrolled actuary shall certify as the amounts necessary to meet the minimum required contribution within the meaning of IRC section 430. The company may also provide, from time to time, additional sums of money to the Trustee as deemed appropriate. No employee contributions are required or permitted under the plan.
Expenses	All expenses incurred in connection with the administration of the plan and the Trust are paid by the fund to the extent they are not paid by the company.
Definitions	
Vesting Service	A participant who performs 1,000 or more hours of service during a plan year will be credited with a year of vesting service, except that such participant will not be credited with vesting service for any plan years prior to the participant's eighteenth birth date.
Benefit Accrual Service	A participant will be credited with one year of benefit accrual service (referred to as service) for each year of service performed while a participant during which the participant completes at least 1,000 hours of service.

Earnings	Total compensation paid by the company for a plan year, including regular salary, wages, overtime, bonuses, and extra commissions, but not including earnings paid during a portion of a plan year during which the employee was not an active participant.
Normal Retirement	
Eligibility	The first day of the month coincident with or next following the participant's termination of employment after attaining age 65 and completing at least five years of vesting service (the participant's normal retirement date). This date shall be the participant's date of retirement.
Benefit	The normal retirement benefit shall be an annual annuity, payable monthly. The gross annual benefit is equal to the sum of the following retirement income credits: ▪ For each plan year, beginning on or after January 1, 1989 and ending December 31, 1998, a participant will be credited with an annual retirement income equal to 1½% of earnings during such plan year. ▪ For each plan year while a participant between January 1, 1976 and December 31, 1988, a participant will be credited with an annual retirement income equal to $48.00 plus 1½% of earnings in excess of $4,800 during the plan year.
Date Payments Begin	The monthly pension commences on the first day of the month coincident with or next following the date of retirement.
Early Retirement	
Eligibility	Termination after employment after attaining age 55 and completing at least 10 years of vesting service, and before reaching eligibility for normal retirement. This date shall be the participant's date of retirement.
Benefit	The monthly pension is computed on the same basis as a normal retirement pension, considering service to the participant's actual date of retirement. The pension is reduced by 4% per year that benefit commencement precedes the participant's normal retirement date.

Date Payments Begin	The monthly pension commences at the date, which would have been the participant's normal retirement date had the participant not retire early. The participant may elect to commence payments at the early retirement date, or at any time thereafter.
Deferred vested pension	
Eligibility	Termination of employment after completing at least five years of vesting service, and before reaching eligibility for normal or early retirement. This date shall be the participant's date of termination.
Benefit	The annual benefit, payable monthly as a straight life annuity starting on the participant's normal retirement date, equals the participant's accrued benefit on the date of termination. A participant who has completed at least 10 years of vesting service by the date of termination may elect to begin payment of the deferred vested benefit any time after attaining age 55. If the participant elects to receive the benefit early, it will be reduced by 4% for every year that commencement of payments precedes the participant's normal retirement date.
Date Payments Begin	The monthly pension commences at the participant's normal retirement date. The monthly pension may commence any time after the participant reaches age 55 if the participant had completed 10 years of vesting service at the date of termination.
Surviving Spouse's Benefit	
Eligibility	Surviving spouse of an active vested or terminated vested participant in the event of the participant's death after having been married for at least one year.
Benefit	The eligible spouse of an active participant who dies prior to normal retirement and before benefit payment commences is entitled to one of the following benefits: ▪ If the participant has between five and 15 years of service at the participant's date of death, the eligible spouse will receive a lifetime income benefit equal to 50% of the benefit accrued to the date of death. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date

	the participant would have been eligible for early retirement age. ▪ If the participant has at least 15 years of service at the date of death or is eligible for early retirement, the eligible spouse will receive a lifetime income equal to 50% of the benefit accrued to the participant's date of death. The spouse's benefit will commence on the first day of the month following the participant's date of death. The surviving spouse of a vested terminated participant whose service terminated after July 1, 1976 and who dies prior to normal retirement and before benefit payments commence and to whom the participant has been married for at least one year, is entitled to a lifetime income equal to a 50% qualified joint and survivor annuity reduced by 4% for every year that commencement of payments precedes the normal retirement date. The spouse's benefit will commence on the first day of the month on or following the later of the participant's date of death or the date the participant would have been eligible for early retirement.
Forms of payment	The normal form of payment for a participant who has been married for at least one year at the benefit commencement date is an actuarially reduced qualified joint and survivor annuity, with 50% of the benefit continuing to the surviving spouse upon the earlier death of the participant. The normal form of benefits with respect to all other participants is a single life annuity. In lieu of the normal form of retirement income, a married participant may elect, with the consent of their eligible spouse, to waive the qualified 50% joint and survivor annuity and to receive a single life annuity, a 75% joint and survivor annuity, or a 100% joint and survivor annuity.

