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
- [X] 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
NISUM TECHNOLOGIES, INC. 401K PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/01/2015

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)
NISUM TECHNOLOGIES, INC.

500 S KRAEMER BLVD STE 301
BREA, CA 92821

2b Employer Identification Number (EIN)
33-0941881

2c Plan Sponsor's telephone number
714-579-7979

2d Business code (see instructions)
541513

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.	10/12/2020	LAURA AGUILAR
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b**	EIN
		4d	PN
5	Total number of participants at the beginning of the plan year	**5**	379
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)**	338
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	327
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	69
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	396
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	396
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	216
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	31
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2019 Form M-1 annual report. If the plan was not required to file the 2019 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

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
NISUM TECHNOLOGIES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
33-0941881

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
84-0467907	68322	373014-01	5	01/01/2019	04/30/2019

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
8034	

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

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

AMIR DADABHOY
MORGAN STANLEY SMITH BARNEY LLC
3750 UNIVERSITY AVE STE 600
RIVERSIDE, CA 92501

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
7865	0		3

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

AMIR DADABHOY
MORGAN STANLEY INSURANCE SERVICES I
3750 UNIVERSITY AVE STE 600
RIVERSIDE, CA 92501

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	(d) Purpose	(e) Organization code
169	0		3

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	23287
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) ☐ other (specify) ▶

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

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

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

(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY CONTRACT

b	Balance at the end of the previous year			7b	121979
c	Additions: (1) Contributions deposited during the year	7c(1)	3085		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	415		
	(4) Transferred from separate account	7c(4)	35966		
	(5) Other (specify below)	7c(5)	3733		
	▶ LOAN REPAYMENT(S), FORFEITURES				
	(6)Total additions			7c(6)	43199
d	Total of balance and additions (add lines **7b** and **7c(6)**).			7d	165178
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	4463		
	(2) Administration charge made by carrier	7e(2)	12		
	(3) Transferred to separate account	7e(3)	137416		
	(4) Other (specify below)	7e(4)	0		
	▶				
	(5) Total deductions			7e(5)	141891
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	23287

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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
NISUM TECHNOLOGIES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
33-0941881

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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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)

MORGAN STANLEY GLOBAL BANKING OPER

26-4310632

(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?
26	INVESTMENT ADVISOR	13418	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

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?
37 60 64 65	RECORDKEEPER	11723	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 [ ]

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)

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

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

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

(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
FIDELITY INVESTMENTS INSTITUTIONAL	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.
AMANA GROWTH INST - SATURNA CAPITA 91-1454817	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	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.
INVS DIVRS DIVD R5 - INVESCO INVES 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	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.
IVY EMERG MKTS EQ I - WI SERVICES P.O. BOX 29217 SHAWNEE MISSION, KS 66201	0.10%

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
FIDELITY INVESTMENTS INSTITUTIONAL	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.
PIMCO REAL RTN BD AD - DST ASSET M 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.25%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	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 DIVERS MDCP GR - T. ROWE PRICE 52-2269240	0.15%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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(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
NISUM TECHNOLOGIES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
33-0941881

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: RT NY LIFE AA CL 0

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-6350416-001	C	64690

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

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

A Name of plan
NISUM TECHNOLOGIES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
33-0941881

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	176269	187265
(9) Value of interest in common/collective trusts	1c(9)	0	64690
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4132259	7127386
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	121979	23287
(15) Other	1c(15)	0	0

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	0
	(2) Employer real property	1d(2)	0	0
e	Buildings and other property used in plan operation	1e	0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	4430507	7402628
	Liabilities			
g	Benefit claims payable	1g	0	0
h	Operating payables	1h	0	0
i	Acquisition indebtedness	1i	0	0
j	Other liabilities	1j	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	4430507	7402628

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)	276439	
	(B) Participants	2a(1)(B)	1856990	
	(C) Others (including rollovers)	2a(1)(C)	72753	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2206182
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	10024	
	(F) Other	2b(1)(F)	270	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		10294
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	0	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	286996	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		286996
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
	(B) Other	2b(5)(B)	0	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		773
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1104696
c Other income	2c		147
d Total income. Add all **income** amounts in column (b) and enter total	2d		3609088
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	528999	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		528999
f Corrective distributions (see instructions)	2f		21476
g Certain deemed distributions of participant loans (see instructions)	2g		17509
h Interest expense	2h		0
i Administrative expenses: (1) Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	0	
(4) Other	2i(4)	68983	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		68983
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		636967
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		2972121
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

(1) Name: CHUGH CPAS LLP **(2)** EIN: 47-2202224

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		2882
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		1000000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m	X		
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n	X		

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

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
NISUM TECHNOLOGIES, INC. 401K PLAN

B Three-digit plan number (PN) ▶ 001

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

D Employer Identification Number (EIN)
33-0941881

Part I Distributions

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

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

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

EIN(s): 04-6568107 20-3691708

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_____

NISUM TECHNOLOGIES, INC. 401K PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

December 31, 2019

Chugh CPAs LLP
15925 Carmenita Road
Cerritos, CA 90703-2206
Tel: 562 229-1220
Fax: 562 229-1221

NISUM TECHNOLOGIES INC. 401(K) PLAN
December 31, 2019

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INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of
Nisum Technologies, Inc. 401(k) Plan
Brea, California

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Nisum Technologies, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 7, which was certified by Great West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2019 and 2018, 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 these financial statements.

Other Matter

The supplemental schedules of assets (Held at End of Year) and reportable transactions as of or 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 the supplemental schedules referred to above.

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

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

Chugh CPAs LLP
Cerritos, California
October 4, 2020

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 and 2018

	2019	2018
Assets:		
Investments, at fair value :		
Mutual Funds	$ 7,127,386	$ 4,132,259
Fixed Annuities	23,287	121,979
Common/Collective trusts	64,690	
Total Investments, at fair value :	7,215,363	4,254,238
Receivable from Employer		3,007
Notes Receivable from Participants	204,773	176,269
Total Assets	7,420,136	4,433,514
Liabilities :		
Excess Contributions Payable	$ 103,818	$ 21,476
Net Assets Available for Benefits, fair value	$ 7,316,318	$ 4,412,038

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019

Additions:	
Investment income:	
Net Unrealized Appreciation in Market Value of Investments	$ 1,105,616
Loan Interest	10,024
Dividends and Earnings	287,141
Total Investment Income	1,402,781
Contributions by:	
Employer	276,063
Participants	1,750,666
Rollover	72,753
Total Contributions	2,099,482
Total Additions	3,502,263
Deductions:	
Benefits paid to participants	529,000
Administrative expenses	68,983
Total Deductions	597,983
Net Increase	2,904,280
Net Assets Available for Benefits, fair value	
Beginning of year	4,412,038
End of year	$ 7,316,318

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2019

1. Description of the Plan

The following description of the Nisum Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan. The Plan covers all employees of Nisum Technologies, Inc. (the Company) who are at least 21 years of age and have completed there months of services. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established on April 1, 2015.

