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

2019

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

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
COMFORT WINDOW CO., INC. 401(K) SALARY DEFERRAL PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1995

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)
COMFORT WINDOW CO., INC.

3624 JOHN GLENN BOULEVARD
SYRACUSE, NY 13209

2b Employer Identification Number (EIN) 16-1263149

2c Plan Sponsor's telephone number 315-457-0022

2d Business code (see instructions) 339900

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.	09/22/2020	LAURIE GENTILE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/22/2020	LAURIE GENTILE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	308
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)**	271
a(2) Total number of active participants at the end of the plan year	**6a(2)**	315
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	36
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	351
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	351
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	211
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2G 2J 2K 2T 3D 3H

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)** [ ] **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)** [ ] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 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 D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
COMFORT WINDOW CO., INC. 401(K) SALARY DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
16-1263149

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

a Name of MTIA, CCT, PSA, or 103-12 IE: METLIFE GAC SERIES25157 CL0

b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-6625485-001	C	317189

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
COMFORT WINDOW CO., INC. 401(K) SALARY DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMFORT WINDOW CO., INC.

D Employer Identification Number (EIN)
16-1263149

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	198042	317189
(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)	8436395	10412988
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	8634437	10730177
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	8634437	10730177

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)	285363	
	(B) Participants	2a(1)(B)	491489	
	(C) Others (including rollovers)	2a(1)(C)	6797	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		783649
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	343973	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		343973
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1634399
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		2762021
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	624415	
(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)		624415
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	41866	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		41866
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		666281
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2095740
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☐ Unmodified **(2)** ☐ Qualified **(3)** ☒ Disclaimer **(4)** ☐ Adverse

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

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

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

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 01/01/2019 and ending 12/31/2019

A Name of plan
COMFORT WINDOW CO., INC. 401(K) SALARY DEFERRAL PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
COMFORT WINDOW CO., INC.

D Employer Identification Number (EIN)
16-1263149

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 95-6817943

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

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

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

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

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

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

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation_____

COMFORT WINDOW COMPANY, INC.
401(K) SALARY DEFERRAL PLAN

Financial Statements as of
December 31, 2019 and 2018
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

September 21, 2020

To the Trustees of
Comfort Window Company, Inc. 401(k) Salary Deferral Plan:

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Comfort Window Company, Inc. 401(k) Salary Deferral Plan, which comprise the statement of net assets available for benefits as of December 31, 2019, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility
Our responsibility is to express an opinion on the 2019 financial statements based on conducting the audit 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 on the 2019 financial statements.

Basis for Disclaimer of Opinion on the 2019 Financial Statements
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 4, which was certified by Capital Bank and Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the 2019 financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion on the 2019 Financial Statements
Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2019 financial statements. Accordingly, we do not express an opinion on the 2019 financial statements.

432 North Franklin Street, #60
Syracuse, New York 13204
p (315) 476-4004
f (315) 254-2384

www.bonadio.com

(Continued)

INDEPENDENT AUDITOR'S REPORT
(Continued)

Other Matters - Report on Supplemental Schedules and Report on 2018 Financial Statements
The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2019, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we do not express an opinion on the supplemental schedule referred to above.

We have audited the accompanying statement of net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and in our report dated September 27, 2019, we expressed our opinion that such financial statement presents fairly, in all material respects, the net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and changes in its net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2019 Financial Statements
The form and content of the information included in the 2019 financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 AND 2018

	2019	2018
INVESTMENTS, AT FAIR VALUE:		
Mutual funds	$ 10,412,988	$ 8,436,395
Common collective trust fund	317,189	198,042
Total investments, at fair value	10,730,177	8,634,437
NET ASSETS AVAILABLE FOR BENEFITS	$ 10,730,177	$ 8,634,437

The accompanying notes are an integral part of these statements.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
ADDITIONS:		
Investment income -		
Net appreciation (depreciation) in fair value of investments	$ 1,634,399	$ (773,059)
Interest and dividend income	343,973	339,276
Total investment income (loss)	1,978,372	(433,783)
Contributions -		
Employer	285,363	237,734
Participant	491,489	431,714
Rollover	6,797	3,056
Total contributions	783,649	672,504
Total additions	2,762,021	238,721
DEDUCTIONS:		
Benefits paid to participants	624,415	740,139
Administrative and administrative fees	41,866	29,495
Total deductions	666,281	769,634
CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS	2,095,740	(530,913)
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	8,634,437	9,165,350
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 10,730,177	$ 8,634,437

