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
JM FAMILY ASSOCIATES' PROFIT SHARING AND 401(K) PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 01/01/2003

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)
JM FAMILY ENTERPRISES, INC.

100 JIM MORAN BLVD
DEERFIELD BEACH, FL 33442-1702

2b Employer Identification Number (EIN) 59-1390794

2c Plan Sponsor's telephone number 954-418-5250

2d Business code (see instructions) 423100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2020	COURTNEY TURNEY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2020	UPENDRA MODY
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

RETIREMENT COMMITTEE
C/O JM FAMILY ENTERPRISES, INC.
100 JIM MORAN BLVD
DEERFIELD BEACH, FL 33442

3b Administrator's EIN: 45-4486797

3c Administrator's telephone number: 954-596-3861

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**	5237
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)**	4293
a(2) Total number of active participants at the end of the plan year	**6a(2)**	4317
b Retired or separated participants receiving benefits	**6b**	66
c Other retired or separated participants entitled to future benefits	**6c**	900
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	5283
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	36
f Total. Add lines **6d** and **6e**	**6f**	5319
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	5275
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	89
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 2H 2J 2S 2T 3D 3F 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)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	☐	Insurance
(2)	☐	Code section 412(e)(3) insurance contracts
(3)	☒	Trust
(4)	☐	General assets of the sponsor

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

a Pension Schedules

(1)	☒	**R** (Retirement Plan Information)
(2)	☐	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	☐	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	☒		**H** (Financial Information)
(2)	☐		**I** (Financial Information – Small Plan)
(3)	☐	0	**A** (Insurance Information)
(4)	☒		**C** (Service Provider Information)
(5)	☒		**D** (DFE/Participating Plan Information)
(6)	☐		**G** (Financial Transaction Schedules)

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

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

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

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

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

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Service Provider 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
JM FAMILY ASSOCIATES' PROFIT SHARING AND 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
JM FAMILY ENTERPRISES, INC.

D Employer Identification Number (EIN)
59-1390794

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FID INV INST OPS CO

04-2647786

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

FID MGMT TRUST CO

04-3022712

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

BOSTON TRUST & INVESTMENT MGMT CO

04-2273811

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

DODGE & COX

94-1441976

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

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

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

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

ACADIAN ASSET MGMT LLC

04-2929221

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INV MGMT	259014	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BOSTON TRUST & INVESTMENT MGMT CO

04-2273811

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INV MGMT	243769	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

NEWTON CAPITAL MANAGEMENT LLC

32-0194117

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INV MGMT	212960	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

DODGE & COX

13-6033041

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 51	INV MGMT	120190	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

FID INV INST OPS CO

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 50 64 65	RECORDKEEPER	39305	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FID INV INST OPS CO	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BOSTON TRUST SM CAP ONE BEACON ST BOSTON, MA 02108	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FID INV INST OPS CO	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
DODGE & COX STOCK 430 W 7TH STREET KANSAS CITY, MO 64105	0.10%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FID INV INST OPS CO	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
TRP GROWTH STOCK 52-2269240	0.15%

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
JM FAMILY ASSOCIATES' PROFIT SHARING AND 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

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

D Employer Identification Number (EIN)
59-1390794

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: ACADIAN EMRG MRKTS SM CAP EQ FD

b Name of sponsor of entity listed in (a): ACADIAN ASSET MANAGEMENT LLC

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)
04-2929221-014	E	22357252

a Name of MTIA, CCT, PSA, or 103-12 IE: MANAGED INCOME PORTFOLIO II COMM PL

b Name of sponsor of entity listed in (a): FIDELITY MANAGEMENT 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)
04-3022712-025	C	24048665

a Name of MTIA, CCT, PSA, or 103-12 IE: WTC-CIF II INTERNATIONAL QUALITY GR

b Name of sponsor of entity listed in (a): WELLINGTON TRUST COMPANY, N.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)
04-6913417-153	C	46286496

a Name of MTIA, CCT, PSA, or 103-12 IE: BNYMELLON NEWTON GLOBAL REAL RETURN

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-231	C	38380904

a Name of MTIA, CCT, PSA, or 103-12 IE: COMM PENS TR FD (DVSFD CMRCL PROP)

b Name of sponsor of entity listed in (a): JPMORGAN CHASE BANK, N.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)
26-1397584-001	C	58347481

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK GLBL ALLOC COLL FD M

b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.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)
46-2234694-001	C	19566123

a Name of MTIA, CCT, PSA, or 103-12 IE: BOSTON TRUST SM CAP RETIREMENT FD

b Name of sponsor of entity listed in (a): BOSTON TRUST WALDEN 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)
83-6501761-001	C	26830105

a Name of MTIA, CCT, PSA, or 103-12 IE: MARATHON-LONDON GLOBAL EX US CIF

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

c EIN-PN 90-6169542-013	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 45945656

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
JM FAMILY ASSOCIATES' PROFIT SHARING AND 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
JM FAMILY ENTERPRISES, INC.

D Employer Identification Number (EIN)
59-1390794

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	1971041	780998
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	47419315	50124249
(2) Participant contributions	1b(2)	252273	832042
(3) Other	1b(3)	1916091	1776988
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	14446232	35570824
(2) U.S. Government securities	1c(2)	29239991	47840835
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	9932106	10920767
(B) All other	1c(3)(B)	21147482	27082649
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	423828	680740
(B) Common	1c(4)(B)	28557753	42770166
(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)	26142435	27608648
(9) Value of interest in common/collective trusts	1c(9)	188728031	259405430
(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)	19558796	22357252
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	671483128	748817113
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	1134894	1792571

			(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	1062353396	1278361272
	Liabilities			
g	Benefit claims payable	1g	98330	792111
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	329422	219970
k	Total liabilities (add all amounts in lines 1g through1j)	1k	427752	1012081
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	1061925644	1277349191

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)	63640285	
	(B) Participants	2a(1)(B)	33563949	
	(C) Others (including rollovers)	2a(1)(C)	4045083	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		101249317
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	548728	
	(B) U.S. Government securities	2b(1)(B)	1412380	
	(C) Corporate debt instruments	2b(1)(C)	1785607	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	1108124	
	(F) Other	2b(1)(F)	77988	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		4932827
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	50432	
	(B) Common stock	2b(2)(B)	651778	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	29310396	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		30012606
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	69926930	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	66789791	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		3137139
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	10957492	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		10957492

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		37304565
(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)		97450700
c Other income	2c		-106368
d Total income. Add all **income** amounts in column (b) and enter total	2d		284938278
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	67882994	
(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)		67882994
f Corrective distributions (see instructions)	2f		795802
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)	796630	
(4) Other	2i(4)	39305	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		835935
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		69514731
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		215423547
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) [X] Disclaimer (4) [ ] Adverse

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

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

(1) Name: PRICEWATERHOUSECOOPERS LLP (2) EIN: 13-4008324

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		198566
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		5000000
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
JM FAMILY ASSOCIATES' PROFIT SHARING AND 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
JM FAMILY ENTERPRISES, INC.

D Employer Identification Number (EIN)
59-1390794

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): 04-6568107

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_____

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401(k) PLAN

EIN: 59-1390794 PN: 003

FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE

DECEMBER 31, 2019 AND 2018

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401(k) PLAN
INDEX TO FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULE
December 31, 2019 and 2018

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FINANCIAL STATEMENTS:	
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SUPPLEMENTAL SCHEDULE*:	
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* Other schedules required by Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 have been omitted because they are not applicable.



Report of Independent Auditors

To the Administrator of JM Family Enterprises, Inc. Associates' Profit Sharing and 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of JM Family Enterprises, Inc. Associates' Profit Sharing and 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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.

Auditors' Responsibility

Our responsibility is to express an opinion on the 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.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2019 and 2018 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

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

Other Matter

The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019 and of Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2019 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are



presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the 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.

PricewaterhouseCoopers LLP

Fort Lauderdale, Florida
October 9, 2020

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2019 and 2018

	2019	2018
ASSETS		
Participant-directed investments, at fair value	$ 482,972,579	$ 382,643,745
Non-participant directed investments, at fair value	714,265,768	602,008,497
Total Investments, at Fair Value	1,197,238,347	984,652,242
CASH	780,998	1,971,041
RECEIVABLES		
Employer contributions	50,124,249	47,419,315
Participant contributions	832,042	252,273
Notes receivable from participants	27,608,648	26,142,435
Due from broker for securities sold	475,641	901,588
Accrued interest and dividends	1,301,347	1,014,503
Total Receivables	80,341,927	75,730,114
Total Assets	1,278,361,272	1,062,353,397
LIABILITIES		
Benefit claims payable	792,111	98,330
Accrued expenses	219,970	329,421
Total Liabilities	1,012,081	427,751
NET ASSETS AVAILABLE FOR BENEFITS	$ 1,277,349,191	$ 1,061,925,646

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

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the Year Ended December 31, 2019

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
INVESTMENT INCOME	
Net appreciation in fair value of investments, net of investment expenses of $835,935	$ 174,111,042
Interest and dividends	7,633,858
Net investment income	181,744,900
CONTRIBUTIONS	
Participants	33,563,949
Employer	63,640,285
Rollover	4,045,083
Total contributions	101,249,317
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	1,108,124
Total additions	284,102,341
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	(68,678,796)
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	215,423,545
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	1,061,925,646
End of year	$ 1,277,349,191

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

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2019 AND 2018

(1) DESCRIPTION AND ADMINISTRATION OF THE PLAN

The following brief description of the JM Family Enterprises, Inc. Associates' Profit Sharing and 401(k) Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan Document or Summary Plan Description for more information.

General

The Plan was established as a defined contribution plan under an agreement effective on January 1, 2003 to comply with the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). The Plan agreement provides that the Plan is administered by a Retirement Committee and Administrative Committee appointed by the Board of Directors of JM Family Enterprises, Inc. (the "Company"). The Plan covers substantially all of the associates of JM Family Enterprises, Inc., its affiliates, divisions and other participating companies, including Southeast Toyota Distributors, LLC; SET Services Group, LLC; JM&A Group (which consists of Jim Moran & Associates, Inc., Fidelity Warranty Services, Inc., Courtesy Insurance Company and Century Warranty Services, Inc.); World Omni Financial Corp.; Southeast Transportation Systems, Inc.; JM Service Center LLC; DataScan Technologies LLC; JM Auto, Inc. d/b/a JM Lexus; and DataScan Field Services LLC (collectively, the "Participating Affiliates").

Eligibility

Participants are eligible to make participant pre-tax or roth (effective January 1, 2019) contributions or rollover contributions on date of hire. Participants become eligible to receive employer safe harbor contributions on the first day of the month coincident with or following the completion of six months of service. Participants become eligible to receive employer profit sharing contributions on the first day of the month coincident with or following the completion of one year of service.

Participant Contributions

Participants may contribute participant pre-tax or roth (effective January 1, 2019) contributions up to Internal Revenue Code ("IRC") Limits of $19,000 and $18,500 for 2019 and 2018, respectively to the Plan. Participants are automatically enrolled in the Plan after completing 30 days of service unless the participant elects not to participate. Participants automatically enrolled in the Plan have an initial default pre-tax contribution of 6% of annual compensation in 2019 and 2018. Each March 1, unless participants affirmatively elect otherwise, the participant pre-tax contribution rate will be increased annually by 1% until the pre-tax contribution rate reaches 10% of annual compensation. Additionally, the limit on deferrals is 75% of compensation. Participants who have attained age 50 by the end of the Plan year may be able to make pre-tax or roth (effective January 1, 2019) "catch-up" contributions up to $6,000 in addition to the IRC limit of $19,000 and $18,500 for the years ended December 31, 2019 and 2018, respectively. Participants can also elect a direct rollover of an existing balance from a tax-qualified retirement or savings plan into the Plan.

Employer Contributions

Participating Affiliates' make a 401(k) safe harbor contribution amount per pay period equal to 3% of eligible pay for each participant covered under the Plan. Combined contributions by participants and the Participating Affiliates are subject to certain limitations under federal law.

The Participating Affiliates, in their sole discretion, determine the amount, if any, to be made to the Plan as an employer Profit Sharing contribution, as limited by the Internal Revenue Code. For the year ended December 31, 2019, the Board of Directors of the Participant Companies authorized contributions at a rate of 100% of the maximum contribution rates that follow for each period of service category. Contributions are invested in a portfolio of investments as directed by the Company. Contributions for associates are allocated at year-end based upon the compensation earned by all eligible participants at each Participating Company in specified groups for that year based on each participant's period of service as of the last day of the year.

The maximum contribution allocated will be:

Period of Service in Months	Maximum Company Contribution
Less than 24	4% of eligible compensation
24 to less than 36	8% of eligible compensation
36 or more	12% of eligible compensation

Participant Accounts

Each participant's account in the Plan is credited with the participant's contributions, and allocations of (i) the Participating Affiliates' contributions, (ii) Plan earnings (losses) and (iii) forfeitures of non-vested Profit Sharing accounts. Forfeitures of non-vested Profit Sharing accounts are allocated based on participant compensation as described above in Employer Contributions.