Contributions

Participant's contributions are made to the Plan through salary deferral. The Participant is entitled to defer the lesser of 100 percent of their compensation, or a fixed amount determined annually by the Internal Revenue Service. The Company has the option to make discretionary profit-sharing contributions or discretionary matching contributions.
Effective January 2017, the Company discretionary matches 50% of the first 3% of the Particpant's salary with a $3,000 cap annually. Participants with less than 3% deferral contribution, the Company matches 50% of their deferral contribution with a $3,000 cap annually. The Plan accepts rollover contributions from other plans.

Plan Administration

Nisum Technologies, Inc administers the Plan. The trustees for the Plan is Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company. The Company currently pays for certain Plan administration and investment service-related expenses.

The Plan changed its third-party administrator and recordkeeper from Empowerment to Fidelity Investments Institutional and subsequently changed also its trustee from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company.

Rollover

Employees may roll over eligible amounts from other plans to the Plan.

1. Description of the Plan – (Continued)

Participant Accounts

Each Participant's account is credited with the Participant's contribution, the Companies' discretionary matching, discretionary profit-sharing contributions, and an allocation of Plan earnings. Allocations of forfeitures are based on participant wages, as defined. The allocation of plan earnings is based on participant balances. The benefit to which a participant is entitled is the benefit that can be provided from the Participant's vested interest in their account.

Vesting

Each Participant's interest in voluntary contributions plus actual earnings is vested immediately. The employer's discretionary matching contributions and discretionary profit-sharing contributions vest according to the following schedule:

Years of service	Vesting Percentages
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Upon retirement, death, disability, or termination, a participant or his/her beneficiary may elect to receive accumulated retirement benefits in a single distribution in cash. A terminated participant may also elect to transfer into an individual retirement account all amounts that qualify as a rollover under the provisions of the Internal Revenue Code of 1986, as amended.

Investments

The Plan provides for investments to be directed by participants into a number of investment options held by the Trustee. Upon enrollment in the Plan, a participant may direct employee contributions in any of the investment options and may change their investment options at any time.

1. Description of the Plan – (Continued)

Forfeitures

Amounts of non-vested employer matching contribution revert to the Company and may be used to reduce further matching contribution or plan expenses. There were $15,849 and $32 forfeited amounts on December 31, 2019, and 2018 respectively. $11,329 of forfeiture balance used to offset employer contribution during 2018, and $125 were used for 2019.

Benefit Payments

Upon termination, the participants or beneficiaries may elect to leave their account balance in the Plan or receive their total benefits in a lump sum amount equal to the value of the Participant's interest in their account.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable are reclassified as distribution based upon the terms of the Plan document.

The Plan allows participants to borrow up to 50 percent of their vested account balances but not less than $1,000 nor more than $50,000, whichever is less. The notes receivable repayment period must be no more than five years, with the interest rate determined based on prevailing rates at the date of the note receivable. Home receivable can be repaid over a reasonable period of time that may be longer than five years. The loans are secured by the balance in the Participant's account and bear interest at 1% over the prime rate published in the Wall Street Journal on the first business day of the month the loan is originated.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contribution at any time and terminate the Plan subject to the provisions of ERISA.

Payment of Benefits

Distribution to participants are recorded when paid.

2. Summary of Significant Accounting Policies

Recent Accounting Pronouncements –

On August 28, 2018, the FASB issued ASU 2018-13, which changes the fair value measurement disclosure requirements of ASC 820. The Financial Accounting Standards Board (FASB) recently issued Accounting Standards Update (ASU) 2018-13.

This ASU applies to all entities that are required under existing GAAP to make disclosures about recurring or nonrecurring fair value measurements. The ASU removes certain requirements, modifies some disclosures, and adds certain new disclosure requirements for public entities.

The amendments in this ASU are effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. An entity can elect to early adopt the ASU in its entirety or only the disclosure requirements that are removed or modified and delay adopting the additional disclosures until their effective date. The amendments on changes in unrealized gains and losses, the range and weighted average of significant unobservable inputs used to develop Level 3 fair value measurements, and the narrative description of measurement uncertainty should be applied prospectively for only the most recent interim or annual period presented in the initial fiscal year of adoption. All other amendments in the ASU should be applied retrospectively to all periods presented.

The administrative committee of Plan has decided not to do the early adoption of newly released pronouncement.

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's 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 participant loans are valued at their outstanding balances, which approximates fair value.

Purchase and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investment bought or sold as well as held during the year.

The Plan invests in fully-benefit-responsive investment contracts through the Reliance Trust New York Life Anchor Account Series, a common collective trust. This fund is recorded at contract value. however, since these contracts are fully benefit-responsive, an adjustment is reflected in the statements of net assets available for benefits top present these investments at contract value. The contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value represents contributions plus earnings, less participant withdrawals, and administrative expenses.

Risks and Uncertainties

The Plan provides various investment options in any combination of equity, fixed income, and other investment securities offered by the Plan. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Administrative Expenses

The Plan’s expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits.

3. Income Tax Status

The Plan is patterned after a prototype plan which was determined to qualify under Section 401 (k) of the Internal Revenue Code (the Code) and, therefore, is exempt from federal income taxes under Section 501(a) of the Code. The Plan is exempt from state taxes under similar statutes.

4. Fair Value Measurements

Accounting Standards Codification No. 820, Fair Value Measurements and Disclosures, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices for identical assets from active markets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level input that is significant to the fair value measurement.

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

Level 2 Inputs to the valuation methodology include

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

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

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

4. Fair Value Measurements (continued)

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

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

Mutual funds: Valued at the net asset value (NAV) of shares held by the Plan at the year-end.

Common Collective Trust – Valued at net assets value (NAV).

Fixed Annuities: Valued at contract value, which approximates fair value.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2019, and 2018.