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Comfort Window Company, Inc. 401(k) Salary Deferral Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Comfort Windows Company, Inc. and affiliates; Galaxy Manufacturing Co. of CNY, Inc. and Comfort Management of CNY, Inc., (collectively known as the "Company"), who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

Employees are eligible to begin salary deferrals and safe harbor matching contributions after attainment of age twenty-one and having completed three months of service. Employees are eligible to begin employer profit sharing contributions after attaining one year of service.

Contributions

Each year, participants may contribute a percentage of their pre-tax and after-tax annual compensation, as defined by the Plan, subject to certain limitations established by the Internal Revenue Code. In addition, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company establishes the safe harbor matching contribution annually. In 2019 and 2018, the Company elected to match each participant's elective deferral by contributing 100% of the first 4% of compensation deferred.

Discretionary contributions may be made at the option of the Company's management. These contributions are allocated based on each participant's compensation. In order to receive an allocation of a discretionary contribution, participants must be an eligible participant in the Plan and be employed on the last day of the Plan year. Contributions are subject to certain limitations. No discretionary contribution was made in 2019 or 2018.

Participant Accounts

Each participant's account is credited with the participant's contribution, Company matching contribution, allocation of any discretionary Company contribution and Plan earnings/losses and charged with an allocation of administrative and investment expenses. Allocations are based on participant earnings/losses or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

1. DESCRIPTION OF PLAN (Continued)

Vesting

Participants are immediately vested in their contributions and Company matching contributions plus actual earnings/losses thereon. Vesting in the Company's discretionary contributions portion of their accounts plus actual earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a lump-sum amount equal to the value of the vested interest in his or her account.

Benefit payments from the Plan will be made in a lump sum distribution if the balance is less than $5,000 and the participant does not direct the Plan otherwise.

Hardship withdrawals are permitted in the event of immediate financial need for the participant or primary beneficiary. Participants may elect to receive a hardship withdrawal on only their pre-tax deferrals.

Investment Options

Plan investments are held within various investment funds offered and maintained by Capital Bank and Trust Company. Contributions to the Plan are invested, at the discretion of the participant, in one or a combination of available investment fund options.

Forfeited Accounts

Forfeited non-vested accounts did not have a balance at December 31, 2019 and 2018. These amounts are used to pay certain administrative expenses of the Plan. Forfeited non-vested accounts in excess of administrative expenses are used to reduce Company contributions. In 2019 and 2018, $7,893 and $1,837, respectively, of forfeitures were used to reduce administrative expense.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risk and Uncertainties
Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in values of investment securities will occur in the near-term and that such change could materially affect participant's account balances and the amounts reported in the statements of net assets available for benefits.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
At the Company's discretion, administrative expenses of the Plan may be paid out of the Plan's assets or may be paid by the Company. Administrative expenses paid by the Company during 2019 and 2018 included expenses relating to the function of the Plan, including investment advisory and record keeping. Investment management fees are charged directly against the related investments of the Plan.

Fair Value Measurement - Definition and Hierarchy
Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820*, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates
The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following is a description of the valuation methodologies used for assets and liabilities for which fair values are estimated using the net asset value (NAV) practical expedient:

- *Common collective trust fund:* valued at the NAV provided by the manager of the fund. The NAV is calculated as the underlying net assets owned by the fund, divided by the number of units outstanding. The NAV is based in the fair value of the underlying securities within the fund.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2019 and 2018.

Fair value measurement at December 31, 2019:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,412,988	$ -	$ -	$ 10,412,988
Investments using NAV as practical expedient (a)				317,189
Total investments				$ 10,730,177

3. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at December 31, 2018:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 8,436,395	$ -	$ -	$ 8,436,395
Investments using NAV as practical expedient (a)				198,042
Total investments				$ 8,634,437

(a) In accordance with Subtopic 820-10 certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Fair Value of Investments in Entities that Use Net Asset Value Per Share Practical Expedient

The following table summarizes investments measured at fair value based on net asset value (NAVs) per share as of December 31, 2019 and 2018.