Vesting

Participants are immediately vested in their contributions, and the Participating Affiliates' safe harbor contributions and the earnings that accumulate on those contributions. Employer profit sharing contributions and the earnings that accumulate on those contributions under the Plan provides for 10% vesting of a participant's account after accruing one year of vesting service with 10% of additional vesting for the second year of vesting service and 20% per each additional year thereafter until fully vested after accruing six years of vesting service.

Participant Directed Investment Options

Upon enrollment, participants may direct the investment of all amounts contributed to their accounts in a variety of investment funds which consist of a variety of registered investment companies and common collective trust funds.

Participants may also direct the investment of all amounts contributed to their accounts to one of the four allocation funds, which comprise a pre-set combination of all or some of the available investment funds, plus several others to fulfill the direction of the allocation funds, which are generally termed the Aggressive Allocation Fund, Conservative Allocation Fund, Moderate Allocation Fund and the Active International Equity Fund. The Moderate Allocation Fund is the default investment for participants who have not made an investment election.

Non-Participant Directed Investments

Employer profit sharing contributions are non-participant directed investment assets of the Plan that are held by Fidelity Management Trust Company (the "Trustee") and are managed by various investment managers. The Trustee has been given the authority and power to trade securities, register stock, borrow funds and take any other action it believes is beneficial to the Plan. Employer profit sharing contributions are invested in a portfolio of investments as directed by the Company, including mutual funds, common and preferred stocks, U.S. government securities and agencies, corporate debt instruments, municipal bonds, short term investment funds and common collective trust funds.

Payment of Benefits

Upon attainment of the defined normal or early retirement age, or in the event of disability or death, participants or their beneficiaries are entitled to 100% of the amount allocated to their accounts through their date of retirement, disability or death. Participants may elect to receive the accumulated vested value of their accounts in a lump sum distribution. Participants with account balances less than $1,000 at the time of termination will automatically receive a single lump-sum cash payment, in the absence of payment or rollover election. Balances between $1,000 and $5,000 will automatically rollover to a Fidelity IRA in the absence of a payment or rollover election. If a participant's account balance exceeds $5,000, no distributions may be made without written consent.

Notes Receivable from Participants

Participants in the Plan may borrow against their vested benefits, subject to certain limitations as disclosed in the Plan document. The term of the loan shall not exceed 5 years except for loans to purchase a primary residence, in which case the term of the loan shall not exceed 30 years. All loans must bear a reasonable rate of interest and are secured by the balance in the participant's account. Principal and interest is paid ratably through periodic payroll deductions. No allowance for credit losses has been recorded as of December 31, 2019 and 2018. As of December 31, 2019, the interest rates charged on notes receivable from participants ranged from 3.25% to 11.00% and the notes have maturity dates through 2049.

(2) SUMMARY OF SIGNIFICANT ACCOUNTING AND REPORTING POLICIES

Basis of Presentation

The financial statements are presented on the accrual basis of accounting.

Use of Estimates

The preparation of 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 and liabilities and disclosure of contingent assets and liabilities at the reporting date of the financial statements and the reported amounts of income and expenses during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The investments are stated 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. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and investment managers.

Purchases and sales of securities are recorded on a trade date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year. Revenue sharing exists in two of the investment options ranging from 3 to 10 basis points, the revenue sharing amounts are used to offset the recordkeeping fees charged by the Plan trustee.

Notes Receivable from Participants

Notes receivable from participants are valued at their outstanding balances, which approximate fair value.

A loan will be declared in default if payment is not made by the last day of the calendar quarter following the calendar quarter in which the payment is due. In the event of a default the outstanding balance of the loan, including interest, will be reclassified as a deemed distribution. In the event of a default, any loan from the Plan shall become immediately due and payable.

Plan Expenses

Audit, legal, recordkeeping, loan maintenance and other expenses of the Plan are paid by the Company and are not reflected in these financial statements. Asset management fees are included in the total investment gains (losses). A fee of $35 is charged against each participant loan issued.

Payment of Benefits

Benefits are recorded when paid.

(3) RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of a common collective trust fund (Fidelity Managed Income Portfolio) and a money market mutual fund (Fidelity Retirement Money Market Portfolio Fund) managed by the Trustee. The Fidelity Managed Income Portfolio was valued at $24,048,665 and $24,392,279 at December 31, 2019 and 2018, respectively. The Fidelity Retirement Money Market Portfolio Fund was valued at $32,327,574 and $21,587,266 at December 31, 2019 and 2018, respectively. The Plan paid certain expenses related to Fidelity. These transactions are party-in-interest transaction under ERISA. In addition, participants may receive loans from the Plan, which are also party in interest transactions.

(4) RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that

such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

(5) INFORMATION CERTIFIED BY THE TRUSTEE

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company ("the Trustee") has certified as to the completeness and accuracy of all investments and notes receivable from participants reflected on the accompanying Statements of Net Assets Available for Benefits and notes to financial statements as of December 31, 2019 and 2018, the Schedule of Assets (Held at End of Year) as of December 31, 2019 and the related investment activity and interest income on notes receivable from participants reflected in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2019. Such information has not been audited by the independent certified public accountants.

The following is a summary of investment information included in the Plan's financial statements and supplemental schedule which was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by the Trustee as of and for the year ended December 31:

	2019	2018
Assets:		
Investments	$ 1,197,238,347	$ 984,652,242
Notes receivable from participants	$ 27,608,648	$ 26,142,435

	2019
Investment income:	
Net appreciation in fair value of investments	$ 174,331,012
Interest and dividends	$ 7,633,858
Interest income on notes receivable from participants	$ 1,108,124

Net appreciation in fair value of investments included in the above tables excludes the impact of adjusting accrued manager expenses of ($323,593) and other miscellaneous adjustments totaling $103,623, which are reflected in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2019.

(6) NONPARTICIPANT-DIRECTED INVESTMENTS

The following tables contain information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments:

ASSETS	**2019**	**2018**
INVESTMENTS, AT FAIR VALUE		
Common collective trust funds	$ 174,677,278	$ 153,164,499
Mutual funds	405,257,541	357,340,593
Common and preferred stocks	43,450,906	28,981,581
U.S. government securities	47,840,835	29,239,991
Corporate debt instruments	38,003,416	31,079,588
Municipal bonds	1,792,571	1,136,970
Short term investment fund	3,243,221	1,065,275
Investments, at fair value	714,265,768	602,008,497
Cash	561,748	1,963,264
Receivables	51,282,842	48,307,224
Liabilities	(758,625)	(350,169)
NET ASSETS	$ 765,351,733	$ 651,928,816

CHANGES IN NET ASSETS:	
Contributions	$ 49,947,074
Net appreciation	100,495,830
Benefits paid to participants	(37,019,987)
NET INCREASE IN NET ASSETS	$ 113,422,917

(7) FAIR VALUE MEASUREMENTS

Fair value is defined as 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. Fair value should be based on assumptions that market participants would use, including a consideration of nonperformance risk. Fair value measurements are categorized into three levels based on the inputs used to measure fair value:

Level 1: Quoted (unadjusted) prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities.

Level 2: Quoted prices in markets that are not active, or inputs that are observable, either directly or indirectly, for substantially the full term of the asset or liability.

Level 3: Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets and liabilities.

The asset'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. The following is a description of the valuation methodologies used for instruments measured at fair value:

Mutual funds: Valued at the closing Net Asset Value ("NAV") reported in the active market in which the investments are traded and as such, are generally categorized as level 1.

Common and preferred stocks: Valued at the closing price reported on the active market on which the security is traded and as such, are generally categorized as level 1.

U.S. government securities and agencies: U.S. Treasury Notes are valued at the closing price reported on the active market on which the notes are traded and as such, are generally categorized as level 1. Other U.S. government securities and securities guaranteed by the U.S. Government or its designated agencies are valued at quoted market prices that are traded in less active markets and as such, are generally categorized as level 2.

Corporate debt instruments: Valued at quoted market prices that are traded in less active markets and as such, are generally categorized as level 2.

Municipal bonds: Valued at quoted market prices that are traded in less active markets and as such, are generally categorized as level 2.

Short term investment fund: The short term investment fund invests principally in short term securities and other investments that provide safety of principal and a high level of liquidity. Shares of the fund are issued and redeemed at a constant $1 per share using an amortized-cost based methodology and as such, the fund is categorized as level 2.

Common collective trust funds: These investments are public investment vehicles that are valued using the NAV provided by the administrator of the trust as a practical expedient. These investments are not available in an exchange or active market. The funds invest in various strategies including stable value short term fixed income, international equity securities and direct real estate. The NAV is based on the value of the underlying assets owned by the trust, minus its liabilities, and then divided by the number of shares outstanding. The fair value of the international equity funds are determined based on the underlying investments as traded in an exchange and active market and are redeemable daily. The fair value of the direct real estate funds are also determined based on the underlying investments which include direct real estate values based on appraisals and income from the properties and are less liquid with quarterly redemption. There are no commitments.

The stable value short term fixed income fund invests in a variety of investments such as fixed income securities or bond funds and enters into wrapper contracts issued by a third party, such as a bank or insurance company, to make payments to a portfolio in certain circumstances. The wrap issuer agrees to pay an amount sufficient to cover unit holder redemptions. The interest-crediting rate is the periodic interest rate accrued to participants and is reset on a monthly basis to reflect the performance of the underlying securities.

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment in the stable value short term fixed income fund at the daily NAV as a practical expedient. Certain events may limit the ability of the Plan to transact at this value with the issuer. The Plan administrator does not believe that the occurrence of any such event is probable. For the Plan years ended December 31, 2019 and 2018, the average yield and crediting interest rates were approximately 2.74% and 2.54%, respectively.

The following tables set forth by level, within the fair value hierarchy, the Plan's participant and non-participant-directed investments measured at fair value on a recurring basis:

	Fair value of Investment as of December 31, 2019		
	Level 1	**Level 2**	**Total**
Mutual funds	$ 781,144,716	$ -	$ 781,144,716
Common and preferred stocks	43,450,906	-	43,450,906
U.S. government securities and agencies	12,174,554	35,666,281	47,840,835
Corporate debt instruments	-	38,003,416	38,003,416
Municipal bonds	-	1,792,571	1,792,571
Short term investment fund	-	3,243,221	3,243,221
Investments measured at fair value in hierarchy	$ 836,770,176	$ 78,705,489	$ 915,475,665

	Investments measured at Net Asset Value as of December 31, 2019 (a)
Common collective trust funds	$ 281,762,682
Investments measured at net asset value	$ 281,762,682
Total investments at fair value	$ 1,197,238,347

	Fair value of Investment as of December 31, 2018		
	Level 1	**Level 2**	**Total**
Mutual funds	$ 688,755,847	$ -	$ 688,755,847
Common and preferred stocks	28,981,581	-	28,981,581
U.S. government securities and agencies	6,003,087	23,236,904	29,239,991
Corporate debt instruments	-	31,079,588	31,079,588
Municipal bonds	-	1,136,970	1,136,970
Short term investment fund	-	1,065,275	1,065,275
Investments measured at fair value in hierarchy	$ 723,740,515	$ 56,518,737	$ 780,259,252

	Investments measured at Net Asset Value as of December 31, 2018 (a)
Common collective trust funds	$ 204,392,990
Investments measured at net asset value	$ 204,392,990
Total investments at fair value	$ 984,652,242

(a) Certain Investments that are measured at fair value using net asset value per share as a practical expedient 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 amounts presented in the Statements of Net Assets Available for Benefits.

There are no investments categorized as level 3 investments as of December 31, 2019 and 2018, respectively.

(8) 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.

(9) TAX STATUS

Pursuant to the merger of its profit sharing plan into the Plan in 2014, the Company applied to the IRS for a favorable determination on the qualified status of the Plan. The IRS determined and informed the Company by a

letter dated May 16, 2017, that the Plan is qualified under all applicable sections of the IRC. The Plan is a defined contribution plan pursuant to Section 401(a) of the IRC. Although the Plan has been amended since receiving the determination letter, it is the opinion of the Plan administrator and management of the Company that the Plan's design and its operations as of December 31, 2019 and 2018 and for the year ended December 31, 2019 are in compliance with Section 401(a) of the IRC.

Plan management is required to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2019 and 2018 there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2016.

(10) SUBSEQUENT EVENTS

In December 2019, an outbreak of a novel strain of coronavirus (COVID-19) emerged globally. Global financial markets have experienced and may continue to experience significant volatility resulting from the spread of COVID-19. The extent of the impact of COVID-19 on the Plan's net assets available for benefits and contributions will depend on future developments, including the duration and continued spread of the outbreak.