	Assets at Fair Value as of December 31, 2019			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$23,287		$ 23,287
Mutual Funds measured at NAV				7,127,386
Common/collective Trust at NAV				64,690
Total Assets at fair value				$ 7,215,363

4. Fair Value Measurements (continued)

	Assets at Fair Value as of December 31, 2018			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$121,979		$ 121,979
Mutual Funds measured at NAV				4,132,259
Total Assets at fair value				$ 4,254,238

5. Fully Benefit Responsive Investment Contracts

1) The Key Guaranteed Portfolio Fund offered by Great-West Life & Annuity Insurance Company is a general account product. The Methodology for calculating the interest crediting rate is based on the earnings of the underlying assets in the entire medium- long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly.
    - The average yield earned by the Plan for the benefit responsive fund can be derived by averaging the quarterly gross interest rates for the fund over the year. The average for 2019 is 1.70% and for 2018 is 1.20%

    - The actual average yield earned by the Plan for the benefit responsive fund this can be derived by averaging the Plan's quarterly interest rates. That average for 2019 is 1.70 % and for 2018 is 1.20%

    - On the contribution cessation date, the group contract holder may elect a Cessation Option. If no option is selected within 30 days of the contribution's cessation date, the Company is instructed to comply with cessation option one below. The cessation options are:
        - ♦ Maintenance of each participant annuity account – The Company will maintain the sum of each participant annuity account value in the fund until it is applied to a payment option or distributed to a participant or beneficiary
        - ♦ Payment at Book Value – The Company will pay to the group contract holder the sum of participant annuity account value in the fund. The Company reserves the right to defer payment of this amount but not longer than 12 months period from the contribution cessation date.
        - ♦ Any other cessation option allowable under applicable law as mutually agreed upon in writing by the Company and the group contract holder.

5. Fully Benefit Responsive Investment Contracts (continued)

2) The Separate Fund shall be known as the Reliance Trust New York Life Anchor Account Series (the "Stable Value Fund") offered by Fidelity Management Trust Company. The Portfolio is valued daily and will seek to maintain stable net asset value. Neither the Portfolio nor the Trustee can guarantee that the unit value shall always remain stable. Any benefit responsive investment contracts in the Portfolio will be valued at their contract value, in accordance with generally accepted accounting principles.

These investment contracts provide for benefit responsive withdrawals and investment exchanges at contract value; however, withdrawals or investment exchanges prompted by an employee-initiated event, such as withdrawals resulting from the sale of a division of the sponsor of a Participating Plan (the "Plan Sponsor"), a corporate layoff or early retirement program, change(s) in the investment options of a Participating Plan, or termination or partial termination of a Participating Plan may be paid at the contract's market value, which may be less than contract value or subject to a contract charge or penalty.

On Withdrawals and Exchanges

Withdrawals made in order to accommodate distribution to participants under a Participating Plan, whether in-service or following termination of employment, may be made on any business day. Withdrawals made in order to accommodate a participant directed exchange to another investment option under a Participating Plan may be made on any business day, provided that the exchange is not directed into a competing fund (money market funds, self-directed brokerage, or certain other types of fixed income funds). Transferred amounts must be held in a non-competing investment option for 90 days before subsequent transfers to a competing fund can occur.

6. Benefit owed to Terminated Participants

For financial reporting purposes, disbursements to terminated participants are reported when the check is written. Approximately $625,313 and $105,785 were paid to normal retirement age and premature distribution during the plan years 2019 and 2018.

7. Information Prepared and Certified by Trustee

The Plan administrator has elected the compliance method permitted by 29 CFR 2520.103- of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees of the Plan, has certified to the completeness and accuracy of:

Great-West Life & Annuity Insurance Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

Fidelity Management Trust Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

8. Party in interest transactions

Certain Plan investments are managed by an affiliate of Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees and custodians of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provision of the Plan and are specially exempt from the prohibition of party-in-interest transactions under ERISA.

Additionally, note receivable from participants is considered party-in-interest transactions.

9. Plan Deficiencies and Correction

The Plan Failed the ADP test for the Actual Deferral Percentage Test for the plan years ending December 31, 2019. The Plan administrator corrected these deficiencies in 2019 by distributing the excess contributions, along with an income allocation based on the earnings rate under the Plan as a whole, in order for the Plan to pass the ADP test in all years. Such corrective refunds were made in accordance with the regulations under 1.401(k)-2(b) (ii) using the "top-down" method of making the refunds. Based upon the final filing, a refund of $103,818 (inclusive of earnings/loss) was estimated and recorded to correct the above failures.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to total income per Form 5500:

	2019	2018
Net assets available for plan benefits per the financial statements	$7,316,318	$4,412,038
Receivable from employer		(3,007)
Notes Receivable - DDL	(17,508)	
Excess contributions payable	103,818	21,476
Net assets available for plan benefits per Form 5500	$7,402,628	$4,430,507

The following is a reconciliation of the net change in net assets available for benefits per the financial statements to total income per Form 5500:

Additions to net assets per the financial statements	$ 3,502,263
Received prior-year employer contribution	3,007
Excess contributions	103,818
Additions to net assets per Form 5500	$ 3,609,088
Deductions to net assets per the financial statements	$ 152,030
Corrective distribution	21,476
Deemed distribution	17,508
Deductions to net assets per Form 5500	$ 636,967

11. Reconciliation of Financial Statements to Form 5500 (continued)

Corrective distributions and contribution receivables are recorded on the financial statements as they are presented on an accrual basis.

12. Subsequent Event

The Plan has evaluated subsequent events through October 4, 2020, which is the date the financial statements were available to be issued.

The Plan has transferred remaining plan assets from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company amounting to $23,341 on April 29,2020.

In March 2020, the World Health Organization ("WHO") categorized Coronavirus Disease 2019 ("COVID-19") as a pandemic and the President of the United States declared the COVID-19 outbreak as a national emergency. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report and has resulted in market volatility of which the impact cannot be reasonably estimated at this time. The potential economic impact brought by, and the duration of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

On March 27, 2020, the President of United States signed into law the "Coronavirus Aid, Relief, and Economic Security (CARES) Act". Plan has adopted the relief provision of Cares Act.