Common Collective Trust Fund	2019	2018	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Reliance MetLife Series 25157-0	$ 317,189	$ 198,042	N/A	Daily	N/A

Common Collective Trust Funds

The Plan has an investment in Reliance MetLife Series 25157-0 (common collective trust fund) (the Fund). The Fund's objective is to preserve principal while generating earnings at rates competitive over time with short-term high quality fixed income investments. The Fund invests entirely in MetLife Group Annuity Contract 25157, which consists of separately managed investment portfolios directed by Reliance Trust Company.

4. INVESTMENTS

The Plan administrator has received a certification from Capital Bank and Trust Company, the trustee of the Plan, that states that the following information is complete and accurate as of and for the year ended December 31, 2019.

Statements of net assets available for benefits:	
Mutual funds	$ 10,412,988
Common collective trust fund	$ 317,189
Statements of changes in net assets available for benefits:	
Interest and dividend income	$ 343,973
Net appreciation in fair value of investments	$ 1,634,399
Schedule of Assets (Held at End of Year)	Schedule I

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are managed by Capital Bank and Trust Company, who acts as trustee and record-keeper as defined by the Plan. Pinnacle Investments is the Plan's investment advisor. Transactions with these entities qualify as party-in-interest transactions. Fees paid to these entities totaled $41,866 for the year ended December 31, 2019.

Fees paid to Capital Bank and Trust Company, the trustee and record-keeper of the Plan from October 1, 2018 to December 31, 2018, for administrative services amounted to $256 and qualifies as party-in-interest transactions. From January 1, 2018 to September 30, 2018, fees paid to Paychex Retirement Services, for administrative services amounted to $29,239 and qualifies as party-in-interest transactions.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Plan by a letter dated March 31, 2014 that the “Prototype Non-Standardized Profit Sharing Plan with CODA” is designed in accordance with applicable sections of the Internal Revenue Code (“IRC”). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

7. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

8. SUBSEQUENT EVENTS

Subsequent events have been evaluated through September 21, 2020, the date the financial statements were available to be issued.

The United States is presently in the midst of a national health emergency related to a virus, commonly known as Novel Coronavirus (COVID-19). The COVID-19 pandemic has led to volatility in financial markets and has affected, and may continue to affect, the market price of Plan assets. The potential economic impact of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act). The optional features within these acts are currently being assessed. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

EIN # 16-1263149
PLAN: 001, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	American Funds 2035 Target Date Retirement R6	Mutual fund	**	$ 2,160,737
*	American Funds 2025 Target Date Retirement R6	Mutual fund	**	1,194,343
	Vanguard 500 Index Fund - Admiral	Mutual fund	**	1,011,100
	T. Rowe Price Blue Chip Growth I	Mutual fund	**	609,124
*	American Funds Washington Mutual Investors R6	Mutual fund	**	561,064
	Vanguard Mid Cap Index ADM	Mutual fund	**	558,552
	Vanguard Total Bond Market Admiral	Mutual fund	**	482,198
	Vanguard Small Cap Index Adm	Mutual fund	**	471,240
	DFA International Core Equity I	Mutual fund	**	425,461
*	American Funds 2010 Target Date Retirement R6	Mutual fund	**	401,196
*	American Funds Europacific GR R6	Mutual fund	**	326,076
*	American Funds Growth Fund of America R6	Mutual fund	**	314,942
*	American Funds 2045 Target Date Retirement R6	Mutual fund	**	301,835
*	American Funds 2030 Target Date Retirement R6	Mutual fund	**	231,472
*	American Funds New World R6	Mutual fund	**	229,185
*	American Funds 2060 Target Date Retirement R6	Mutual fund	**	222,046
	Vanguard Value Index - Admiral	Mutual fund	**	208,681
	PIMCO Income Institutional Class	Mutual fund	**	188,174
*	American Funds 2015 Target Date Retirement R6	Mutual fund	**	164,934
*	American Funds 2050 Target Date Retirement R6	Mutual fund	**	160,704
*	American Funds 2055 Target Date Retirement R6	Mutual fund	**	74,514
*	American Funds 2040 Target Date Retirement R6	Mutual fund	**	70,571
	Hartford Floating Rate R5	Mutual fund	**	43,923
*	American Funds 2020 Target Date Retirement R6	Mutual fund	**	916
	Reliance Metlife Series 25157-0	CCT	**	317,189
				$ 10,730,177

* Indicates a party-in-interest to the Plan
** Costs omitted for investments that are participant-directed

The accompanying notes are an integral part of this schedule.