Plan Changes Since the Prior Year

The White House Manufacturing Corporation Retirement Plan was amended effective December 1, 2018 to change the plan year from a calendar-year plan year to a 12-month plan year commencing December 1. Effective December 31, 2018 the Bunn Capitol Company Retirement Plan and Bunn-O-Matic Corporation Retirement Plan merged into the White House Manufacturing Corporation Retirement Plan.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

Details of Plan Merger and Consolidated Plan Funding Results

Background

Effective December 30, 2018 the Bunn Capitol and Bunn-O-Matic plans merged into the White House Plan.

The valuation treatment shown in this report is consistent with our understanding of applicable laws, regulations, and other guidance. Additionally, Bunn has submitted a request to the IRS for approval for a change in funding method. To the extent the IRS requires any changes in the determination of results from those presented herein, Aon will revise the funding results and will reissue the report. The following paragraphs explain the specific treatment in more detail.

Funding Target Liability

The Funding Target was determined as of December 1, 2018 for the White House Plan and as of December 31, 2018 for the plans that merged into the White House Plan on December 31, 2018.

Target Normal Cost

The Target Normal Cost was determined as of December 1, 2018 for the White House Plan and reflects a full year of expected administrative expenses as the plan was frozen prior to December 1, 2018.

The Bunn Capitol and Bunn-O-Matic plans were also frozen prior to December 1, 2018, so have no Target Normal Cost before reflecting administrative expenses. Plan expenses for these plans were determined as actual administrative expenses paid from the trust from January 1, 2019 through November 30, 2019.

Value of Plan Assets

The Value of Plan Assets for all plans is based on the three-year smoothing method as outlined in the assumptions section of this report. The Value of Plan Assets for the White House Plan was determined as of December 1, 2018 and includes smoothing of gains and losses over the period from December 1, 2016 through November 30, 2017 and December 1, 2017 through November 30, 2018.

The Value of Plan Assets for the other plans that merged into the White House Plan on December 31, 2018 were determined as of January 1, 2019. The Value of Plan Assets for these plans was determined reflecting smoothing of gains and losses over the period from January 1, 2017 through December 31, 2017 and January 1, 2018 through December 31, 2018.

Funding Balances

None of the plans have Funding Standard Carryover Balances or Prefunding Balances.

Minimum Required Contribution

The Minimum Required Contribution is comprised of the Target Normal Cost, less Excess Assets (if any), plus Shortfall Installment (if any).

Each component of the Minimum Required Contribution, reflecting interest rate stabilization and without reflecting interest rate stabilization, has been determined on a plan-by-plan basis. The Minimum Required Contribution for the White House plan has been determined as the sum of the Minimum Required Contributions for each legacy plan.

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following nonprescribed assumption changes:

- A change in the expected long-term rate of return of plan assets from 5.85% to 5.90% for Bunn-O-Matic, 5.85% to 6.04% for Bunn Capitol, and 5.85% to 6.08% for White House as of December 1, 2018. The December 1, 2018 rate of return assumption is first used in the December 1, 2019 valuation in calculating the expected return on assets for the December 1, 2018 through November 30, 2019 period as part of the valuation of plan assets determination.

This change was made to better reflect the anticipated plan experience. This assumption change did not reduce the funding shortfall; as such, approval of the Commissioner is not required.

Schedule SB, line 25—Change in Method

The funding valuation reflects the following method changes:

- The plan was amended to change the plan year to December 1, so the valuation date has been changed to December 1.
- The ERISA funding valuation reflects a method change due to the mid-year merger of the Bunn-O-Matic and Bunn Capitol plans into the White House plan on December 31, 2018. The merged plan will continue to use segment rates with a four-month lookback period (i.e. August versus previously September); the funding method will continue to be the unit credit method; the asset valuation method will continue to be the smoothed fair market value of assets over the current and prior two years (as of December 1 versus previously as of January 1) adjusted to be no greater than 110% and no less than 90% of the fair market value.