SUPPLEMENTAL SCHEDULE

SCHEDULE I

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER :373014-01
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019

	(a)	(b)	(c)	(d)	(e)
	Identify of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Cost	Current Value
	T. Rowe Price Diversified Mid Cap Growth Fund	Mutual Fund	**	68,599
	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	Mutual Fund	**	22,949
	The Hartford International Opportunities Fund Class R6	Mutual Fund	**	56,427
	T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class	Mutual Fund	**	22,259
	American Funds 2010 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,583
	American Funds 2030 Target Date Retirement Fund® Class R-6	Mutual Fund	**	102,699
	American Funds 2040 Target Date Retirement Fund® Class R-6	Mutual Fund	**	893,011
	American Funds 2050 Target Date Retirement Fund® Class R-6	Mutual Fund	**	1,380,778
	American Funds 2025 Target Date Retirement Fund® Class R-6	Mutual Fund	**	53,469
	American Funds 2035 Target Date Retirement Fund® Class R-6	Mutual Fund	**	251,100
	American Funds 2045 Target Date Retirement Fund® Class R-6	Mutual Fund	**	2,682,271
	American Funds 2055 Target Date Retirement Fund® Class R-6	Mutual Fund	**	300,561
	Invesco Diversified Dividend Fund R5 Class	Mutual Fund	**	86,281
	PIMCO Real Return Fund Administrative	Mutual Fund	**	1,612
	PGIM Total Return Bond Fund -Class R6	Mutual Fund	**	97,865
	American Funds American Balanced Fund® Class R-6	Mutual Fund	**	78,281
	American Funds 2060 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,960
	Amana Growth Fund;Institutional	Mutual Fund	**	23,264
	Ivy Emerging Markets Equity Fund Class I	Mutual Fund	**	26,660
	Wells Fargo Special Mid Cap Value Fund - Class R6	Mutual Fund	**	11,752
*	Fidelity® Real Estate Investment Portfolio	Mutual Fund	**	11,724
*	Fidelity® Blue Chip Growth Fund	Mutual Fund	**	378,629
*	Fidelity® 500 Index Fund	Mutual Fund	**	474,881
*	Fidelity® Mid Cap Index Fund	Mutual Fund	**	48,496
*	Fidelity® Small Cap Index Fund	Mutual Fund	**	38,276
	Reliance Trust New York Life Anchor Account Series	Common/Collective Trust		64,690
	Key Guranteed Portfolio Fund	Fixed Annuity Contract	**	23,287
		Interest rates range is at 4.50% to 6.50 % maturing through 2028	-	204,773
				$ 7,420,136

* Indicates party-in-interest of the Plan

** Pursuant to paragraph 2520.103.11, specifically, the special rule for certain participant directed transactions cost information is omitted as the Plan's investments are participant directed.

SCHEDULE II

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER: 373014-01
SCHEDULE H, LINE 4j
SCHEDULE OF REPORTABLE TRANSACTION
December 31, 2019

(a)	(b)	(c)	(d)		(h)	(i)
Identify of Party Involved	Description of Assets (include in interest rate and maturity in case of a loan)	Purchase Price	Selling Price	Total	Current Value of Asset on Transaction Date	Net Gain (or loss)
Empower Retirement	Great-West Lifetime 2035 Fund Svs		401,895	401,895	401,895	(1,915)
Empower Retirement	Great-West Lifetime 2045 Fund Svs		1,950,915	1,950,915	1,950,915	6,360
Empower Retirement	Great-West Lifetime 2055 Fund Svs		560,055	560,055	560,055	(393)
Empower Retirement	Great-West S&P 500 Index Fund Inv		680,483	680,483	680,483	35,444
Empower Retirement	JPMorgan US Equity A		230,230	230,230	230,230	3,848
Empower Retirement	T. Rowe Price Blue Chip Growth Adv		571,256	571,256	571,256	83,692

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401K PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

December 31, 2019

Chugh CPAs LLP
15925 Carmenita Road
Cerritos, CA 90703-2206
Tel: 562 229-1220
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NISUM TECHNOLOGIES INC. 401(K) PLAN
December 31, 2019

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INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of
Nisum Technologies, Inc. 401(k) Plan
Brea, California

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Nisum Technologies, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 7, which was certified by Great West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2019 and 2018, 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 these financial statements.

Other Matter

The supplemental schedules of assets (Held at End of Year) and reportable transactions as of or 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 the supplemental schedules referred to above.

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

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

Chugh CPAs LLP
Cerritos, California
October 4, 2020

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 and 2018

	2019	2018
Assets:		
Investments, at fair value :		
Mutual Funds	$ 7,127,386	$ 4,132,259
Fixed Annuities	23,287	121,979
Common/Collective trusts	64,690	
Total Investments, at fair value :	7,215,363	4,254,238
Receivable from Employer		3,007
Notes Receivable from Participants	204,773	176,269
Total Assets	7,420,136	4,433,514
Liabilities :		
Excess Contributions Payable	$ 103,818	$ 21,476
Net Assets Available for Benefits, fair value	$ 7,316,318	$ 4,412,038

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019

Additions:	
Investment income:	
Net Unrealized Appreciation in Market Value of Investments	$ 1,105,616
Loan Interest	10,024
Dividends and Earnings	287,141
Total Investment Income	1,402,781
Contributions by:	
Employer	276,063
Participants	1,750,666
Rollover	72,753
Total Contributions	2,099,482
Total Additions	3,502,263
Deductions:	
Benefits paid to participants	529,000
Administrative expenses	68,983
Total Deductions	597,983
Net Increase	2,904,280
Net Assets Available for Benefits, fair value	
Beginning of year	4,412,038
End of year	$ 7,316,318

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2019

1. Description of the Plan

The following description of the Nisum Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan. The Plan covers all employees of Nisum Technologies, Inc. (the Company) who are at least 21 years of age and have completed there months of services. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established on April 1, 2015.

Contributions

Participant's contributions are made to the Plan through salary deferral. The Participant is entitled to defer the lesser of 100 percent of their compensation, or a fixed amount determined annually by the Internal Revenue Service. The Company has the option to make discretionary profit-sharing contributions or discretionary matching contributions.
Effective January 2017, the Company discretionary matches 50% of the first 3% of the Particpant's salary with a $3,000 cap annually. Participants with less than 3% deferral contribution, the Company matches 50% of their deferral contribution with a $3,000 cap annually. The Plan accepts rollover contributions from other plans.

Plan Administration

Nisum Technologies, Inc administers the Plan. The trustees for the Plan is Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company. The Company currently pays for certain Plan administration and investment service-related expenses.

The Plan changed its third-party administrator and recordkeeper from Empowerment to Fidelity Investments Institutional and subsequently changed also its trustee from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company.

Rollover

Employees may roll over eligible amounts from other plans to the Plan.

1. Description of the Plan – (Continued)

Participant Accounts

Each Participant's account is credited with the Participant's contribution, the Companies' discretionary matching, discretionary profit-sharing contributions, and an allocation of Plan earnings. Allocations of forfeitures are based on participant wages, as defined. The allocation of plan earnings is based on participant balances. The benefit to which a participant is entitled is the benefit that can be provided from the Participant's vested interest in their account.

Vesting

Each Participant's interest in voluntary contributions plus actual earnings is vested immediately. The employer's discretionary matching contributions and discretionary profit-sharing contributions vest according to the following schedule:

Years of service	Vesting Percentages
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Upon retirement, death, disability, or termination, a participant or his/her beneficiary may elect to receive accumulated retirement benefits in a single distribution in cash. A terminated participant may also elect to transfer into an individual retirement account all amounts that qualify as a rollover under the provisions of the Internal Revenue Code of 1986, as amended.