COMFORT WINDOW COMPANY, INC.
401(K) SALARY DEFERRAL PLAN

Financial Statements as of
December 31, 2019 and 2018
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

September 21, 2020

To the Trustees of
Comfort Window Company, Inc. 401(k) Salary Deferral Plan:

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Comfort Window Company, Inc. 401(k) Salary Deferral Plan, which comprise the statement of net assets available for benefits as of December 31, 2019, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility
Our responsibility is to express an opinion on the 2019 financial statements based on conducting the audit 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 on the 2019 financial statements.

Basis for Disclaimer of Opinion on the 2019 Financial Statements
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 4, which was certified by Capital Bank and Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the 2019 financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion on the 2019 Financial Statements
Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2019 financial statements. Accordingly, we do not express an opinion on the 2019 financial statements.

432 North Franklin Street, #60
Syracuse, New York 13204
p (315) 476-4004
f (315) 254-2384

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(Continued)

INDEPENDENT AUDITOR'S REPORT
(Continued)

Other Matters - Report on Supplemental Schedules and Report on 2018 Financial Statements
The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2019, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we do not express an opinion on the supplemental schedule referred to above.

We have audited the accompanying statement of net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and in our report dated September 27, 2019, we expressed our opinion that such financial statement presents fairly, in all material respects, the net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and changes in its net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2019 Financial Statements
The form and content of the information included in the 2019 financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 AND 2018

	2019	2018
INVESTMENTS, AT FAIR VALUE:		
Mutual funds	$ 10,412,988	$ 8,436,395
Common collective trust fund	317,189	198,042
Total investments, at fair value	10,730,177	8,634,437
NET ASSETS AVAILABLE FOR BENEFITS	$ 10,730,177	$ 8,634,437

The accompanying notes are an integral part of these statements.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
ADDITIONS:		
Investment income -		
Net appreciation (depreciation) in fair value of investments	$ 1,634,399	$ (773,059)
Interest and dividend income	343,973	339,276
Total investment income (loss)	1,978,372	(433,783)
Contributions -		
Employer	285,363	237,734
Participant	491,489	431,714
Rollover	6,797	3,056
Total contributions	783,649	672,504
Total additions	2,762,021	238,721
DEDUCTIONS:		
Benefits paid to participants	624,415	740,139
Administrative and administrative fees	41,866	29,495
Total deductions	666,281	769,634
CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS	2,095,740	(530,913)
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	8,634,437	9,165,350
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 10,730,177	$ 8,634,437

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Comfort Window Company, Inc. 401(k) Salary Deferral Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of Comfort Windows Company, Inc. and affiliates; Galaxy Manufacturing Co. of CNY, Inc. and Comfort Management of CNY, Inc., (collectively known as the "Company"), who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

Employees are eligible to begin salary deferrals and safe harbor matching contributions after attainment of age twenty-one and having completed three months of service. Employees are eligible to begin employer profit sharing contributions after attaining one year of service.

Contributions

Each year, participants may contribute a percentage of their pre-tax and after-tax annual compensation, as defined by the Plan, subject to certain limitations established by the Internal Revenue Code. In addition, participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

The Company establishes the safe harbor matching contribution annually. In 2019 and 2018, the Company elected to match each participant's elective deferral by contributing 100% of the first 4% of compensation deferred.

Discretionary contributions may be made at the option of the Company's management. These contributions are allocated based on each participant's compensation. In order to receive an allocation of a discretionary contribution, participants must be an eligible participant in the Plan and be employed on the last day of the Plan year. Contributions are subject to certain limitations. No discretionary contribution was made in 2019 or 2018.