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 26—Schedule of Active Participant Data as of December 1, 2018

Distribution of Active Participants by Age and Service—White House

Schedule SB, Line 26—Schedule of Active Participant Data
As of December 1, 2018

White House Manufacturing Corporation
White House Manufacturing Corporation Retirement Plan
Active Employees

EIN: 37-0992051 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44										
45-49										
50-54			1							
55-59						3			3	
60-64								2		1
65-69								1		1
70+										

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Distribution of Active Participants by Age and Service—Bunn-O-Matic

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2019

Bunn-O-Matic Corporation
Bunn-O-Matic Corporation Retirement Plan
Active Employees

EIN: 37-0840805 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39										
40-44						4	1			
45-49					1	7	21 $1	2		
50-54		1		1		20 $1	17	26 $1	1	
55-59				1	1	11	16	26 $1	26 $1	5
60-64			2			13	13	12	24 $1	14
65-69							5	2	3	1
70+						1	1			

N-279

Schedule SB, line 32—Schedule of Amortization Bases

Type of Base	Present Value of Installment	Date Established	Years Remaining	Amortization Installment
Shortfall	$ 1,291,318	January 1, 2019	7	$ 210,807

Shortfall Amortization for plan merger 11-month period 1/1/2019 through 11/30/2019 = $193,240

Schedule SB, line 32—Schedule of Amortization Bases

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Shortfall Amortization for plan merger 11-month period 1/1/2019 through 11/30/2019 = $193,240

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 22—Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at beginning of year.

(a) Age	(b) Rate	(c) Weight	(d) Product (a) × (b) × (c)
55	2.00%	1.0000	1.10
56	2.00%	0.9800	1.10
57	2.00%	0.9604	1.09
58	2.00%	0.9412	1.09
59	2.00%	0.9224	1.09
60	4.00%	0.9039	2.17
61	4.00%	0.8678	2.12
62	8.00%	0.8331	4.13
63	8.00%	0.7664	3.86
64	10.00%	0.7051	4.51
65	30.00%	0.6346	12.37
66	25.00%	0.4442	7.33
67	25.00%	0.3332	5.58
68	25.00%	0.2499	4.25
69	45.00%	0.1874	5.82
70	100.00%	0.1031	7.21
		Weighted Average	64.82

Schedule SB Attachment (Form 5500)—2018 Plan Year
White House Manufacturing Corporation Retirement Plan
EIN: 37-0992051 PN: 001

Schedule SB, line 19—Discounted Employer Contributions

Year applied for contributions: 2018

Date		Amount	Days to Discount to 8/15/2020 at 5.43% under CARES Act	Days to Discount to 12/1/2018 at 5.60%		Interest Adjusted Contribution
March 14, 2019	$	31,755	N/A	103	$	31,270
June 13, 2019		31,755	N/A	194		30,849
September 13, 2019		31,755	N/A	286		30,428
December 13, 2019		31,755	N/A	377		30,017
September 10, 2020		127,427	26	623		115,658
Total Contribution	$	254,447			$	238,222

Schedule SB, line 25—Change in Method

The funding valuation reflects the following method changes:

- The plan was amended to change the plan year to December 1, so the valuation date has been changed to December 1.
- The ERISA funding valuation reflects a method change due to the mid-year merger of the Bunn-O-Matic and Bunn Capitol plans into the White House plan on December 31, 2018. The merged plan will continue to use segment rates with a four-month lookback period (i.e. August versus previously September); the funding method will continue to be the unit credit method; the asset valuation method will continue to be the smoothed fair market value of assets over the current and prior two years (as of December 1 versus previously as of January 1) adjusted to be no greater than 110% and no less than 90% of the fair market value.

Schedule SB, line 24—Change in Actuarial Assumptions

The funding valuation reflects the following nonprescribed assumption changes:

- A change in the expected long-term rate of return of plan assets from 5.85% to 5.90% for Bunn-O-Matic, 5.85% to 6.04% for Bunn Capitol, and 5.85% to 6.08% for White House as of December 1, 2018. The December 1, 2018 rate of return assumption is first used in the December 1, 2019 valuation in calculating the expected return on assets for the December 1, 2018 through November 30, 2019 period as part of the valuation of plan assets determination.

This change was made to better reflect the anticipated plan experience. This assumption change did not reduce the funding shortfall; as such, approval of the Commissioner is not required.