In response to COVID-19, the Plan adopted certain provisions in accordance with recent Federal regulations of the Coronavirus Aid Relief and Economic Security Act ("CARES Act") for qualifying participants, including COVID-19 withdrawal options and increased loan limits of up to $100,000, in addition to deferment of loan payments for up to 12 months, for those participants who meet certain qualifications. Additionally, the Plan adopted certain provisions in accordance with The Setting Every Community Up for Retirement Enhancement Act of 2019 ("SECURE Act"). The Plan is being administered to comply with the SECURE Act's provisions relating to the mandatory commencement of benefits for participants who attain age 72 (for participants who attain age 70-1/2 after December 31, 2019).

Beginning in 2020, the Plan's loan origination fees will increase from $35.00 to $50.00 per transaction and a loan maintenance fee of $25.00 per year will be charged to participants with new loans taken on or after January 1, 2020. Additionally, non-hardship and non-CARES Act related in-service withdrawals will incur a distribution fee of $25.00 per occurrence, charged to participants.

The Plan has evaluated subsequent events through October 9, 2020, the date the financial statements were available to be issued and determined there were no additional matters that required disclosure except those noted above.

Supplemental Schedule

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	COMMON COLLECTIVE TRUST FUNDS			
*	Fidelity Managed Income Portfolio	Common collective trust fund, 24,048,665 shares	$ 24,048,665	$ 24,048,665
	JP Morgan Diversified Commercial Property Fund	Common collective trust fund, 1,501,866 shares	34,666,106	58,347,481
	Mellon EB NCML Global Real Return Fund	Common collective trust fund, 2,492,267 shares	32,023,088	38,380,904
	Acadian Emerging Markets Small Cap Equity Fund	Common collective trust fund, 8,638 shares	15,763,172	22,357,252
	WTC CIF II INTL Quality Growth	Common collective trust fund, 3,117,141 shares	33,105,287	46,286,496
	Marathon - London Global EX U.S. Fund	Common collective trust fund, 3,526,144 shares	36,391,283	45,945,656
	BlackRock Global Allocation Fund	Common collective trust fund, 1,719,891 shares	17,073,857	19,566,123
	Boston Trust Small Cap Fund	Common collective trust fund, 1,638,794 shares	25,145,370	26,830,105
			$ 218,216,828	$ 281,762,682
	MUTUAL FUNDS			
	DFA Emerging Markets Value Fund	Mutual fund; 1,061,602 shares	$ 38,686,531	$ 40,054,245
	Dodge & Cox Stock Fund	Mutual fund; 259,661 shares	48,429,719	55,074,700
*	Fidelity Retirement Money Market Portfolio Fund	Mutual fund; 21,587,266 shares	32,327,574	32,327,574
	First Eagel Overseas Funds	Mutual fund; 1,626,587 shares	45,114,507	44,960,312
	Oberweis International Opportunities Institutional Fund	Mutual fund; 2,365,385 shares	30,827,255	32,284,528
	PIMCO All Asset Fund	Mutual fund; 4,776,907 shares	55,833,528	55,501,810
	PIMCO Commodity Real Return Strategy Fund	Mutual fund; 5,500,669 shares	85,586,896	65,135,278
	PIMCO Total Return Fund	Mutual fund; 10,223,508 shares	143,218,706	140,367,533
	T.Rowe Price Growth Stock Fund	Mutual fund; 994,204 shares	64,579,603	73,917,161
	Vanguard Extended Market Index Fund	Mutual fund; 114,774 shares	11,230,511	13,366,928
	Vanguard Institutional Index Fund	Mutual fund; 646,486 shares	150,665,931	208,558,300
	Vanguard Total Bond Market Index Fund	Mutual fund; 289,291 shares	5,237,055	5,385,029
	Vanguard Total International Stock Index Fund	Mutual fund; 112,273 shares	13,051,192	14,211,318
			$ 724,789,008	$ 781,144,716

The information in this schedule has been certified as to its completeness and accuracy by Fidelity Management Trust Company, Trustee.

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	COMMON AND PREFERRED STOCKS				
	American Campus Cmnty Inc Reit	Common Stock	6,875 Shares/Par	$ 284,391	$ 323,331
	Anika Therapeutics Inc	Common Stock	5,850 Shares/Par	215,525	303,323
	Applied Industrial Tech Inc	Common Stock	7,875 Shares/Par	371,942	525,184
	Atrion Corporation	Common Stock	0,500 Shares/Par	276,468	375,750
	Badger Meter Inc	Common Stock	5,625 Shares/Par	305,296	365,231
	Bank Hawaii Corp	Common Stock	6,775 Shares/Par	322,639	644,709
	Bank Marin Bancorp	Common Stock	2,725 Shares/Par	115,999	122,761
	Boston Beer Company Cl A	Common Stock	1,175 Shares/Par	268,754	443,974
	Bridge Bancorp Inc	Common Stock	4,950 Shares/Par	171,465	165,974
	Bruker Corp	Common Stock	13,800 Shares/Par	332,488	703,386
	Bryn Mawr Bank Corp	Common Stock	6,125 Shares/Par	266,070	252,595
	Csg Systems Intl Inc	Common Stock	9,275 Shares/Par	373,620	480,260
	Cvb Financial Corp	Common Stock	16,900 Shares/Par	327,335	364,702
	Camden National Corp	Common Stock	4,875 Shares/Par	209,944	224,543
	Cantel Medical Corp	Common Stock	8,575 Shares/Par	653,456	607,968
	Carters Inc	Common Stock	3,750 Shares/Par	333,746	410,025
	Charles River Labs Intl Inc	Common Stock	4,775 Shares/Par	546,464	729,429
	Cheesecake Factory Inc	Common Stock	10,100 Shares/Par	472,289	392,486
	Chemed Corp	Common Stock	2,200 Shares/Par	404,958	966,372
	Chesapeake Utilities Corp	Common Stock	5,675 Shares/Par	500,391	543,835
	Choice Hotels Intl Inc	Common Stock	8,250 Shares/Par	483,985	853,298
	Coherent Inc	Common Stock	3,400 Shares/Par	368,335	565,590
	Cohen & Steers Inc	Common Stock	10,025 Shares/Par	377,958	629,169
	Commerce Bancshares Inc	Common Stock	8,111 Shares/Par	317,081	551,061
	Coresite Realty Corp	Common Stock	5,925 Shares/Par	354,621	664,311
	Corvel Corp	Common Stock	5,750 Shares/Par	376,089	502,320
	Cubesmart	Common Stock	12,850 Shares/Par	349,295	404,518
	Donaldson Co Inc	Common Stock	13,775 Shares/Par	556,556	793,716
	Dorman Products Inc	Common Stock	5,150 Shares/Par	221,278	389,958
	Dril-Quip Inc	Common Stock	8,250 Shares/Par	442,532	387,008
	Dunkin Brands Group Inc	Common Stock	9,225 Shares/Par	680,459	696,857
	Eaton Vance Corp Non Vtg	Common Stock	14,050 Shares/Par	509,757	655,995
	Ensign Group Inc	Common Stock	7,400 Shares/Par	215,621	335,738
	Exlservice Holdings Inc	Common Stock	6,875 Shares/Par	326,790	477,538
	First Hawaiian Inc	Common Stock	14,450 Shares/Par	389,342	416,883
	First Source Corp	Common Stock	6,600 Shares/Par	281,635	342,408
	Flowers Foods Inc	Common Stock	23,550 Shares/Par	453,913	511,977
	Forward Air Corp	Common Stock	8,325 Shares/Par	477,111	582,334
	Franklin Electric Co. Inc.	Common Stock	12,050 Shares/Par	438,937	690,706
	Gentherm Inc	Common Stock	6,975 Shares/Par	186,213	309,620
	German American Bancorp Inc	Common Stock	4,950 Shares/Par	171,729	176,319
	Globus Medical Inc	Common Stock	11,500 Shares/Par	382,061	677,120
	Haemonetics Corp Mass	Common Stock	3,325 Shares/Par	164,568	382,043
	Hawaiian Electric Inds Inc	Common Stock	9,175 Shares/Par	315,247	429,941
	Helmerich & Payne Inc	Common Stock	10,975 Shares/Par	457,399	498,594
	Highwoods Properties Inc	Common Stock	14,200 Shares/Par	638,183	694,522
	Hill-Rom Holdings Inc	Common Stock	6,800 Shares/Par	576,889	772,004
	Hub Group Inc Cl A	Common Stock	10,900 Shares/Par	449,824	559,061
	Independent Bank Corp Mass	Common Stock	3,425 Shares/Par	161,687	285,131
	Interdigital Inc	Common Stock	6,350 Shares/Par	357,267	346,012
	Kadant Inc	Common Stock	3,575 Shares/Par	305,503	376,591
	Korn Ferry	Common Stock	8,100 Shares/Par	312,402	343,440
	Lakeland Financial Corp	Common Stock	10,000 Shares/Par	380,797	489,300
	Lancaster Colony Corp	Common Stock	2,650 Shares/Par	355,513	424,265
	Landstar System Inc	Common Stock	5,575 Shares/Par	472,829	634,825
	Lincoln Electric Hldgs Inc	Common Stock	7,175 Shares/Par	560,741	694,038

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	Manhattan Associates Inc	Common Stock	8,825 Shares/Par	$ 411,601	$ 703,794
	Miller Herman Inc	Common Stock	6,650 Shares/Par	191,268	276,973
	Minerals Technologies Inc	Common Stock	8,400 Shares/Par	403,384	484,092
	Monro Inc	Common Stock	6,600 Shares/Par	374,740	516,120
	Morningstar Inc	Common Stock	3,675 Shares/Par	307,071	556,064
	Nic Inc	Common Stock	31,650 Shares/Par	552,859	707,378
	Netgear Inc	Common Stock	10,000 Shares/Par	310,017	245,100
	New Jersey Resources Corp	Common Stock	12,400 Shares/Par	450,175	552,668
	Newpark Resources Inc	Common Stock	29,250 Shares/Par	301,001	183,398
	Nordstrom Inc	Common Stock	14,350 Shares/Par	469,155	587,346
	One Gas Inc	Common Stock	6,875 Shares/Par	343,410	643,294
	Performance Food Group Co	Common Stock	7,725 Shares/Par	271,458	397,683
	Power Integrations Inc	Common Stock	4,950 Shares/Par	168,461	489,605
	Premier Inc	Common Stock	11,600 Shares/Par	430,038	439,408
	Progress Software Corp	Common Stock	15,050 Shares/Par	566,495	625,328
	Ryman Hospitality Pptys Inc	Common Stock	4,675 Shares/Par	289,938	405,136
	Sensient Technologies Corp	Common Stock	9,025 Shares/Par	612,242	596,462
	Silgan Holdings Inc	Common Stock	19,900 Shares/Par	554,767	618,492
	Tech Data Corp	Common Stock	2,250 Shares/Par	185,239	323,100
	Tennant Co	Common Stock	3,950 Shares/Par	231,071	307,784
	Teradata Corp	Common Stock	17,025 Shares/Par	581,899	455,759
	Texas Roadhouse Inc	Common Stock	10,975 Shares/Par	482,260	618,112
	Tompkins Financial Corp	Common Stock	4,400 Shares/Par	297,522	402,600
	Tootsie Roll Industries Inc	Common Stock	6,674 Shares/Par	234,805	227,850
	Umb Financial Corp	Common Stock	6,875 Shares/Par	371,758	471,900
	Us Physical Therapy Inc	Common Stock	3,225 Shares/Par	216,390	368,779
	Unifirst Corp	Common Stock	3,900 Shares/Par	474,283	787,722
	Valmont Industries Inc	Common Stock	2,850 Shares/Par	378,567	426,873
	Washington Federal Inc	Common Stock	9,000 Shares/Par	294,302	329,850
	Washington Tr Bancorp Inc	Common Stock	5,950 Shares/Par	303,520	320,051
	Watts Water Tech Inc Cl A	Common Stock	6,125 Shares/Par	490,877	611,030
	Williams-Sonoma Inc	Common Stock	8,175 Shares/Par	456,608	600,372
	Citigroup Capital XII	Preferred Stock	24,500 shares	658,657	680,734
				$ 33,289,225	$ 43,450,906
	U.S. GOVERNMENT SECURITIES AND AGENCIES				
	Federal Home Loan Bank	#31283H5J0,01/01/2035, 5.50%		$ 13,523	$ 13,947
	Federal Home Loan Bank	#3128M92T8,03/01/2044, 4.5%		26,115	26,228
	Federal Home Loan Bank	#3128M9FP2,01/01/2040, 5.50%		54,470	55,415
	Federal Home Loan Bank	#3128M9RZ7,05/01/2038, 5.5%		100,341	103,518
	Federal Home Loan Bank	#3128M9U59,07/01/2041, 4.5%		48,605	49,651
	Federal Home Loan Bank	#3128M9YH9,12/01/2043, 4.5%		27,119	27,166
	Federal Home Loan Bank	#3128MAB24,04/01/2040, 4.5%		49,471	49,606
	Federal Home Loan Bank	#3128MJ2A7,06/01/2047, 4.5%		171,529	170,626
	Federal Home Loan Bank	#3128MJ4S6,08/01/2048, 4.5%		542,463	552,407
	Federal Home Loan Bank	#3128P7RX3,10/01/2031, 4.0%		50,051	50,561
	Federal Home Loan Bank	#3128P8D65,04/01/2037, 3.5%		449,068	452,713
	Federal Home Loan Bank	#3128UNDW9,11/01/2037, 6.50%		13,597	14,745
	Federal Home Loan Bank	#3128UNGV8,05/01/2038, 5.50%		9,395	9,586
	Federal Home Loan Mtg	#31300MC92,10/01/2041,3.609%		23,257	23,182
	Federal Home Loan Mtg	#31300MH71,01/01/2042, 2.54%		16,125	16,175
	Federal Home Loan Mtg	#31300MJX2,04/01/2044,3.078%		32,132	31,722
	Federal Home Loan Mtg	#31300MR21,10/01/2044, 2.88%		29,827	29,329
	Federal Home Loan Mtg	#31326FPR3,04/01/2043,1.791%		26,793	27,146
	Federal Home Loan Mtg	#31326GZX7,05/01/2044, 0.0%		54,523	53,752
	Federal Home Loan Mtg	#31326KAC1,08/01/2045,2.917%		94,333	93,141
	Federal Home Loan Bank	#31326MMF7,12/01/2047,3.081%		944,742	947,100
	Federal Home Loan Bank	#31329KUR3,09/01/2035,0.4		225,413	221,427
	Federal Home Loan Bank	#3132CWAU8,06/01/2034,0.04		1,346,595	1,346,480

JM FAMILY ENTERPRISES, INC.