Participant Accounts

Each participant's account is credited with the participant's contribution, Company matching contribution, allocation of any discretionary Company contribution and Plan earnings/losses and charged with an allocation of administrative and investment expenses. Allocations are based on participant earnings/losses or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

1. DESCRIPTION OF PLAN (Continued)

Vesting

Participants are immediately vested in their contributions and Company matching contributions plus actual earnings/losses thereon. Vesting in the Company's discretionary contributions portion of their accounts plus actual earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive a lump-sum amount equal to the value of the vested interest in his or her account.

Benefit payments from the Plan will be made in a lump sum distribution if the balance is less than $5,000 and the participant does not direct the Plan otherwise.

Hardship withdrawals are permitted in the event of immediate financial need for the participant or primary beneficiary. Participants may elect to receive a hardship withdrawal on only their pre-tax deferrals.

Investment Options

Plan investments are held within various investment funds offered and maintained by Capital Bank and Trust Company. Contributions to the Plan are invested, at the discretion of the participant, in one or a combination of available investment fund options.

Forfeited Accounts

Forfeited non-vested accounts did not have a balance at December 31, 2019 and 2018. These amounts are used to pay certain administrative expenses of the Plan. Forfeited non-vested accounts in excess of administrative expenses are used to reduce Company contributions. In 2019 and 2018, $7,893 and $1,837, respectively, of forfeitures were used to reduce administrative expense.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risk and Uncertainties
Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in values of investment securities will occur in the near-term and that such change could materially affect participant's account balances and the amounts reported in the statements of net assets available for benefits.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
At the Company's discretion, administrative expenses of the Plan may be paid out of the Plan's assets or may be paid by the Company. Administrative expenses paid by the Company during 2019 and 2018 included expenses relating to the function of the Plan, including investment advisory and record keeping. Investment management fees are charged directly against the related investments of the Plan.

Fair Value Measurement - Definition and Hierarchy
Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820*, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates
The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following is a description of the valuation methodologies used for assets and liabilities for which fair values are estimated using the net asset value (NAV) practical expedient:

- *Common collective trust fund:* valued at the NAV provided by the manager of the fund. The NAV is calculated as the underlying net assets owned by the fund, divided by the number of units outstanding. The NAV is based in the fair value of the underlying securities within the fund.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2019 and 2018.

Fair value measurement at December 31, 2019:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,412,988	$ -	$ -	$ 10,412,988
Investments using NAV as practical expedient (a)				317,189
Total investments				$ 10,730,177

3. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at December 31, 2018:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 8,436,395	$ -	$ -	$ 8,436,395
Investments using NAV as practical expedient (a)				198,042
Total investments				$ 8,634,437

(a) In accordance with Subtopic 820-10 certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Fair Value of Investments in Entities that Use Net Asset Value Per Share Practical Expedient

The following table summarizes investments measured at fair value based on net asset value (NAVs) per share as of December 31, 2019 and 2018.

Common Collective Trust Fund	2019	2018	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Reliance MetLife Series 25157-0	$ 317,189	$ 198,042	N/A	Daily	N/A

Common Collective Trust Funds

The Plan has an investment in Reliance MetLife Series 25157-0 (common collective trust fund) (the Fund). The Fund's objective is to preserve principal while generating earnings at rates competitive over time with short-term high quality fixed income investments. The Fund invests entirely in MetLife Group Annuity Contract 25157, which consists of separately managed investment portfolios directed by Reliance Trust Company.

4. INVESTMENTS

The Plan administrator has received a certification from Capital Bank and Trust Company, the trustee of the Plan, that states that the following information is complete and accurate as of and for the year ended December 31, 2019.

Statements of net assets available for benefits:	
Mutual funds	$ 10,412,988
Common collective trust fund	$ 317,189
Statements of changes in net assets available for benefits:	
Interest and dividend income	$ 343,973
Net appreciation in fair value of investments	$ 1,634,399
Schedule of Assets (Held at End of Year)	Schedule I

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are managed by Capital Bank and Trust Company, who acts as trustee and record-keeper as defined by the Plan. Pinnacle Investments is the Plan's investment advisor. Transactions with these entities qualify as party-in-interest transactions. Fees paid to these entities totaled $41,866 for the year ended December 31, 2019.