Investments

The Plan provides for investments to be directed by participants into a number of investment options held by the Trustee. Upon enrollment in the Plan, a participant may direct employee contributions in any of the investment options and may change their investment options at any time.

1. Description of the Plan – (Continued)

Forfeitures

Amounts of non-vested employer matching contribution revert to the Company and may be used to reduce further matching contribution or plan expenses. There were $15,849 and $32 forfeited amounts on December 31, 2019, and 2018 respectively. $11,329 of forfeiture balance used to offset employer contribution during 2018, and $125 were used for 2019.

Benefit Payments

Upon termination, the participants or beneficiaries may elect to leave their account balance in the Plan or receive their total benefits in a lump sum amount equal to the value of the Participant's interest in their account.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable are reclassified as distribution based upon the terms of the Plan document.

The Plan allows participants to borrow up to 50 percent of their vested account balances but not less than $1,000 nor more than $50,000, whichever is less. The notes receivable repayment period must be no more than five years, with the interest rate determined based on prevailing rates at the date of the note receivable. Home receivable can be repaid over a reasonable period of time that may be longer than five years. The loans are secured by the balance in the Participant's account and bear interest at 1% over the prime rate published in the Wall Street Journal on the first business day of the month the loan is originated.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contribution at any time and terminate the Plan subject to the provisions of ERISA.

Payment of Benefits

Distribution to participants are recorded when paid.

2. Summary of Significant Accounting Policies

Recent Accounting Pronouncements –

On August 28, 2018, the FASB issued ASU 2018-13, which changes the fair value measurement disclosure requirements of ASC 820. The Financial Accounting Standards Board (FASB) recently issued Accounting Standards Update (ASU) 2018-13.

This ASU applies to all entities that are required under existing GAAP to make disclosures about recurring or nonrecurring fair value measurements. The ASU removes certain requirements, modifies some disclosures, and adds certain new disclosure requirements for public entities.

The amendments in this ASU are effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. An entity can elect to early adopt the ASU in its entirety or only the disclosure requirements that are removed or modified and delay adopting the additional disclosures until their effective date. The amendments on changes in unrealized gains and losses, the range and weighted average of significant unobservable inputs used to develop Level 3 fair value measurements, and the narrative description of measurement uncertainty should be applied prospectively for only the most recent interim or annual period presented in the initial fiscal year of adoption. All other amendments in the ASU should be applied retrospectively to all periods presented.

The administrative committee of Plan has decided not to do the early adoption of newly released pronouncement.

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's 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 participant loans are valued at their outstanding balances, which approximates fair value.

Purchase and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investment bought or sold as well as held during the year.

The Plan invests in fully-benefit-responsive investment contracts through the Reliance Trust New York Life Anchor Account Series, a common collective trust. This fund is recorded at contract value. however, since these contracts are fully benefit-responsive, an adjustment is reflected in the statements of net assets available for benefits top present these investments at contract value. The contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value represents contributions plus earnings, less participant withdrawals, and administrative expenses.

Risks and Uncertainties

The Plan provides various investment options in any combination of equity, fixed income, and other investment securities offered by the Plan. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Administrative Expenses

The Plan’s expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits.

3. Income Tax Status

The Plan is patterned after a prototype plan which was determined to qualify under Section 401 (k) of the Internal Revenue Code (the Code) and, therefore, is exempt from federal income taxes under Section 501(a) of the Code. The Plan is exempt from state taxes under similar statutes.

4. Fair Value Measurements

Accounting Standards Codification No. 820, Fair Value Measurements and Disclosures, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices for identical assets from active markets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level input that is significant to the fair value measurement.

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

Level 2 Inputs to the valuation methodology include

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

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

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

4. Fair Value Measurements (continued)

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

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

Mutual funds: Valued at the net asset value (NAV) of shares held by the Plan at the year-end.

Common Collective Trust – Valued at net assets value (NAV).

Fixed Annuities: Valued at contract value, which approximates fair value.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2019, and 2018.

	Assets at Fair Value as of December 31, 2019			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$23,287		$ 23,287
Mutual Funds measured at NAV				7,127,386
Common/collective Trust at NAV				64,690
Total Assets at fair value				$ 7,215,363

4. Fair Value Measurements (continued)

	Assets at Fair Value as of December 31, 2018			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$121,979		$ 121,979
Mutual Funds measured at NAV				4,132,259
Total Assets at fair value				$ 4,254,238

5. Fully Benefit Responsive Investment Contracts

1) The Key Guaranteed Portfolio Fund offered by Great-West Life & Annuity Insurance Company is a general account product. The Methodology for calculating the interest crediting rate is based on the earnings of the underlying assets in the entire medium- long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly.
    - The average yield earned by the Plan for the benefit responsive fund can be derived by averaging the quarterly gross interest rates for the fund over the year. The average for 2019 is 1.70% and for 2018 is 1.20%

    - The actual average yield earned by the Plan for the benefit responsive fund this can be derived by averaging the Plan's quarterly interest rates. That average for 2019 is 1.70 % and for 2018 is 1.20%

    - On the contribution cessation date, the group contract holder may elect a Cessation Option. If no option is selected within 30 days of the contribution's cessation date, the Company is instructed to comply with cessation option one below. The cessation options are:
        - ♦ Maintenance of each participant annuity account – The Company will maintain the sum of each participant annuity account value in the fund until it is applied to a payment option or distributed to a participant or beneficiary
        - ♦ Payment at Book Value – The Company will pay to the group contract holder the sum of participant annuity account value in the fund. The Company reserves the right to defer payment of this amount but not longer than 12 months period from the contribution cessation date.
        - ♦ Any other cessation option allowable under applicable law as mutually agreed upon in writing by the Company and the group contract holder.

5. Fully Benefit Responsive Investment Contracts (continued)

2) The Separate Fund shall be known as the Reliance Trust New York Life Anchor Account Series (the "Stable Value Fund") offered by Fidelity Management Trust Company. The Portfolio is valued daily and will seek to maintain stable net asset value. Neither the Portfolio nor the Trustee can guarantee that the unit value shall always remain stable. Any benefit responsive investment contracts in the Portfolio will be valued at their contract value, in accordance with generally accepted accounting principles.

These investment contracts provide for benefit responsive withdrawals and investment exchanges at contract value; however, withdrawals or investment exchanges prompted by an employee-initiated event, such as withdrawals resulting from the sale of a division of the sponsor of a Participating Plan (the "Plan Sponsor"), a corporate layoff or early retirement program, change(s) in the investment options of a Participating Plan, or termination or partial termination of a Participating Plan may be paid at the contract's market value, which may be less than contract value or subject to a contract charge or penalty.