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AS OF 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
	Federal Home Loan Bank	#3132LAFM9,09/01/2048, 4.5%	$ 1.415.006	$ 1.417.508
	Federal Home Loan Bank	#3132LAJA1,10/01/2048, 4.5%	637.548	640.288
	Federal Home Loan Bank	#3132WNEK4,05/01/2047, 4.5%	395.614	405.062
	Federal Home Loan Bank	#31335A5Q7,12/01/2045, 4.5%	138.662	139.287
	Federal Home Loan Bank	#31335AX60,03/01/2046, 4.5%	130.095	126.888
	Federal Home Loan Bank	#31335BAV8,04/01/2046, 4.5%	110.232	110.543
	Federal Home Loan Bank	#31335BE93,06/01/2047, 4.5%	565.973	561.154
	Federal Home Loan Bank	#31335BEB8,03/01/2047, 4.5%	161.632	161.866
	Federal National Mtg Assn	#3136AGF56,02/25/2042, 4.0%	53.801	53.179
	Federal National Mtg Assn	#31374CNP7,06/01/2036, 4.50%	77.218	78.103
	Federal National Mtg Assn	#31385JBZ0,04/01/2032, 7.00%	36.215	39.954
	Federal National Mtg Assn	#31385W2S7,03/01/2033, 6.00%	12.130	13.553
	Federal National Mtg Assn	#31385XA98,05/01/2033, 5.50%	41.747	43.600
	Federal National Mtg Assn	#31385XAZ0,05/01/2033, 5.50%	52.394	54.644
	Federal National Mtg Assn	#31385XEC7,06/01/2033, 5.50%	24.618	25.284
	Federal National Mtg Assn	#3138EG2L7,01/01/2049, 6.50%	12.072	12.076
	Federal National Mtg Assn	#3138EJBP2,06/01/2039,0	5.012	4.866
	Federal National Mtg Assn	#3138EJV96,06/01/2026, 5.00%	33.284	31.543
	Federal National Mtg Assn	#3138EKBB0,07/01/2041,3.887%	63.329	61.357
	Federal National Mtg Assn	#3138EMBT7,01/01/2032, 4.5%	24.494	24.332
	Federal National Mtg Assn	#3138EMCP4,01/01/2034, 4.5%	108.342	106.162
	Federal National Mtg Assn	#3138EMJY8,10/01/2032, 4.0%	54.726	54.627
	Federal National Mtg Assn	#3138EMRA1,02/01/2044, 2.99%	36.092	35.578
	Federal National Mtg Assn	#3138EN3S6,04/01/2044,2.181%	17.245	17.130
	Federal National Mtg Assn	#3138ENKK4,12/01/2043, 0.0%	49.244	48.623
	Federal National Mtg Assn	#3138ENL72,07/01/2042, 4.5%	69.749	69.775
	Federal National Mtg Assn	#3138ENYS2,11/01/2044,0	209.638	205.623
	Federal National Mtg Assn	#3138EP4M3,08/01/2045,2.761%	55.101	54.517
	Federal National Mtg Assn	#3138EPB37,03/01/2042, 0.0%	58.289	56.286
	Federal National Mtg Assn	#3138ER2P4,02/01/2046, 4.5%	114.147	114.959
	Federal National Mtg Assn	#3138ETY42,10/01/2034,0.04	143.326	140.056
	Federal National Mtg Assn	#3138ETYN0,09/01/2045, 4.5%	117.683	116.193
	Federal National Mtg Assn	#3138W4U25,03/01/2043,0.01565	64.009	63.254
	Federal National Mtg Assn	#3138WBQ65,04/01/2044, 4.5%	222.155	220.352
	Federal National Mtg Assn	#3138WJB23,10/01/2046, 4.5%	121.199	117.135
	Federal National Mtg Assn	#3138WKKM6,03/01/2037, 3.5%	128.962	130.414
	Federal National Mtg Assn	#3138YWJK4,10/01/2045,0.04	1.227.129	1.254.122
	Federal National Mtg Assn	#3139216F0,09/25/2041,0.07	41.178	42.966
	Federal National Mtg Assn	#31392JAC3,07/25/2042,0.07	42.438	47.464
	Federal National Mtg Assn	#31393CEY5,04/25/2043,0.06	55.181	60.948
	Federal National Mtg Assn	#31398SSG9,12/25/2030, 3.5%	152.751	151.877
	Federal National Mtg Assn	#31402CTT9,02/01/2034, 6.00%	25.590	28.742
	Federal National Mtg Assn	#31402CU75,02/01/2034, 5.50%	29.867	30.782
	Federal National Mtg Assn	#31402DL81,07/01/2034,0.07	10.955	11.601
	Federal National Mtg Assn	#3140FXGH9,02/01/2041, 4.5%	607.494	624.957
	Federal National Mtg Assn	#3140GYML0,10/01/2047, 3.06%	949.193	952.509
	Federal National Mtg Assn	#3140GYNU9,11/01/2047,3.053%	1.169.441	1.174.084
	Federal National Mtg Assn	#3140H82Q7,08/01/2048,3.691%	1.136.446	1.132.105
	Federal National Mtg Assn	#3140HBJG4,06/01/2048, 4.5%	228.469	232.371
	Federal National Mtg Assn	#3140HEAY8,07/01/2048, 4.5%	691.767	705.890
	Federal National Mtg Assn	#3140HJJQ5,08/01/2048, 4.5%	304.692	309.665
	Federal National Mtg Assn	#3140J5QK8,01/01/2043, 4.5%	182.606	182.714
	Federal National Mtg Assn	#3140J76J9,03/01/2048,3.331%	423.742	429.841
	Federal National Mtg Assn	#3140J7XQ3,02/01/2047,0.0004	454.059	468.063
	Federal National Mtg Assn	#3140JAAC2,01/01/2049,0	1.055.522	1.063.020
	Federal National Mtg Assn	#3140JAKS6,12/01/2048,0.05	234.566	238.336
	Federal National Mtg Assn	#3140JMZM7,02/01/2049,0.05	197.300	200.493
	Federal National Mtg Assn	#3140Q95B5,11/01/2048, 4.5%	824.264	821.387
	Federal National Mtg Assn	#3140Q9DP5,06/01/2048, 4.5%	401.799	416.564
	Federal National Mtg Assn	#31410F6C4,03/01/2037, 7.00%	55.990	58.318
	Federal National Mtg Assn	#31410GE90,11/01/2035, 6.00%	44.721	50.288
	Federal National Mtg Assn	#31417YV46,01/01/2031, 4.5%	19.155	18.888

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	Federal National Mtg Assn	#31418A2X5,12/01/2033, 4.0%	$ 70.748	$ 70.208
	Federal National Mtg Assn	#31418BGK6,07/01/2034, 4.5%	456.956	451.129
	Federal National Mtg Assn	#31418BTY2,08/01/2035, 4.0%	73.154	72.017
	Federal National Mtg Assn	#31418BWR3,11/01/2035,0.04	109.112	107.665
	Federal National Mtg Assn	#31418C4X9,12/01/2048, 4.5%	2.785.838	2.827.803
	Federal National Mtg Assn	#31418C6A7,01/01/2049, 4.5%	3,066,753	3,111,345
	Federal National Mtg Assn	#31418CG99,03/01/2037, 3.5%	311,011	313,209
	Federal National Mtg Assn	#31418CU93,03/01/2048, 4.5%	1,292,207	1,333,554
	Federal National Mtg Assn	#31418DAS1,03/01/2049, 4.5%	298,126	301,147
	Federal National Mtg Assn	#31418DAT9,03/01/2049,0.05	88,570	89,996
	Federal National Mtg Assn	#31418DC26,06/01/2049, 4.5%	2,537,138	2,540,750
	Federal National Mtg Assn	#31418MWL2,09/01/2039, 5.50%	6,900	7,101
	Ginnie Mae	#38375U3B4,11/20/1967,0	1,753,603	1,728,842
	Ginnie Mae	#38380LRN5,03/20/1969,0	764,041	755,286
	Ginnie Mae	#38380LUC5,05/20/1969,0	452,175	449,662
	Ginnie Mae	#38380VPG0,03/20/1968,0	619,368	607,670
	United States Treasury Note	#912810SH2,05/15/2049,2.875%	1,344,190	1,300,464
	United States Treasury Note	#912810SJ8,08/15/2049, 2.25%	189,436	184,092
	United States Treasury Note	#9128284H0 00004,04/15/2023,0.625	204,168	205,165
	United States Treasury Note	#9128284Z0,08/31/2025, 2.75%	423,275	452,850
	United States Treasury Note	#9128286F2,02/28/2026, 2.5%	952,687	994,167
	United States Treasury Note	#9128286T2,05/15/2029,2.375%	1,605,354	1,589,021
	United States Treasury Note	#912828SA9 00004,01/15/2022, .125	190,187	190,916
	United States Treasury Note	#912828W71,03/31/2024,2.125%	558,121	569,922
	United States Treasury Note	#912828X39 00004,04/15/2022,0.125	989,797	993,236
	United States Treasury Note	#912828YB0,08/15/2029,1.625%	2,223,744	2,141,527
	United States Treasury Note	#912828YF1,09/15/2022, 1.5%	377,952	378,931
	United States Treasury Note	#912828YK0,10/15/2022,1.375%	496,465	496,686
	United States Treasury Note	#912828YM6,10/31/2024, 1.5%	1,591,259	1,595,045
	United States Treasury Note	#912828YS3,11/15/2029, 1.75%	1,093,089	1,082,533
	Small Business Administration	#83162CMZ3,05/01/2023, 4.64%	10,275	10,873
	Small Business Administration	#83162CNA7,06/01/2023, 4.07%	11,942	13,036
	Small Business Administration	#83162CNN9,02/01/2024, 4.72%	5,212	5,523
	Small Business Administration	#83162CPU1,09/01/2025, 4.76%	22,871	24,377
	Small Business Administration	#83162CQG1,05/01/2026, 5.87%	16,316	16,636
	Small Business Administration	#83162CQK2,07/01/2026, 6.07%	18,198	18,516
	Small Business Administration	#83189DAB6,10/15/2035, 2.82%	180,142	180,546
			$ 47,667,165	$ 47,840,835
	CORPORATE DEBT INSTRUMENTS			
	AT&T, Inc.	#00206RCQ3,05/15/2046, 4.75%	$ 49,822	$ 56,422
	AT&T, Inc.	#00206RCU4,02/15/2047, 5.65%	371,208	445,244
	AT&T, Inc.	#00206RDJ8,03/09/2048,C 4.5%	114,065	137,911
	AT&T, Inc.	#00206RDS8,03/01/2047, 5.45%	93,888	123,870
	AT&T, Inc.	#00206RGU0,11/15/2031, 8.75%	104,978	106,476
	Abbott Lavoratories	#002824BF6,11/30/2026, 3.75%	173,352	185,629
	Abbvie Inc	#00287YBR9,11/21/2039, 4.05%	215,420	227,214
	Abbvie Inc	#00287YBS7,11/21/2049, 4.25%	99,563	105,244
	Abbvie Inc	#00287YBW8,11/21/2029,3.2	350,927	355,836
	AT&T, Inc.	#04650NAB0,09/01/2040, 5.35%	54,859	60,198
	BNP Paribas	#05579T5G7,10/15/2024, 4.25%	351,811	375,187
	BNP Paribas	#05581KAC5,03/13/2027,4.625%	797,207	846,822
	Bank of America Corp.	#06051GFL8,10/22/2026, 4.25%	308,004	326,928
	Bank One Corp	#06051GHC6,12/20/2023,3.004%	795,464	817,231
	Bank One Corp	#06423AAJ2,09/01/2030, 8.75%	115,568	138,396
	Barclays	#06738EAP0,05/12/2026,5.2	203,582	218,749
	Barclays	#06738EAW5,05/09/2028,4.836%	208,618	215,443
	Bayer US Finance LLC	#07274NAJ2,12/15/2025, 4.25%	200,294	215,619