Fees paid to Capital Bank and Trust Company, the trustee and record-keeper of the Plan from October 1, 2018 to December 31, 2018, for administrative services amounted to $256 and qualifies as party-in-interest transactions. From January 1, 2018 to September 30, 2018, fees paid to Paychex Retirement Services, for administrative services amounted to $29,239 and qualifies as party-in-interest transactions.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Plan by a letter dated March 31, 2014 that the “Prototype Non-Standardized Profit Sharing Plan with CODA” is designed in accordance with applicable sections of the Internal Revenue Code (“IRC”). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

7. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

8. SUBSEQUENT EVENTS

Subsequent events have been evaluated through September 21, 2020, the date the financial statements were available to be issued.

The United States is presently in the midst of a national health emergency related to a virus, commonly known as Novel Coronavirus (COVID-19). The COVID-19 pandemic has led to volatility in financial markets and has affected, and may continue to affect, the market price of Plan assets. The potential economic impact of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act). The optional features within these acts are currently being assessed. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

EIN # 16-1263149
PLAN: 001, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	American Funds 2035 Target Date Retirement R6	Mutual fund	**	$ 2,160,737
*	American Funds 2025 Target Date Retirement R6	Mutual fund	**	1,194,343
	Vanguard 500 Index Fund - Admiral	Mutual fund	**	1,011,100
	T. Rowe Price Blue Chip Growth I	Mutual fund	**	609,124
*	American Funds Washington Mutual Investors R6	Mutual fund	**	561,064
	Vanguard Mid Cap Index ADM	Mutual fund	**	558,552
	Vanguard Total Bond Market Admiral	Mutual fund	**	482,198
	Vanguard Small Cap Index Adm	Mutual fund	**	471,240
	DFA International Core Equity I	Mutual fund	**	425,461
*	American Funds 2010 Target Date Retirement R6	Mutual fund	**	401,196
*	American Funds Europacific GR R6	Mutual fund	**	326,076
*	American Funds Growth Fund of America R6	Mutual fund	**	314,942
*	American Funds 2045 Target Date Retirement R6	Mutual fund	**	301,835
*	American Funds 2030 Target Date Retirement R6	Mutual fund	**	231,472
*	American Funds New World R6	Mutual fund	**	229,185
*	American Funds 2060 Target Date Retirement R6	Mutual fund	**	222,046
	Vanguard Value Index - Admiral	Mutual fund	**	208,681
	PIMCO Income Institutional Class	Mutual fund	**	188,174
*	American Funds 2015 Target Date Retirement R6	Mutual fund	**	164,934
*	American Funds 2050 Target Date Retirement R6	Mutual fund	**	160,704
*	American Funds 2055 Target Date Retirement R6	Mutual fund	**	74,514
*	American Funds 2040 Target Date Retirement R6	Mutual fund	**	70,571
	Hartford Floating Rate R5	Mutual fund	**	43,923
*	American Funds 2020 Target Date Retirement R6	Mutual fund	**	916
	Reliance Metlife Series 25157-0	CCT	**	317,189
				$ 10,730,177

* Indicates a party-in-interest to the Plan
** Costs omitted for investments that are participant-directed

The accompanying notes are an integral part of this schedule.

COMFORT WINDOW COMPANY, INC.
401(K) SALARY DEFERRAL PLAN

Financial Statements as of
December 31, 2019 and 2018
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

September 21, 2020

To the Trustees of
Comfort Window Company, Inc. 401(k) Salary Deferral Plan:

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Comfort Window Company, Inc. 401(k) Salary Deferral Plan, which comprise the statement of net assets available for benefits as of December 31, 2019, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements
Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility
Our responsibility is to express an opinion on the 2019 financial statements based on conducting the audit 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 on the 2019 financial statements.

Basis for Disclaimer of Opinion on the 2019 Financial Statements
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 4, which was certified by Capital Bank and Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the 2019 financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the year ended December 31, 2019, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion on the 2019 Financial Statements
Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the 2019 financial statements. Accordingly, we do not express an opinion on the 2019 financial statements.

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INDEPENDENT AUDITOR'S REPORT
(Continued)

Other Matters - Report on Supplemental Schedules and Report on 2018 Financial Statements
The supplemental schedule of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2019, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion on the 2019 Financial Statements paragraph, we do not express an opinion on the supplemental schedule referred to above.