On Withdrawals and Exchanges

Withdrawals made in order to accommodate distribution to participants under a Participating Plan, whether in-service or following termination of employment, may be made on any business day. Withdrawals made in order to accommodate a participant directed exchange to another investment option under a Participating Plan may be made on any business day, provided that the exchange is not directed into a competing fund (money market funds, self-directed brokerage, or certain other types of fixed income funds). Transferred amounts must be held in a non-competing investment option for 90 days before subsequent transfers to a competing fund can occur.

6. Benefit owed to Terminated Participants

For financial reporting purposes, disbursements to terminated participants are reported when the check is written. Approximately $625,313 and $105,785 were paid to normal retirement age and premature distribution during the plan years 2019 and 2018.

7. Information Prepared and Certified by Trustee

The Plan administrator has elected the compliance method permitted by 29 CFR 2520.103- of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees of the Plan, has certified to the completeness and accuracy of:

Great-West Life & Annuity Insurance Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

Fidelity Management Trust Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

8. Party in interest transactions

Certain Plan investments are managed by an affiliate of Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees and custodians of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provision of the Plan and are specially exempt from the prohibition of party-in-interest transactions under ERISA.

Additionally, note receivable from participants is considered party-in-interest transactions.

9. Plan Deficiencies and Correction

The Plan Failed the ADP test for the Actual Deferral Percentage Test for the plan years ending December 31, 2019. The Plan administrator corrected these deficiencies in 2019 by distributing the excess contributions, along with an income allocation based on the earnings rate under the Plan as a whole, in order for the Plan to pass the ADP test in all years. Such corrective refunds were made in accordance with the regulations under 1.401(k)-2(b) (ii) using the "top-down" method of making the refunds. Based upon the final filing, a refund of $103,818 (inclusive of earnings/loss) was estimated and recorded to correct the above failures.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to total income per Form 5500:

	2019	2018
Net assets available for plan benefits per the financial statements	$7,316,318	$4,412,038
Receivable from employer		(3,007)
Notes Receivable - DDL	(17,508)	
Excess contributions payable	103,818	21,476
Net assets available for plan benefits per Form 5500	$7,402,628	$4,430,507

The following is a reconciliation of the net change in net assets available for benefits per the financial statements to total income per Form 5500:

Additions to net assets per the financial statements	$ 3,502,263
Received prior-year employer contribution	3,007
Excess contributions	103,818
Additions to net assets per Form 5500	$ 3,609,088
Deductions to net assets per the financial statements	$ 152,030
Corrective distribution	21,476
Deemed distribution	17,508
Deductions to net assets per Form 5500	$ 636,967

11. Reconciliation of Financial Statements to Form 5500 (continued)

Corrective distributions and contribution receivables are recorded on the financial statements as they are presented on an accrual basis.

12. Subsequent Event

The Plan has evaluated subsequent events through October 4, 2020, which is the date the financial statements were available to be issued.

The Plan has transferred remaining plan assets from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company amounting to $23,341 on April 29,2020.

In March 2020, the World Health Organization ("WHO") categorized Coronavirus Disease 2019 ("COVID-19") as a pandemic and the President of the United States declared the COVID-19 outbreak as a national emergency. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report and has resulted in market volatility of which the impact cannot be reasonably estimated at this time. The potential economic impact brought by, and the duration of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

On March 27, 2020, the President of United States signed into law the "Coronavirus Aid, Relief, and Economic Security (CARES) Act". Plan has adopted the relief provision of Cares Act.

SUPPLEMENTAL SCHEDULE

SCHEDULE I

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER :373014-01
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019

	(a)	(b)	(c)	(d)	(e)
	Identify of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Cost	Current Value
	T. Rowe Price Diversified Mid Cap Growth Fund	Mutual Fund	**	68,599
	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	Mutual Fund	**	22,949
	The Hartford International Opportunities Fund Class R6	Mutual Fund	**	56,427
	T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class	Mutual Fund	**	22,259
	American Funds 2010 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,583
	American Funds 2030 Target Date Retirement Fund® Class R-6	Mutual Fund	**	102,699
	American Funds 2040 Target Date Retirement Fund® Class R-6	Mutual Fund	**	893,011
	American Funds 2050 Target Date Retirement Fund® Class R-6	Mutual Fund	**	1,380,778
	American Funds 2025 Target Date Retirement Fund® Class R-6	Mutual Fund	**	53,469
	American Funds 2035 Target Date Retirement Fund® Class R-6	Mutual Fund	**	251,100
	American Funds 2045 Target Date Retirement Fund® Class R-6	Mutual Fund	**	2,682,271
	American Funds 2055 Target Date Retirement Fund® Class R-6	Mutual Fund	**	300,561
	Invesco Diversified Dividend Fund R5 Class	Mutual Fund	**	86,281
	PIMCO Real Return Fund Administrative	Mutual Fund	**	1,612
	PGIM Total Return Bond Fund -Class R6	Mutual Fund	**	97,865
	American Funds American Balanced Fund® Class R-6	Mutual Fund	**	78,281
	American Funds 2060 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,960
	Amana Growth Fund;Institutional	Mutual Fund	**	23,264
	Ivy Emerging Markets Equity Fund Class I	Mutual Fund	**	26,660
	Wells Fargo Special Mid Cap Value Fund - Class R6	Mutual Fund	**	11,752
*	Fidelity® Real Estate Investment Portfolio	Mutual Fund	**	11,724
*	Fidelity® Blue Chip Growth Fund	Mutual Fund	**	378,629
*	Fidelity® 500 Index Fund	Mutual Fund	**	474,881
*	Fidelity® Mid Cap Index Fund	Mutual Fund	**	48,496
*	Fidelity® Small Cap Index Fund	Mutual Fund	**	38,276
	Reliance Trust New York Life Anchor Account Series	Common/Collective Trust		64,690
	Key Guranteed Portfolio Fund	Fixed Annuity Contract	**	23,287
		Interest rates range is at 4.50% to 6.50 % maturing through 2028	-	204,773
				$ 7,420,136

* Indicates party-in-interest of the Plan

** Pursuant to paragraph 2520.103.11, specifically, the special rule for certain participant directed transactions cost information is omitted as the Plan's investments are participant directed.