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	Bayer US Finance LLC	#07274NAL7,12/15/2028,4.375%	$ 518,867	$ 572,340
	Boston Properties LP	#10112RAU8,02/01/2023, 3.85%	55,694	57,602
	Boston Properties LP	#10112RAV6,09/01/2023,3.125	74,534	77,353
	Boston Properties LP	#10112RAW4,02/01/2024, 3.8%	334,900	343,548
	Boston Properties LP	#10112RBA1,12/01/2028, 4.5%	157,004	169,879
	Burlington Northern Santa Fe Railway	#05565SAA2,04/01/2024,5.629%	45,724	48,322
	Burlington Northern Santa Fe Railway	#05581JAA2,06/16/2028,3.442%	182,915	197,573
	CEMEX Finance LLC	#12189PAG7,01/15/2021,8.251%	33,376	29,754
	CEMEX Finance LLC	#12516UAD7,04/01/2024,0.06	262,076	265,799
	Cigna Corp	#125523AF7,07/15/2023, 3.75%	324,546	340,625
	Cigna Corp	#125523AG5,11/15/2025,4.125%	149,876	162,614
	Cigna Corp	#125523AH3,10/15/2028,4.375%	256,395	276,618
	Cigna Corp	#125523AN0,02/15/2022,0.04	51,682	51,604
	Cigna Corp	#125523AS9,03/01/2023, 7.65%	86,324	86,043
	Cigna Corp	#125523AW0,05/15/2027,7.875%	32,577	32,408
	CHR America	#12626PAM5,05/18/2025,3.875%	203,109	213,506
	CVS Health Corp.	#126650CW8,03/25/2025,P 4.1%	59,413	64,359
	Capital One Financial Corp	#126650CY4,03/25/2038, 4.78%	341,500	396,710
	Capital One Financial Corp	#14040HAY1,07/15/2021, 4.75%	146,531	150,973
	Capital One Financial Corp	#14040HBG9,02/05/2025, 3.2%	120,453	129,371
	Capital One Financial Corp	#14040HBJ3,10/29/2025, 4.2%	168,352	177,932
	CEMEX SAB DE CV	#151290BM4,01/11/2025, 5.7%	185,000	205,813
	CEMEX SAB DE CV	#151290BU6,04/16/2026, 7.75%	305,963	300,438
	Columbus Capital Comp	#161175BA1,10/23/2045,6.484%	1,308,766	1,496,496
	Columbus Capital Comp	#161175BL7,05/01/2047,5.375%	124,461	139,847
	Citigroup, Inc.	#172967GT2,05/15/2023, 3.5%	98,435	104,027
	Citigroup, Inc.	#172967HV6,08/05/2024, 4.0%	75,335	80,261
	Cox Communications, Inc.	#224044BW6,12/15/2022, 3.25%	137,629	154,219
	Cox Communications, Inc.	#224044CE5,02/01/2025, 3.85%	173,612	185,329
	Cox Communications, Inc.	#224044CG0,09/15/2026, 3.35%	580,550	619,213
	ERP Operating Limited Partnership	#224044CJ4,08/15/2027, 3.5%	194,447	208,921
	Dillards Inc	#254067AN1,12/01/2028,0.07	145,469	194,304
	Walt Disney Co.	#254687EH5,11/15/2037, 6.65%	233,523	259,422
	Dominion Resource	#25746UBT5,04/01/2021,0	143,426	143,453
	ENEL Finance International	#25746UBY4,10/01/1954,5.75	439,063	458,065
	ENEL Finance International	#260543BJ1,11/01/2029,7.375%	87,260	99,352
	Ford Motor Credit Company	#260543BY8,05/15/2039, 9.4%	130,105	163,782
	Ford Motor Credit Company	#260543CE1,11/15/2041, 5.25%	203,912	204,234
	Ford Motor Credit Company	#260543CR2,11/30/2048, 5.55%	77,580	93,502
	Ford Motor Credit Company	#26884ABA0,04/15/2023,0.03	170,852	180,126
	ERP Operating Limited Partnership	#26884ABF9,11/01/2026, 2.85%	141,501	153,791
	Elanco Animal Health Inc	#28414HAE3,08/28/2023,0	50,000	52,783
	Elanco Animal Health Inc	#28414HAF0,08/27/2021,0	40,000	41,027
	Elanco Animal Health Inc	#28414HAG8,08/28/2028,0	133,975	135,860
	ENEL Finance International	#29268BAF8,10/07/2039,0.06	595,727	659,960
	ENEL Finance International	#29278GAJ7,09/14/2025,4.625%	269,623	299,790
	Ford Motor Credit Company	#345397VM2,01/15/2020,8.125%	115,334	100,187
	Ford Motor Credit Company	#345397VU4,08/02/2021,5.875%	282,415	261,667
	Ford Motor Credit Company	#345397WK5,08/06/2023,4.375%	842,058	883,308
	Ford Motor Credit Company	#345397ZH9,10/12/2021,3.813%	225,041	229,107
	Federal Express	#31331FAX9,07/15/2023,6.72	50,108	49,450
	HCA Inc	#404119BX6,06/15/2029,4.125%	124,371	132,454
	HCA Inc	#404119BZ1,06/15/2049, 5.25%	198,446	222,932
	HSBC Holdings PLC	#404280BF5,01/05/2022, 2.65%	194,442	202,127
	HSBC Holdings PLC	#404280AG4,05/02/2036, 6.5%	584,733	647,948
	HSBC Holdings PLC	#404280AH2,09/15/2037, 6.5%	213,906	275,057
	HSBC Holdings PLC	#404280BS7,05/18/2024, 3.95%	402,192	420,604

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	Imperial Tobacco Finance	#45262BAC7,07/26/2029,3.875%	$ 247,833	$ 251,846
	Imperial Tobacco Finance	#453140AF2,07/21/2025, 4.25%	867,910	896,198
	JP Morgan Chase	#46625HJZ4,12/15/2026,4.125%	123,914	136,794
	JP Morgan Chase	#46625HNJ5,10/01/2027, 4.25%	447,876	469,986
	Kinder Morgan, Inc	#49456BAH4,06/01/2045, 5.55%	794,852	944,368
	Lloyds Banking Group PLC	#539439AM1,12/10/2025,4.582%	199,322	216,383
	Lloyds Banking Group PLC	#53944YAA1,11/04/2024, 4.5%	277,499	293,859
	Lloyds Banking Group PLC	#53944YAB9,03/24/2026, 4.65%	212,146	217,312
	May Dept Stores Co.	#577778CE1,07/15/2034, 6.7%	41,593	50,634
	Myriad International Holdings BV	#62856RAC9,07/21/2025, 5.5%	299,886	332,625
	Myriad International Holdings BV	#62856RAD7,07/06/2027, 4.85%	681,520	713,556
	Navient Student Loan Trust 2017-2	#63939RAA2,12/27/1966,0	990,551	979,273
	Navient Student Loan Trust 2016-7	#63940GAA3,03/25/1966,0	1,064,081	1,041,346
	Navient Student Loan Trust 2016-6	#63940LAC8,03/25/1966,0	521,665	512,659
	Nordstrom, Inc.	#655664AH3,03/15/2028, 6.95%	153,138	174,259
	Occidental Petroleum Corp	#674599CR4,08/15/2026, 3.2%	49,966	50,590
	Occidental Petroleum Corp	#674599CW3,08/15/2024, 2.9%	399,145	406,178
	Pemex Project Funding Master Trust	#706451BG5,06/15/2035,6.625%	58,250	51,150
	Petrobras Global Finance	#71647NAK5,03/17/2044, 7.25%	177,989	212,242
	Petroleos Mexicanos	#71647NBF5,01/15/2030,5.093%	671,284	698,384
	Petroleos Mexicanos	#71654QBR2,01/23/2045,6.375%	492,206	485,000
	Petroleos Mexicanos	#71654QCC4,09/21/2047, 6.75%	323,313	353,063
	Petroleos Mexicanos	#71654QCG5,03/13/2027,S 6.5%	638,447	662,172
	Petroleos Mexicanos	#71654QCL4,02/12/2048, 6.35%	162,606	163,631
	Relx Capital Inc.	#74949LAB8,03/16/2023, 3.5%	74,684	77,939
	Reed Elsvie	#74949LAC6,03/18/2029,0.04	74,129	81,353
	Reed Elsvie	#758202AK1,10/15/2022,3.125%	248,573	257,493
	Rio Oil Finance Trust	#76716XAA0,07/06/2024,0	513,759	545,431
	Rio Oil Finance Trust	#76716XAB8,01/06/2027, 9.75%	172,991	201,534
	Royal Bank of Scotland	#780097AZ4,12/19/2023,0.06	718,542	750,196
	RBS PLC	#780099CE5,12/15/2022,6.125%	477,675	519,648
	SLM Student Loan	#78442GLL8,10/25/1964,0	851,666	842,971
	SLM Student Loan	#78442GPH3,07/25/2040,0	1,280,419	1,232,730
	Telecom Italia Capital SA	#87927VAR9,07/18/2036, 7.2%	46,942	59,240
	Telecom Italia Capital SA	#87927VAV0,06/04/2038,7.721%	372,844	399,750
	Telecom Italia Capital SA	#87927YAA0,05/30/2024,5.303%	319,963	349,375
	Time Warner Cable	#88732JAJ7,05/01/2037, 6.55%	101,443	122,420
	Time Warner Cable	#88732JAU2,06/15/2039, 6.75%	87,292	95,037
	Time Warner Cable	#88732JAX6,02/15/2021,4.125%	182,303	177,801
	Unum Corp.	#903192AA0,12/15/2028, 6.75%	60,244	76,974
	Ultrapar International	#90401CAA7,10/06/2026, 5.25%	188,250	214,563
	Ultrapar International	#90401CAC3,06/06/2029, 5.25%	250,000	263,125
	Unicredit Spa	#904678AQ2,04/02/2034,7.296%	425,000	488,339
	Union Pacific Railroad Co.	#90783WAA1,07/02/2030,5.866%	71,447	76,278
	Union Pacific Railroad Co.	#90783VAA3,01/02/2029,0.05082	78,870	89,100
	Verizon Communications	#92343VCV4,01/15/2036,4.272%	236,454	282,278
	Vodafone Group	#92857WBQ2,04/04/1979,0.07	300,000	352,004
	Wells Fargo & Co.	#94974BFY1,06/03/2026, 4.1%	302,075	323,249
	Wells Fargo & Co.	#94974BGL8,07/22/2027, 4.3%	129,384	136,843
	Wells Fargo & Co.	#94988J5R4,08/14/2023, 3.55%	324,746	340,514
	Xerox Corporation	#984121CD3,05/15/2021, 4.5%	157,220	154,047
	Zoetis, Inc.	#98978VAB9,02/01/2023, 3.25%	123,846	128,616
	Zoetis, Inc.	#98978VAJ2,11/13/2020, 3.45%	49,934	50,537
	Zoetis, Inc.	#98978VAK9,11/13/2025, 4.5%	128,286	138,315
			$ 35,739,711	$ 38,003,416

The information in this schedule has been certified as to its completeness and accuracy by Fidelity Management Trust Company, Trustee.

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	MUNICIPAL BONDS			
	California State	#13063A5E0,04/01/2034, 7.5%	$ 79,243	$ 112,938
	California State	#13063A5G5,04/01/2039,7.55%	274,672	304,764
	California State	#13063A7D0,10/01/2039, 7.3%	390,893	450,471
	Illinois State	#452151LF8,06/01/2033, 5.1%	406.977	458.163
	New Jersey Turnpike Authority	#646139W35,01/01/2040,7.414%	298,256	313,732
	New Jersey Turnpike Authority	#646139X83,01/01/2041,7.102%	117,098	152,503
			$ 1,567,139	$ 1,792,571
	SHORT TERM INVESTMENT FUND			
	State Street Bank Short Term Investment Fund	Short term investment fund	$ 3,243,221	$ 3,243,221
			$ 3,243,221	$ 3,243,221
*	Notes receivable from participants	Maturity dates through 2049 Interest rates from 3.25% to 11.00%	-	$ 27,608,648
			$1,064,512,297	$ 1,224,846,995

* Represents or includes a party-in-interest

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN
EIN: 59-1390794 PN: 003
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2019

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transaction			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ✓	Contributions not corrected	Contributions corrected outside of VFCP	Contributions Pending Correction in VFCP	
✓	$0	$0	$ 198,566	$0

VFPC: Voluntary Fiduciary Correction Program
PTE: Prohibited Transaction Exemption



Report of Independent Auditors

To the Administrator of JM Family Enterprises, Inc. Associates' Profit Sharing and 401(k) Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of JM Family Enterprises, Inc. Associates' Profit Sharing and 401(k) Plan (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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.