We have audited the accompanying statement of net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and in our report dated September 27, 2019, we expressed our opinion that such financial statement presents fairly, in all material respects, the net assets available for benefits of Comfort Window Company, Inc 401(k) Salary Deferral Plan as of December 31, 2018, and changes in its net assets available for benefits for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Form and Content in Compliance With DOL Rules and Regulations for 2019 Financial Statements
The form and content of the information included in the 2019 financial statements and supplemental schedule, other than that derived from the information certified by the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 AND 2018

	2019	2018
INVESTMENTS, AT FAIR VALUE:		
Mutual funds	$ 10,412,988	$ 8,436,395
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NET ASSETS AVAILABLE FOR BENEFITS	$ 10,730,177	$ 8,634,437

The accompanying notes are an integral part of these statements.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

	2019	2018
ADDITIONS:		
Investment income -		
Net appreciation (depreciation) in fair value of investments	$ 1,634,399	$ (773,059)
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Employer	285,363	237,734
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Rollover	6,797	3,056
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Total additions	2,762,021	238,721
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NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	8,634,437	9,165,350
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 10,730,177	$ 8,634,437

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The Company establishes the safe harbor matching contribution annually. In 2019 and 2018, the Company elected to match each participant's elective deferral by contributing 100% of the first 4% of compensation deferred.

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1. DESCRIPTION OF PLAN (Continued)

Vesting

Participants are immediately vested in their contributions and Company matching contributions plus actual earnings/losses thereon. Vesting in the Company's discretionary contributions portion of their accounts plus actual earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

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Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Risk and Uncertainties
Investment securities are exposed to various risks, such as interest rate, market and credit risk. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in values of investment securities will occur in the near-term and that such change could materially affect participant's account balances and the amounts reported in the statements of net assets available for benefits.

Payment of Benefits
Benefits are recorded when paid.

Administrative Expenses
At the Company's discretion, administrative expenses of the Plan may be paid out of the Plan's assets or may be paid by the Company. Administrative expenses paid by the Company during 2019 and 2018 included expenses relating to the function of the Plan, including investment advisory and record keeping. Investment management fees are charged directly against the related investments of the Plan.

Fair Value Measurement - Definition and Hierarchy
Financial Accounting Standards Board (FASB) *Accounting Standards Codification (ASC) 820*, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurement). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Use of Estimates
The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2019 and 2018.

- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following is a description of the valuation methodologies used for assets and liabilities for which fair values are estimated using the net asset value (NAV) practical expedient:

- *Common collective trust fund:* valued at the NAV provided by the manager of the fund. The NAV is calculated as the underlying net assets owned by the fund, divided by the number of units outstanding. The NAV is based in the fair value of the underlying securities within the fund.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurements at December 31, 2019 and 2018.

Fair value measurement at December 31, 2019:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 10,412,988	$ -	$ -	$ 10,412,988
Investments using NAV as practical expedient (a)				317,189
Total investments				$ 10,730,177

3. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at December 31, 2018:

	Level 1	Level 2	Level 3	Total
Mutual funds	$ 8,436,395	$ -	$ -	$ 8,436,395
Investments using NAV as practical expedient (a)				198,042
Total investments				$ 8,634,437

(a) In accordance with Subtopic 820-10 certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Fair Value of Investments in Entities that Use Net Asset Value Per Share Practical Expedient

The following table summarizes investments measured at fair value based on net asset value (NAVs) per share as of December 31, 2019 and 2018.

Common Collective Trust Fund	2019	2018	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Reliance MetLife Series 25157-0	$ 317,189	$ 198,042	N/A	Daily	N/A

Common Collective Trust Funds

The Plan has an investment in Reliance MetLife Series 25157-0 (common collective trust fund) (the Fund). The Fund's objective is to preserve principal while generating earnings at rates competitive over time with short-term high quality fixed income investments. The Fund invests entirely in MetLife Group Annuity Contract 25157, which consists of separately managed investment portfolios directed by Reliance Trust Company.

4. INVESTMENTS

The Plan administrator has received a certification from Capital Bank and Trust Company, the trustee of the Plan, that states that the following information is complete and accurate as of and for the year ended December 31, 2019.