SCHEDULE II

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER: 373014-01
SCHEDULE H, LINE 4j
SCHEDULE OF REPORTABLE TRANSACTION
December 31, 2019

(a)	(b)	(c)	(d)		(h)	(i)
Identify of Party Involved	Description of Assets (include in interest rate and maturity in case of a loan)	Purchase Price	Selling Price	Total	Current Value of Asset on Transaction Date	Net Gain (or loss)
Empower Retirement	Great-West Lifetime 2035 Fund Svs		401,895	401,895	401,895	(1,915)
Empower Retirement	Great-West Lifetime 2045 Fund Svs		1,950,915	1,950,915	1,950,915	6,360
Empower Retirement	Great-West Lifetime 2055 Fund Svs		560,055	560,055	560,055	(393)
Empower Retirement	Great-West S&P 500 Index Fund Inv		680,483	680,483	680,483	35,444
Empower Retirement	JPMorgan US Equity A		230,230	230,230	230,230	3,848
Empower Retirement	T. Rowe Price Blue Chip Growth Adv		571,256	571,256	571,256	83,692

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401K PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

December 31, 2019

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NISUM TECHNOLOGIES INC. 401(K) PLAN
December 31, 2019

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INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of
Nisum Technologies, Inc. 401(k) Plan
Brea, California

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Nisum Technologies, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 7, which was certified by Great West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2019 and 2018, 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 these financial statements.

Other Matter

The supplemental schedules of assets (Held at End of Year) and reportable transactions as of or 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 the supplemental schedules referred to above.

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

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

Chugh CPAs LLP
Cerritos, California
October 4, 2020

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 and 2018

	2019	2018
Assets:		
Investments, at fair value :		
Mutual Funds	$ 7,127,386	$ 4,132,259
Fixed Annuities	23,287	121,979
Common/Collective trusts	64,690	
Total Investments, at fair value :	7,215,363	4,254,238
Receivable from Employer		3,007
Notes Receivable from Participants	204,773	176,269
Total Assets	7,420,136	4,433,514
Liabilities :		
Excess Contributions Payable	$ 103,818	$ 21,476
Net Assets Available for Benefits, fair value	$ 7,316,318	$ 4,412,038

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019

Additions:	
Investment income:	
Net Unrealized Appreciation in Market Value of Investments	$ 1,105,616
Loan Interest	10,024
Dividends and Earnings	287,141
Total Investment Income	1,402,781
Contributions by:	
Employer	276,063
Participants	1,750,666
Rollover	72,753
Total Contributions	2,099,482
Total Additions	3,502,263
Deductions:	
Benefits paid to participants	529,000
Administrative expenses	68,983
Total Deductions	597,983
Net Increase	2,904,280
Net Assets Available for Benefits, fair value	
Beginning of year	4,412,038
End of year	$ 7,316,318

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2019

1. Description of the Plan

The following description of the Nisum Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan. The Plan covers all employees of Nisum Technologies, Inc. (the Company) who are at least 21 years of age and have completed there months of services. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established on April 1, 2015.

Contributions

Participant's contributions are made to the Plan through salary deferral. The Participant is entitled to defer the lesser of 100 percent of their compensation, or a fixed amount determined annually by the Internal Revenue Service. The Company has the option to make discretionary profit-sharing contributions or discretionary matching contributions.
Effective January 2017, the Company discretionary matches 50% of the first 3% of the Particpant's salary with a $3,000 cap annually. Participants with less than 3% deferral contribution, the Company matches 50% of their deferral contribution with a $3,000 cap annually. The Plan accepts rollover contributions from other plans.

Plan Administration

Nisum Technologies, Inc administers the Plan. The trustees for the Plan is Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company. The Company currently pays for certain Plan administration and investment service-related expenses.

The Plan changed its third-party administrator and recordkeeper from Empowerment to Fidelity Investments Institutional and subsequently changed also its trustee from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company.

Rollover

Employees may roll over eligible amounts from other plans to the Plan.

1. Description of the Plan – (Continued)

Participant Accounts

Each Participant's account is credited with the Participant's contribution, the Companies' discretionary matching, discretionary profit-sharing contributions, and an allocation of Plan earnings. Allocations of forfeitures are based on participant wages, as defined. The allocation of plan earnings is based on participant balances. The benefit to which a participant is entitled is the benefit that can be provided from the Participant's vested interest in their account.

Vesting

Each Participant's interest in voluntary contributions plus actual earnings is vested immediately. The employer's discretionary matching contributions and discretionary profit-sharing contributions vest according to the following schedule:

Years of service	Vesting Percentages
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Upon retirement, death, disability, or termination, a participant or his/her beneficiary may elect to receive accumulated retirement benefits in a single distribution in cash. A terminated participant may also elect to transfer into an individual retirement account all amounts that qualify as a rollover under the provisions of the Internal Revenue Code of 1986, as amended.

Investments

The Plan provides for investments to be directed by participants into a number of investment options held by the Trustee. Upon enrollment in the Plan, a participant may direct employee contributions in any of the investment options and may change their investment options at any time.

1. Description of the Plan – (Continued)

Forfeitures

Amounts of non-vested employer matching contribution revert to the Company and may be used to reduce further matching contribution or plan expenses. There were $15,849 and $32 forfeited amounts on December 31, 2019, and 2018 respectively. $11,329 of forfeiture balance used to offset employer contribution during 2018, and $125 were used for 2019.

Benefit Payments

Upon termination, the participants or beneficiaries may elect to leave their account balance in the Plan or receive their total benefits in a lump sum amount equal to the value of the Participant's interest in their account.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable are reclassified as distribution based upon the terms of the Plan document.

The Plan allows participants to borrow up to 50 percent of their vested account balances but not less than $1,000 nor more than $50,000, whichever is less. The notes receivable repayment period must be no more than five years, with the interest rate determined based on prevailing rates at the date of the note receivable. Home receivable can be repaid over a reasonable period of time that may be longer than five years. The loans are secured by the balance in the Participant's account and bear interest at 1% over the prime rate published in the Wall Street Journal on the first business day of the month the loan is originated.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contribution at any time and terminate the Plan subject to the provisions of ERISA.

Payment of Benefits

Distribution to participants are recorded when paid.

2. Summary of Significant Accounting Policies

Recent Accounting Pronouncements –

On August 28, 2018, the FASB issued ASU 2018-13, which changes the fair value measurement disclosure requirements of ASC 820. The Financial Accounting Standards Board (FASB) recently issued Accounting Standards Update (ASU) 2018-13.

This ASU applies to all entities that are required under existing GAAP to make disclosures about recurring or nonrecurring fair value measurements. The ASU removes certain requirements, modifies some disclosures, and adds certain new disclosure requirements for public entities.