Auditors' Responsibility

Our responsibility is to express an opinion on the 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.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 5, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2019 and 2018 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

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

Other Matter

The supplemental schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2019 and of Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2019 are required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and are



presented for the purpose of additional analysis and are not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on these supplemental schedules.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the 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.

PricewaterhouseCoopers LLP

Fort Lauderdale, Florida
October 9, 2020

JM FAMILY ENTERPRISES, INC.
ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN
EIN: 59-1390794 PN: 003
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
FOR THE YEAR ENDED DECEMBER 31, 2019

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transaction			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: ✓	Contributions not corrected	Contributions corrected outside of VFCP	Contributions Pending Correction in VFCP	
✓	$0	$0	$ 198,566	$0

VFPC: Voluntary Fiduciary Correction Program
PTE: Prohibited Transaction Exemption

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	COMMON COLLECTIVE TRUST FUNDS			
*	Fidelity Managed Income Portfolio	Common collective trust fund, 24,048,665 shares	$ 24,048,665	$ 24,048,665
	JP Morgan Diversified Commercial Property Fund	Common collective trust fund, 1,501,866 shares	34,666,106	58,347,481
	Mellon EB NCML Global Real Return Fund	Common collective trust fund, 2,492,267 shares	32,023,088	38,380,904
	Acadian Emerging Markets Small Cap Equity Fund	Common collective trust fund, 8,638 shares	15,763,172	22,357,252
	WTC CIF II INTL Quality Growth	Common collective trust fund, 3,117,141 shares	33,105,287	46,286,496
	Marathon - London Global EX U.S. Fund	Common collective trust fund, 3,526,144 shares	36,391,283	45,945,656
	BlackRock Global Allocation Fund	Common collective trust fund, 1,719,891 shares	17,073,857	19,566,123
	Boston Trust Small Cap Fund	Common collective trust fund, 1,638,794 shares	25,145,370	26,830,105
			$ 218,216,828	$ 281,762,682
	MUTUAL FUNDS			
	DFA Emerging Markets Value Fund	Mutual fund; 1,061,602 shares	$ 38,686,531	$ 40,054,245
	Dodge & Cox Stock Fund	Mutual fund; 259,661 shares	48,429,719	55,074,700
*	Fidelity Retirement Money Market Portfolio Fund	Mutual fund; 21,587,266 shares	32,327,574	32,327,574
	First Eagel Overseas Funds	Mutual fund; 1,626,587 shares	45,114,507	44,960,312
	Oberweis International Opportunities Institutional Fund	Mutual fund; 2,365,385 shares	30,827,255	32,284,528
	PIMCO All Asset Fund	Mutual fund; 4,776,907 shares	55,833,528	55,501,810
	PIMCO Commodity Real Return Strategy Fund	Mutual fund; 5,500,669 shares	85,586,896	65,135,278
	PIMCO Total Return Fund	Mutual fund; 10,223,508 shares	143,218,706	140,367,533
	T.Rowe Price Growth Stock Fund	Mutual fund; 994,204 shares	64,579,603	73,917,161
	Vanguard Extended Market Index Fund	Mutual fund; 114,774 shares	11,230,511	13,366,928
	Vanguard Institutional Index Fund	Mutual fund; 646,486 shares	150,665,931	208,558,300
	Vanguard Total Bond Market Index Fund	Mutual fund; 289,291 shares	5,237,055	5,385,029
	Vanguard Total International Stock Index Fund	Mutual fund; 112,273 shares	13,051,192	14,211,318
			$ 724,789,008	$ 781,144,716

The information in this schedule has been certified as to its completeness and accuracy by Fidelity Management Trust Company, Trustee.

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	COMMON AND PREFERRED STOCKS				
	American Campus Cmnty Inc Reit	Common Stock	6,875 Shares/Par	$ 284,391	$ 323,331
	Anika Therapeutics Inc	Common Stock	5,850 Shares/Par	215,525	303,323
	Applied Industrial Tech Inc	Common Stock	7,875 Shares/Par	371,942	525,184
	Atrion Corporation	Common Stock	0,500 Shares/Par	276,468	375,750
	Badger Meter Inc	Common Stock	5,625 Shares/Par	305,296	365,231
	Bank Hawaii Corp	Common Stock	6,775 Shares/Par	322,639	644,709
	Bank Marin Bancorp	Common Stock	2,725 Shares/Par	115,999	122,761
	Boston Beer Company Cl A	Common Stock	1,175 Shares/Par	268,754	443,974
	Bridge Bancorp Inc	Common Stock	4,950 Shares/Par	171,465	165,974
	Bruker Corp	Common Stock	13,800 Shares/Par	332,488	703,386
	Bryn Mawr Bank Corp	Common Stock	6,125 Shares/Par	266,070	252,595
	Csg Systems Intl Inc	Common Stock	9,275 Shares/Par	373,620	480,260
	Cvb Financial Corp	Common Stock	16,900 Shares/Par	327,335	364,702
	Camden National Corp	Common Stock	4,875 Shares/Par	209,944	224,543
	Cantel Medical Corp	Common Stock	8,575 Shares/Par	653,456	607,968
	Carters Inc	Common Stock	3,750 Shares/Par	333,746	410,025
	Charles River Labs Intl Inc	Common Stock	4,775 Shares/Par	546,464	729,429
	Cheesecake Factory Inc	Common Stock	10,100 Shares/Par	472,289	392,486
	Chemed Corp	Common Stock	2,200 Shares/Par	404,958	966,372
	Chesapeake Utilities Corp	Common Stock	5,675 Shares/Par	500,391	543,835
	Choice Hotels Intl Inc	Common Stock	8,250 Shares/Par	483,985	853,298
	Coherent Inc	Common Stock	3,400 Shares/Par	368,335	565,590
	Cohen & Steers Inc	Common Stock	10,025 Shares/Par	377,958	629,169
	Commerce Bancshares Inc	Common Stock	8,111 Shares/Par	317,081	551,061
	Coresite Realty Corp	Common Stock	5,925 Shares/Par	354,621	664,311
	Corvel Corp	Common Stock	5,750 Shares/Par	376,089	502,320
	Cubesmart	Common Stock	12,850 Shares/Par	349,295	404,518
	Donaldson Co Inc	Common Stock	13,775 Shares/Par	556,556	793,716
	Dorman Products Inc	Common Stock	5,150 Shares/Par	221,278	389,958
	Dril-Quip Inc	Common Stock	8,250 Shares/Par	442,532	387,008
	Dunkin Brands Group Inc	Common Stock	9,225 Shares/Par	680,459	696,857
	Eaton Vance Corp Non Vtg	Common Stock	14,050 Shares/Par	509,757	655,995
	Ensign Group Inc	Common Stock	7,400 Shares/Par	215,621	335,738
	Exlservice Holdings Inc	Common Stock	6,875 Shares/Par	326,790	477,538
	First Hawaiian Inc	Common Stock	14,450 Shares/Par	389,342	416,883
	First Source Corp	Common Stock	6,600 Shares/Par	281,635	342,408
	Flowers Foods Inc	Common Stock	23,550 Shares/Par	453,913	511,977
	Forward Air Corp	Common Stock	8,325 Shares/Par	477,111	582,334
	Franklin Electric Co. Inc.	Common Stock	12,050 Shares/Par	438,937	690,706
	Gentherm Inc	Common Stock	6,975 Shares/Par	186,213	309,620
	German American Bancorp Inc	Common Stock	4,950 Shares/Par	171,729	176,319
	Globus Medical Inc	Common Stock	11,500 Shares/Par	382,061	677,120
	Haemonetics Corp Mass	Common Stock	3,325 Shares/Par	164,568	382,043
	Hawaiian Electric Inds Inc	Common Stock	9,175 Shares/Par	315,247	429,941
	Helmerich & Payne Inc	Common Stock	10,975 Shares/Par	457,399	498,594
	Highwoods Properties Inc	Common Stock	14,200 Shares/Par	638,183	694,522
	Hill-Rom Holdings Inc	Common Stock	6,800 Shares/Par	576,889	772,004
	Hub Group Inc Cl A	Common Stock	10,900 Shares/Par	449,824	559,061
	Independent Bank Corp Mass	Common Stock	3,425 Shares/Par	161,687	285,131
	Interdigital Inc	Common Stock	6,350 Shares/Par	357,267	346,012
	Kadant Inc	Common Stock	3,575 Shares/Par	305,503	376,591
	Korn Ferry	Common Stock	8,100 Shares/Par	312,402	343,440
	Lakeland Financial Corp	Common Stock	10,000 Shares/Par	380,797	489,300
	Lancaster Colony Corp	Common Stock	2,650 Shares/Par	355,513	424,265
	Landstar System Inc	Common Stock	5,575 Shares/Par	472,829	634,825
	Lincoln Electric Hldgs Inc	Common Stock	7,175 Shares/Par	560,741	694,038

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	Manhattan Associates Inc	Common Stock	8,825 Shares/Par	$ 411,601	$ 703,794
	Miller Herman Inc	Common Stock	6,650 Shares/Par	191,268	276,973
	Minerals Technologies Inc	Common Stock	8,400 Shares/Par	403,384	484,092
	Monro Inc	Common Stock	6,600 Shares/Par	374,740	516,120
	Morningstar Inc	Common Stock	3,675 Shares/Par	307,071	556,064
	Nic Inc	Common Stock	31,650 Shares/Par	552,859	707,378
	Netgear Inc	Common Stock	10,000 Shares/Par	310,017	245,100
	New Jersey Resources Corp	Common Stock	12,400 Shares/Par	450,175	552,668
	Newpark Resources Inc	Common Stock	29,250 Shares/Par	301,001	183,398
	Nordstrom Inc	Common Stock	14,350 Shares/Par	469,155	587,346
	One Gas Inc	Common Stock	6,875 Shares/Par	343,410	643,294
	Performance Food Group Co	Common Stock	7,725 Shares/Par	271,458	397,683
	Power Integrations Inc	Common Stock	4,950 Shares/Par	168,461	489,605
	Premier Inc	Common Stock	11,600 Shares/Par	430,038	439,408
	Progress Software Corp	Common Stock	15,050 Shares/Par	566,495	625,328
	Ryman Hospitality Pptys Inc	Common Stock	4,675 Shares/Par	289,938	405,136
	Sensient Technologies Corp	Common Stock	9,025 Shares/Par	612,242	596,462
	Silgan Holdings Inc	Common Stock	19,900 Shares/Par	554,767	618,492
	Tech Data Corp	Common Stock	2,250 Shares/Par	185,239	323,100
	Tennant Co	Common Stock	3,950 Shares/Par	231,071	307,784
	Teradata Corp	Common Stock	17,025 Shares/Par	581,899	455,759
	Texas Roadhouse Inc	Common Stock	10,975 Shares/Par	482,260	618,112
	Tompkins Financial Corp	Common Stock	4,400 Shares/Par	297,522	402,600
	Tootsie Roll Industries Inc	Common Stock	6,674 Shares/Par	234,805	227,850
	Umb Financial Corp	Common Stock	6,875 Shares/Par	371,758	471,900
	Us Physical Therapy Inc	Common Stock	3,225 Shares/Par	216,390	368,779
	Unifirst Corp	Common Stock	3,900 Shares/Par	474,283	787,722
	Valmont Industries Inc	Common Stock	2,850 Shares/Par	378,567	426,873
	Washington Federal Inc	Common Stock	9,000 Shares/Par	294,302	329,850
	Washington Tr Bancorp Inc	Common Stock	5,950 Shares/Par	303,520	320,051
	Watts Water Tech Inc Cl A	Common Stock	6,125 Shares/Par	490,877	611,030
	Williams-Sonoma Inc	Common Stock	8,175 Shares/Par	456,608	600,372
	Citigroup Capital XII	Preferred Stock	24,500 shares	658,657	680,734
				$ 33,289,225	$ 43,450,906
	U.S. GOVERNMENT SECURITIES AND AGENCIES				
	Federal Home Loan Bank	#31283H5J0,01/01/2035, 5.50%		$ 13,523	$ 13,947
	Federal Home Loan Bank	#3128M92T8,03/01/2044, 4.5%		26,115	26,228
	Federal Home Loan Bank	#3128M9FP2,01/01/2040, 5.50%		54,470	55,415
	Federal Home Loan Bank	#3128M9RZ7,05/01/2038, 5.5%		100,341	103,518
	Federal Home Loan Bank	#3128M9U59,07/01/2041, 4.5%		48,605	49,651
	Federal Home Loan Bank	#3128M9YH9,12/01/2043, 4.5%		27,119	27,166
	Federal Home Loan Bank	#3128MAB24,04/01/2040, 4.5%		49,471	49,606
	Federal Home Loan Bank	#3128MJ2A7,06/01/2047, 4.5%		171,529	170,626
	Federal Home Loan Bank	#3128MJ4S6,08/01/2048, 4.5%		542,463	552,407
	Federal Home Loan Bank	#3128P7RX3,10/01/2031, 4.0%		50,051	50,561
	Federal Home Loan Bank	#3128P8D65,04/01/2037, 3.5%		449,068	452,713
	Federal Home Loan Bank	#3128UNDW9,11/01/2037, 6.50%		13,597	14,745
	Federal Home Loan Bank	#3128UNGV8,05/01/2038, 5.50%		9,395	9,586
	Federal Home Loan Mtg	#31300MC92,10/01/2041,3.609%		23,257	23,182
	Federal Home Loan Mtg	#31300MH71,01/01/2042, 2.54%		16,125	16,175
	Federal Home Loan Mtg	#31300MJX2,04/01/2044,3.078%		32,132	31,722
	Federal Home Loan Mtg	#31300MR21,10/01/2044, 2.88%		29,827	29,329
	Federal Home Loan Mtg	#31326FPR3,04/01/2043,1.791%		26,793	27,146
	Federal Home Loan Mtg	#31326GZX7,05/01/2044, 0.0%		54,523	53,752
	Federal Home Loan Mtg	#31326KAC1,08/01/2045,2.917%		94,333	93,141
	Federal Home Loan Bank	#31326MMF7,12/01/2047,3.081%		944,742	947,100
	Federal Home Loan Bank	#31329KUR3,09/01/2035,0.4		225,413	221,427
	Federal Home Loan Bank	#3132CWAU8,06/01/2034,0.04		1,346,595	1,346,480