Statements of net assets available for benefits:	
Mutual funds	$ 10,412,988
Common collective trust fund	$ 317,189
Statements of changes in net assets available for benefits:	
Interest and dividend income	$ 343,973
Net appreciation in fair value of investments	$ 1,634,399
Schedule of Assets (Held at End of Year)	Schedule I

5. PARTY-IN-INTEREST TRANSACTIONS

Plan investments are managed by Capital Bank and Trust Company, who acts as trustee and record-keeper as defined by the Plan. Pinnacle Investments is the Plan's investment advisor. Transactions with these entities qualify as party-in-interest transactions. Fees paid to these entities totaled $41,866 for the year ended December 31, 2019.

Fees paid to Capital Bank and Trust Company, the trustee and record-keeper of the Plan from October 1, 2018 to December 31, 2018, for administrative services amounted to $256 and qualifies as party-in-interest transactions. From January 1, 2018 to September 30, 2018, fees paid to Paychex Retirement Services, for administrative services amounted to $29,239 and qualifies as party-in-interest transactions.

6. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Plan by a letter dated March 31, 2014 that the “Prototype Non-Standardized Profit Sharing Plan with CODA” is designed in accordance with applicable sections of the Internal Revenue Code (“IRC”). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan’s tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and related trust is tax-exempt. Therefore, no provision for income taxes has been included in the Plan’s financial statements.

7. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

8. SUBSEQUENT EVENTS

Subsequent events have been evaluated through September 21, 2020, the date the financial statements were available to be issued.

The United States is presently in the midst of a national health emergency related to a virus, commonly known as Novel Coronavirus (COVID-19). The COVID-19 pandemic has led to volatility in financial markets and has affected, and may continue to affect, the market price of Plan assets. The potential economic impact of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

The Plan has implemented certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act). The optional features within these acts are currently being assessed. Written amendments to the Plan to reflect these operational changes will be adopted at a later date in accordance with applicable law and IRS guidance.

COMFORT WINDOW COMPANY, INC. 401(K) SALARY DEFERRAL PLAN

EIN # 16-1263149
PLAN: 001, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2019

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
*	American Funds 2035 Target Date Retirement R6	Mutual fund	**	$ 2,160,737
*	American Funds 2025 Target Date Retirement R6	Mutual fund	**	1,194,343
	Vanguard 500 Index Fund - Admiral	Mutual fund	**	1,011,100
	T. Rowe Price Blue Chip Growth I	Mutual fund	**	609,124
*	American Funds Washington Mutual Investors R6	Mutual fund	**	561,064
	Vanguard Mid Cap Index ADM	Mutual fund	**	558,552
	Vanguard Total Bond Market Admiral	Mutual fund	**	482,198
	Vanguard Small Cap Index Adm	Mutual fund	**	471,240
	DFA International Core Equity I	Mutual fund	**	425,461
*	American Funds 2010 Target Date Retirement R6	Mutual fund	**	401,196
*	American Funds Europacific GR R6	Mutual fund	**	326,076
*	American Funds Growth Fund of America R6	Mutual fund	**	314,942
*	American Funds 2045 Target Date Retirement R6	Mutual fund	**	301,835
*	American Funds 2030 Target Date Retirement R6	Mutual fund	**	231,472
*	American Funds New World R6	Mutual fund	**	229,185
*	American Funds 2060 Target Date Retirement R6	Mutual fund	**	222,046
	Vanguard Value Index - Admiral	Mutual fund	**	208,681
	PIMCO Income Institutional Class	Mutual fund	**	188,174
*	American Funds 2015 Target Date Retirement R6	Mutual fund	**	164,934
*	American Funds 2050 Target Date Retirement R6	Mutual fund	**	160,704
*	American Funds 2055 Target Date Retirement R6	Mutual fund	**	74,514
*	American Funds 2040 Target Date Retirement R6	Mutual fund	**	70,571
	Hartford Floating Rate R5	Mutual fund	**	43,923
*	American Funds 2020 Target Date Retirement R6	Mutual fund	**	916
	Reliance Metlife Series 25157-0	CCT	**	317,189
				$ 10,730,177

* Indicates a party-in-interest to the Plan
** Costs omitted for investments that are participant-directed

The accompanying notes are an integral part of this schedule.