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(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
	Federal Home Loan Bank	#3132LAFM9,09/01/2048, 4.5%	$ 1.415.006	$ 1.417.508
	Federal Home Loan Bank	#3132LAJA1,10/01/2048, 4.5%	637.548	640.288
	Federal Home Loan Bank	#3132WNEK4,05/01/2047, 4.5%	395.614	405.062
	Federal Home Loan Bank	#31335A5Q7,12/01/2045, 4.5%	138.662	139.287
	Federal Home Loan Bank	#31335AX60,03/01/2046, 4.5%	130.095	126.888
	Federal Home Loan Bank	#31335BAV8,04/01/2046, 4.5%	110.232	110.543
	Federal Home Loan Bank	#31335BE93,06/01/2047, 4.5%	565.973	561.154
	Federal Home Loan Bank	#31335BEB8,03/01/2047, 4.5%	161.632	161.866
	Federal National Mtg Assn	#3136AGF56,02/25/2042, 4.0%	53.801	53.179
	Federal National Mtg Assn	#31374CNP7,06/01/2036, 4.50%	77.218	78.103
	Federal National Mtg Assn	#31385JBZ0,04/01/2032, 7.00%	36.215	39.954
	Federal National Mtg Assn	#31385W2S7,03/01/2033, 6.00%	12.130	13.553
	Federal National Mtg Assn	#31385XA98,05/01/2033, 5.50%	41.747	43.600
	Federal National Mtg Assn	#31385XAZ0,05/01/2033, 5.50%	52.394	54.644
	Federal National Mtg Assn	#31385XEC7,06/01/2033, 5.50%	24.618	25.284
	Federal National Mtg Assn	#3138EG2L7,01/01/2049, 6.50%	12.072	12.076
	Federal National Mtg Assn	#3138EJBP2,06/01/2039,0	5.012	4.866
	Federal National Mtg Assn	#3138EJV96,06/01/2026, 5.00%	33.284	31.543
	Federal National Mtg Assn	#3138EKBB0,07/01/2041,3.887%	63.329	61.357
	Federal National Mtg Assn	#3138EMBT7,01/01/2032, 4.5%	24.494	24.332
	Federal National Mtg Assn	#3138EMCP4,01/01/2034, 4.5%	108.342	106.162
	Federal National Mtg Assn	#3138EMJY8,10/01/2032, 4.0%	54.726	54.627
	Federal National Mtg Assn	#3138EMRA1,02/01/2044, 2.99%	36.092	35.578
	Federal National Mtg Assn	#3138EN3S6,04/01/2044,2.181%	17.245	17.130
	Federal National Mtg Assn	#3138ENKK4,12/01/2043, 0.0%	49.244	48.623
	Federal National Mtg Assn	#3138ENL72,07/01/2042, 4.5%	69.749	69.775
	Federal National Mtg Assn	#3138ENYS2,11/01/2044,0	209.638	205.623
	Federal National Mtg Assn	#3138EP4M3,08/01/2045,2.761%	55.101	54.517
	Federal National Mtg Assn	#3138EPB37,03/01/2042, 0.0%	58.289	56.286
	Federal National Mtg Assn	#3138ER2P4,02/01/2046, 4.5%	114.147	114.959
	Federal National Mtg Assn	#3138ETY42,10/01/2034,0.04	143.326	140.056
	Federal National Mtg Assn	#3138ETYN0,09/01/2045, 4.5%	117.683	116.193
	Federal National Mtg Assn	#3138W4U25,03/01/2043,0.01565	64.009	63.254
	Federal National Mtg Assn	#3138WBQ65,04/01/2044, 4.5%	222.155	220.352
	Federal National Mtg Assn	#3138WJB23,10/01/2046, 4.5%	121.199	117.135
	Federal National Mtg Assn	#3138WKKM6,03/01/2037, 3.5%	128.962	130.414
	Federal National Mtg Assn	#3138YWJK4,10/01/2045,0.04	1.227.129	1.254.122
	Federal National Mtg Assn	#3139216F0,09/25/2041,0.07	41.178	42.966
	Federal National Mtg Assn	#31392JAC3,07/25/2042,0.07	42.438	47.464
	Federal National Mtg Assn	#31393CEY5,04/25/2043,0.06	55.181	60.948
	Federal National Mtg Assn	#31398SSG9,12/25/2030, 3.5%	152.751	151.877
	Federal National Mtg Assn	#31402CTT9,02/01/2034, 6.00%	25.590	28.742
	Federal National Mtg Assn	#31402CU75,02/01/2034, 5.50%	29.867	30.782
	Federal National Mtg Assn	#31402DL81,07/01/2034,0.07	10.955	11.601
	Federal National Mtg Assn	#3140FXGH9,02/01/2041, 4.5%	607.494	624.957
	Federal National Mtg Assn	#3140GYML0,10/01/2047, 3.06%	949.193	952.509
	Federal National Mtg Assn	#3140GYNU9,11/01/2047,3.053%	1.169.441	1.174.084
	Federal National Mtg Assn	#3140H82Q7,08/01/2048,3.691%	1.136.446	1.132.105
	Federal National Mtg Assn	#3140HBJG4,06/01/2048, 4.5%	228.469	232.371
	Federal National Mtg Assn	#3140HEAY8,07/01/2048, 4.5%	691.767	705.890
	Federal National Mtg Assn	#3140HJJQ5,08/01/2048, 4.5%	304.692	309.665
	Federal National Mtg Assn	#3140J5QK8,01/01/2043, 4.5%	182.606	182.714
	Federal National Mtg Assn	#3140J76J9,03/01/2048,3.331%	423.742	429.841
	Federal National Mtg Assn	#3140J7XQ3,02/01/2047,0.0004	454.059	468.063
	Federal National Mtg Assn	#3140JAAC2,01/01/2049,0	1.055.522	1.063.020
	Federal National Mtg Assn	#3140JAKS6,12/01/2048,0.05	234.566	238.336
	Federal National Mtg Assn	#3140JMZM7,02/01/2049,0.05	197.300	200.493
	Federal National Mtg Assn	#3140Q95B5,11/01/2048, 4.5%	824.264	821.387
	Federal National Mtg Assn	#3140Q9DP5,06/01/2048, 4.5%	401.799	416.564
	Federal National Mtg Assn	#31410F6C4,03/01/2037, 7.00%	55.990	58.318
	Federal National Mtg Assn	#31410GE90,11/01/2035, 6.00%	44.721	50.288
	Federal National Mtg Assn	#31417YV46,01/01/2031, 4.5%	19.155	18.888

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(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
	Federal National Mtg Assn	#31418A2X5,12/01/2033, 4.0%	$ 70.748	$ 70.208
	Federal National Mtg Assn	#31418BGK6,07/01/2034, 4.5%	456.956	451.129
	Federal National Mtg Assn	#31418BTY2,08/01/2035, 4.0%	73.154	72.017
	Federal National Mtg Assn	#31418BWR3,11/01/2035,0.04	109.112	107.665
	Federal National Mtg Assn	#31418C4X9,12/01/2048, 4.5%	2.785.838	2.827.803
	Federal National Mtg Assn	#31418C6A7,01/01/2049, 4.5%	3,066,753	3,111,345
	Federal National Mtg Assn	#31418CG99,03/01/2037, 3.5%	311,011	313,209
	Federal National Mtg Assn	#31418CU93,03/01/2048, 4.5%	1,292,207	1,333,554
	Federal National Mtg Assn	#31418DAS1,03/01/2049, 4.5%	298,126	301,147
	Federal National Mtg Assn	#31418DAT9,03/01/2049,0.05	88,570	89,996
	Federal National Mtg Assn	#31418DC26,06/01/2049, 4.5%	2,537,138	2,540,750
	Federal National Mtg Assn	#31418MWL2,09/01/2039, 5.50%	6,900	7,101
	Ginnie Mae	#38375U3B4,11/20/1967,0	1,753,603	1,728,842
	Ginnie Mae	#38380LRN5,03/20/1969,0	764,041	755,286
	Ginnie Mae	#38380LUC5,05/20/1969,0	452,175	449,662
	Ginnie Mae	#38380VPG0,03/20/1968,0	619,368	607,670
	United States Treasury Note	#912810SH2,05/15/2049,2.875%	1,344,190	1,300,464
	United States Treasury Note	#912810SJ8,08/15/2049, 2.25%	189,436	184,092
	United States Treasury Note	#9128284H0 00004,04/15/2023,0.625	204,168	205,165
	United States Treasury Note	#9128284Z0,08/31/2025, 2.75%	423,275	452,850
	United States Treasury Note	#9128286F2,02/28/2026, 2.5%	952,687	994,167
	United States Treasury Note	#9128286T2,05/15/2029,2.375%	1,605,354	1,589,021
	United States Treasury Note	#912828SA9 00004,01/15/2022, .125	190,187	190,916
	United States Treasury Note	#912828W71,03/31/2024,2.125%	558,121	569,922
	United States Treasury Note	#912828X39 00004,04/15/2022,0.125	989,797	993,236
	United States Treasury Note	#912828YB0,08/15/2029,1.625%	2,223,744	2,141,527
	United States Treasury Note	#912828YF1,09/15/2022, 1.5%	377,952	378,931
	United States Treasury Note	#912828YK0,10/15/2022,1.375%	496,465	496,686
	United States Treasury Note	#912828YM6,10/31/2024, 1.5%	1,591,259	1,595,045
	United States Treasury Note	#912828YS3,11/15/2029, 1.75%	1,093,089	1,082,533
	Small Business Administration	#83162CMZ3,05/01/2023, 4.64%	10,275	10,873
	Small Business Administration	#83162CNA7,06/01/2023, 4.07%	11,942	13,036
	Small Business Administration	#83162CNN9,02/01/2024, 4.72%	5,212	5,523
	Small Business Administration	#83162CPU1,09/01/2025, 4.76%	22,871	24,377
	Small Business Administration	#83162CQG1,05/01/2026, 5.87%	16,316	16,636
	Small Business Administration	#83162CQK2,07/01/2026, 6.07%	18,198	18,516
	Small Business Administration	#83189DAB6,10/15/2035, 2.82%	180,142	180,546
			$ 47,667,165	$ 47,840,835
	CORPORATE DEBT INSTRUMENTS			
	AT&T, Inc.	#00206RCQ3,05/15/2046, 4.75%	$ 49,822	$ 56,422
	AT&T, Inc.	#00206RCU4,02/15/2047, 5.65%	371,208	445,244
	AT&T, Inc.	#00206RDJ8,03/09/2048,C 4.5%	114,065	137,911
	AT&T, Inc.	#00206RDS8,03/01/2047, 5.45%	93,888	123,870
	AT&T, Inc.	#00206RGU0,11/15/2031, 8.75%	104,978	106,476
	Abbott Lavoratories	#002824BF6,11/30/2026, 3.75%	173,352	185,629
	Abbvie Inc	#00287YBR9,11/21/2039, 4.05%	215,420	227,214
	Abbvie Inc	#00287YBS7,11/21/2049, 4.25%	99,563	105,244
	Abbvie Inc	#00287YBW8,11/21/2029,3.2	350,927	355,836
	AT&T, Inc.	#04650NAB0,09/01/2040, 5.35%	54,859	60,198
	BNP Paribas	#05579T5G7,10/15/2024, 4.25%	351,811	375,187
	BNP Paribas	#05581KAC5,03/13/2027,4.625%	797,207	846,822
	Bank of America Corp.	#06051GFL8,10/22/2026, 4.25%	308,004	326,928
	Bank One Corp	#06051GHC6,12/20/2023,3.004%	795,464	817,231
	Bank One Corp	#06423AAJ2,09/01/2030, 8.75%	115,568	138,396
	Barclays	#06738EAP0,05/12/2026,5.2	203,582	218,749
	Barclays	#06738EAW5,05/09/2028,4.836%	208,618	215,443
	Bayer US Finance LLC	#07274NAJ2,12/15/2025, 4.25%	200,294	215,619

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	Bayer US Finance LLC	#07274NAL7,12/15/2028,4.375%	$ 518,867	$ 572,340
	Boston Properties LP	#10112RAU8,02/01/2023, 3.85%	55,694	57,602
	Boston Properties LP	#10112RAV6,09/01/2023,3.125	74,534	77,353
	Boston Properties LP	#10112RAW4,02/01/2024, 3.8%	334,900	343,548
	Boston Properties LP	#10112RBA1,12/01/2028, 4.5%	157,004	169,879
	Burlington Northern Santa Fe Railway	#05565SAA2,04/01/2024,5.629%	45,724	48,322
	Burlington Northern Santa Fe Railway	#05581JAA2,06/16/2028,3.442%	182,915	197,573
	CEMEX Finance LLC	#12189PAG7,01/15/2021,8.251%	33,376	29,754
	CEMEX Finance LLC	#12516UAD7,04/01/2024,0.06	262,076	265,799
	Cigna Corp	#125523AF7,07/15/2023, 3.75%	324,546	340,625
	Cigna Corp	#125523AG5,11/15/2025,4.125%	149,876	162,614
	Cigna Corp	#125523AH3,10/15/2028,4.375%	256,395	276,618
	Cigna Corp	#125523AN0,02/15/2022,0.04	51,682	51,604
	Cigna Corp	#125523AS9,03/01/2023, 7.65%	86,324	86,043
	Cigna Corp	#125523AW0,05/15/2027,7.875%	32,577	32,408
	CHR America	#12626PAM5,05/18/2025,3.875%	203,109	213,506
	CVS Health Corp.	#126650CW8,03/25/2025,P 4.1%	59,413	64,359
	Capital One Financial Corp	#126650CY4,03/25/2038, 4.78%	341,500	396,710
	Capital One Financial Corp	#14040HAY1,07/15/2021, 4.75%	146,531	150,973
	Capital One Financial Corp	#14040HBG9,02/05/2025, 3.2%	120,453	129,371
	Capital One Financial Corp	#14040HBJ3,10/29/2025, 4.2%	168,352	177,932
	CEMEX SAB DE CV	#151290BM4,01/11/2025, 5.7%	185,000	205,813
	CEMEX SAB DE CV	#151290BU6,04/16/2026, 7.75%	305,963	300,438
	Columbus Capital Comp	#161175BA1,10/23/2045,6.484%	1,308,766	1,496,496
	Columbus Capital Comp	#161175BL7,05/01/2047,5.375%	124,461	139,847
	Citigroup, Inc.	#172967GT2,05/15/2023, 3.5%	98,435	104,027
	Citigroup, Inc.	#172967HV6,08/05/2024, 4.0%	75,335	80,261
	Cox Communications, Inc.	#224044BW6,12/15/2022, 3.25%	137,629	154,219
	Cox Communications, Inc.	#224044CE5,02/01/2025, 3.85%	173,612	185,329
	Cox Communications, Inc.	#224044CG0,09/15/2026, 3.35%	580,550	619,213
	ERP Operating Limited Partnership	#224044CJ4,08/15/2027, 3.5%	194,447	208,921
	Dillards Inc	#254067AN1,12/01/2028,0.07	145,469	194,304
	Walt Disney Co.	#254687EH5,11/15/2037, 6.65%	233,523	259,422
	Dominion Resource	#25746UBT5,04/01/2021,0	143,426	143,453
	ENEL Finance International	#25746UBY4,10/01/1954,5.75	439,063	458,065
	ENEL Finance International	#260543BJ1,11/01/2029,7.375%	87,260	99,352
	Ford Motor Credit Company	#260543BY8,05/15/2039, 9.4%	130,105	163,782
	Ford Motor Credit Company	#260543CE1,11/15/2041, 5.25%	203,912	204,234
	Ford Motor Credit Company	#260543CR2,11/30/2048, 5.55%	77,580	93,502
	Ford Motor Credit Company	#26884ABA0,04/15/2023,0.03	170,852	180,126
	ERP Operating Limited Partnership	#26884ABF9,11/01/2026, 2.85%	141,501	153,791
	Elanco Animal Health Inc	#28414HAE3,08/28/2023,0	50,000	52,783
	Elanco Animal Health Inc	#28414HAF0,08/27/2021,0	40,000	41,027
	Elanco Animal Health Inc	#28414HAG8,08/28/2028,0	133,975	135,860
	ENEL Finance International	#29268BAF8,10/07/2039,0.06	595,727	659,960
	ENEL Finance International	#29278GAJ7,09/14/2025,4.625%	269,623	299,790
	Ford Motor Credit Company	#345397VM2,01/15/2020,8.125%	115,334	100,187
	Ford Motor Credit Company	#345397VU4,08/02/2021,5.875%	282,415	261,667
	Ford Motor Credit Company	#345397WK5,08/06/2023,4.375%	842,058	883,308
	Ford Motor Credit Company	#345397ZH9,10/12/2021,3.813%	225,041	229,107
	Federal Express	#31331FAX9,07/15/2023,6.72	50,108	49,450
	HCA Inc	#404119BX6,06/15/2029,4.125%	124,371	132,454
	HCA Inc	#404119BZ1,06/15/2049, 5.25%	198,446	222,932
	HSBC Holdings PLC	#404280BF5,01/05/2022, 2.65%	194,442	202,127
	HSBC Holdings PLC	#404280AG4,05/02/2036, 6.5%	584,733	647,948
	HSBC Holdings PLC	#404280AH2,09/15/2037, 6.5%	213,906	275,057
	HSBC Holdings PLC	#404280BS7,05/18/2024, 3.95%	402,192	420,604

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	Imperial Tobacco Finance	#45262BAC7,07/26/2029,3.875%	$ 247,833	$ 251,846
	Imperial Tobacco Finance	#453140AF2,07/21/2025, 4.25%	867,910	896,198
	JP Morgan Chase	#46625HJZ4,12/15/2026,4.125%	123,914	136,794
	JP Morgan Chase	#46625HNJ5,10/01/2027, 4.25%	447,876	469,986
	Kinder Morgan, Inc	#49456BAH4,06/01/2045, 5.55%	794,852	944,368
	Lloyds Banking Group PLC	#539439AM1,12/10/2025,4.582%	199,322	216,383
	Lloyds Banking Group PLC	#53944YAA1,11/04/2024, 4.5%	277,499	293,859
	Lloyds Banking Group PLC	#53944YAB9,03/24/2026, 4.65%	212,146	217,312
	May Dept Stores Co.	#577778CE1,07/15/2034, 6.7%	41,593	50,634
	Myriad International Holdings BV	#62856RAC9,07/21/2025, 5.5%	299,886	332,625
	Myriad International Holdings BV	#62856RAD7,07/06/2027, 4.85%	681,520	713,556
	Navient Student Loan Trust 2017-2	#63939RAA2,12/27/1966,0	990,551	979,273
	Navient Student Loan Trust 2016-7	#63940GAA3,03/25/1966,0	1,064,081	1,041,346
	Navient Student Loan Trust 2016-6	#63940LAC8,03/25/1966,0	521,665	512,659
	Nordstrom, Inc.	#655664AH3,03/15/2028, 6.95%	153,138	174,259
	Occidental Petroleum Corp	#674599CR4,08/15/2026, 3.2%	49,966	50,590
	Occidental Petroleum Corp	#674599CW3,08/15/2024, 2.9%	399,145	406,178
	Pemex Project Funding Master Trust	#706451BG5,06/15/2035,6.625%	58,250	51,150
	Petrobras Global Finance	#71647NAK5,03/17/2044, 7.25%	177,989	212,242
	Petroleos Mexicanos	#71647NBF5,01/15/2030,5.093%	671,284	698,384
	Petroleos Mexicanos	#71654QBR2,01/23/2045,6.375%	492,206	485,000
	Petroleos Mexicanos	#71654QCC4,09/21/2047, 6.75%	323,313	353,063
	Petroleos Mexicanos	#71654QCG5,03/13/2027,S 6.5%	638,447	662,172
	Petroleos Mexicanos	#71654QCL4,02/12/2048, 6.35%	162,606	163,631
	Relx Capital Inc.	#74949LAB8,03/16/2023, 3.5%	74,684	77,939
	Reed Elsvie	#74949LAC6,03/18/2029,0.04	74,129	81,353
	Reed Elsvie	#758202AK1,10/15/2022,3.125%	248,573	257,493
	Rio Oil Finance Trust	#76716XAA0,07/06/2024,0	513,759	545,431
	Rio Oil Finance Trust	#76716XAB8,01/06/2027, 9.75%	172,991	201,534
	Royal Bank of Scotland	#780097AZ4,12/19/2023,0.06	718,542	750,196
	RBS PLC	#780099CE5,12/15/2022,6.125%	477,675	519,648
	SLM Student Loan	#78442GLL8,10/25/1964,0	851,666	842,971
	SLM Student Loan	#78442GPH3,07/25/2040,0	1,280,419	1,232,730
	Telecom Italia Capital SA	#87927VAR9,07/18/2036, 7.2%	46,942	59,240
	Telecom Italia Capital SA	#87927VAV0,06/04/2038,7.721%	372,844	399,750
	Telecom Italia Capital SA	#87927YAA0,05/30/2024,5.303%	319,963	349,375
	Time Warner Cable	#88732JAJ7,05/01/2037, 6.55%	101,443	122,420
	Time Warner Cable	#88732JAU2,06/15/2039, 6.75%	87,292	95,037
	Time Warner Cable	#88732JAX6,02/15/2021,4.125%	182,303	177,801
	Unum Corp.	#903192AA0,12/15/2028, 6.75%	60,244	76,974
	Ultrapar International	#90401CAA7,10/06/2026, 5.25%	188,250	214,563
	Ultrapar International	#90401CAC3,06/06/2029, 5.25%	250,000	263,125
	Unicredit Spa	#904678AQ2,04/02/2034,7.296%	425,000	488,339
	Union Pacific Railroad Co.	#90783WAA1,07/02/2030,5.866%	71,447	76,278
	Union Pacific Railroad Co.	#90783VAA3,01/02/2029,0.05082	78,870	89,100
	Verizon Communications	#92343VCV4,01/15/2036,4.272%	236,454	282,278
	Vodafone Group	#92857WBQ2,04/04/1979,0.07	300,000	352,004
	Wells Fargo & Co.	#94974BFY1,06/03/2026, 4.1%	302,075	323,249
	Wells Fargo & Co.	#94974BGL8,07/22/2027, 4.3%	129,384	136,843
	Wells Fargo & Co.	#94988J5R4,08/14/2023, 3.55%	324,746	340,514
	Xerox Corporation	#984121CD3,05/15/2021, 4.5%	157,220	154,047
	Zoetis, Inc.	#98978VAB9,02/01/2023, 3.25%	123,846	128,616
	Zoetis, Inc.	#98978VAJ2,11/13/2020, 3.45%	49,934	50,537
	Zoetis, Inc.	#98978VAK9,11/13/2025, 4.5%	128,286	138,315
			$ 35,739,711	$ 38,003,416

The information in this schedule has been certified as to its completeness and accuracy by Fidelity Management Trust Company, Trustee.

JM FAMILY ENTERPRISES, INC.

ASSOCIATES' PROFIT SHARING AND 401 (k) PLAN

EIN: 59-1390794 PN: 003

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF 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
	MUNICIPAL BONDS			
	California State	#13063A5E0,04/01/2034, 7.5%	$ 79,243	$ 112,938
	California State	#13063A5G5,04/01/2039,7.55%	274,672	304,764
	California State	#13063A7D0,10/01/2039, 7.3%	390,893	450,471
	Illinois State	#452151LF8,06/01/2033, 5.1%	406.977	458.163
	New Jersey Turnpike Authority	#646139W35,01/01/2040,7.414%	298,256	313,732
	New Jersey Turnpike Authority	#646139X83,01/01/2041,7.102%	117,098	152,503
			$ 1,567,139	$ 1,792,571
	SHORT TERM INVESTMENT FUND			
	State Street Bank Short Term Investment Fund	Short term investment fund	$ 3,243,221	$ 3,243,221
			$ 3,243,221	$ 3,243,221
*	Notes receivable from participants	Maturity dates through 2049 Interest rates from 3.25% to 11.00%	-	$ 27,608,648
			$1,064,512,297	$ 1,224,846,995

* Represents or includes a party-in-interest