The amendments in this ASU are effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. An entity can elect to early adopt the ASU in its entirety or only the disclosure requirements that are removed or modified and delay adopting the additional disclosures until their effective date. The amendments on changes in unrealized gains and losses, the range and weighted average of significant unobservable inputs used to develop Level 3 fair value measurements, and the narrative description of measurement uncertainty should be applied prospectively for only the most recent interim or annual period presented in the initial fiscal year of adoption. All other amendments in the ASU should be applied retrospectively to all periods presented.

The administrative committee of Plan has decided not to do the early adoption of newly released pronouncement.

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's 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 participant loans are valued at their outstanding balances, which approximates fair value.

Purchase and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investment bought or sold as well as held during the year.

The Plan invests in fully-benefit-responsive investment contracts through the Reliance Trust New York Life Anchor Account Series, a common collective trust. This fund is recorded at contract value. however, since these contracts are fully benefit-responsive, an adjustment is reflected in the statements of net assets available for benefits top present these investments at contract value. The contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value represents contributions plus earnings, less participant withdrawals, and administrative expenses.

Risks and Uncertainties

The Plan provides various investment options in any combination of equity, fixed income, and other investment securities offered by the Plan. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Administrative Expenses

The Plan’s expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits.

3. Income Tax Status

The Plan is patterned after a prototype plan which was determined to qualify under Section 401 (k) of the Internal Revenue Code (the Code) and, therefore, is exempt from federal income taxes under Section 501(a) of the Code. The Plan is exempt from state taxes under similar statutes.

4. Fair Value Measurements

Accounting Standards Codification No. 820, Fair Value Measurements and Disclosures, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices for identical assets from active markets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level input that is significant to the fair value measurement.

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

Level 2 Inputs to the valuation methodology include

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

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

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

4. Fair Value Measurements (continued)

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

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

Mutual funds: Valued at the net asset value (NAV) of shares held by the Plan at the year-end.

Common Collective Trust – Valued at net assets value (NAV).

Fixed Annuities: Valued at contract value, which approximates fair value.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2019, and 2018.

	Assets at Fair Value as of December 31, 2019			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$23,287		$ 23,287
Mutual Funds measured at NAV				7,127,386
Common/collective Trust at NAV				64,690
Total Assets at fair value				$ 7,215,363

4. Fair Value Measurements (continued)

	Assets at Fair Value as of December 31, 2018			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$121,979		$ 121,979
Mutual Funds measured at NAV				4,132,259
Total Assets at fair value				$ 4,254,238

5. Fully Benefit Responsive Investment Contracts

1) The Key Guaranteed Portfolio Fund offered by Great-West Life & Annuity Insurance Company is a general account product. The Methodology for calculating the interest crediting rate is based on the earnings of the underlying assets in the entire medium- long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly.
    - The average yield earned by the Plan for the benefit responsive fund can be derived by averaging the quarterly gross interest rates for the fund over the year. The average for 2019 is 1.70% and for 2018 is 1.20%

    - The actual average yield earned by the Plan for the benefit responsive fund this can be derived by averaging the Plan's quarterly interest rates. That average for 2019 is 1.70 % and for 2018 is 1.20%

    - On the contribution cessation date, the group contract holder may elect a Cessation Option. If no option is selected within 30 days of the contribution's cessation date, the Company is instructed to comply with cessation option one below. The cessation options are:
        - ♦ Maintenance of each participant annuity account – The Company will maintain the sum of each participant annuity account value in the fund until it is applied to a payment option or distributed to a participant or beneficiary
        - ♦ Payment at Book Value – The Company will pay to the group contract holder the sum of participant annuity account value in the fund. The Company reserves the right to defer payment of this amount but not longer than 12 months period from the contribution cessation date.
        - ♦ Any other cessation option allowable under applicable law as mutually agreed upon in writing by the Company and the group contract holder.

5. Fully Benefit Responsive Investment Contracts (continued)

2) The Separate Fund shall be known as the Reliance Trust New York Life Anchor Account Series (the "Stable Value Fund") offered by Fidelity Management Trust Company. The Portfolio is valued daily and will seek to maintain stable net asset value. Neither the Portfolio nor the Trustee can guarantee that the unit value shall always remain stable. Any benefit responsive investment contracts in the Portfolio will be valued at their contract value, in accordance with generally accepted accounting principles.

These investment contracts provide for benefit responsive withdrawals and investment exchanges at contract value; however, withdrawals or investment exchanges prompted by an employee-initiated event, such as withdrawals resulting from the sale of a division of the sponsor of a Participating Plan (the "Plan Sponsor"), a corporate layoff or early retirement program, change(s) in the investment options of a Participating Plan, or termination or partial termination of a Participating Plan may be paid at the contract's market value, which may be less than contract value or subject to a contract charge or penalty.

On Withdrawals and Exchanges

Withdrawals made in order to accommodate distribution to participants under a Participating Plan, whether in-service or following termination of employment, may be made on any business day. Withdrawals made in order to accommodate a participant directed exchange to another investment option under a Participating Plan may be made on any business day, provided that the exchange is not directed into a competing fund (money market funds, self-directed brokerage, or certain other types of fixed income funds). Transferred amounts must be held in a non-competing investment option for 90 days before subsequent transfers to a competing fund can occur.

6. Benefit owed to Terminated Participants

For financial reporting purposes, disbursements to terminated participants are reported when the check is written. Approximately $625,313 and $105,785 were paid to normal retirement age and premature distribution during the plan years 2019 and 2018.

7. Information Prepared and Certified by Trustee

The Plan administrator has elected the compliance method permitted by 29 CFR 2520.103- of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees of the Plan, has certified to the completeness and accuracy of:

Great-West Life & Annuity Insurance Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

Fidelity Management Trust Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

8. Party in interest transactions

Certain Plan investments are managed by an affiliate of Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees and custodians of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provision of the Plan and are specially exempt from the prohibition of party-in-interest transactions under ERISA.

Additionally, note receivable from participants is considered party-in-interest transactions.

9. Plan Deficiencies and Correction

The Plan Failed the ADP test for the Actual Deferral Percentage Test for the plan years ending December 31, 2019. The Plan administrator corrected these deficiencies in 2019 by distributing the excess contributions, along with an income allocation based on the earnings rate under the Plan as a whole, in order for the Plan to pass the ADP test in all years. Such corrective refunds were made in accordance with the regulations under 1.401(k)-2(b) (ii) using the "top-down" method of making the refunds. Based upon the final filing, a refund of $103,818 (inclusive of earnings/loss) was estimated and recorded to correct the above failures.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to total income per Form 5500:

	2019	2018
Net assets available for plan benefits per the financial statements	$7,316,318	$4,412,038
Receivable from employer		(3,007)
Notes Receivable - DDL	(17,508)	
Excess contributions payable	103,818	21,476
Net assets available for plan benefits per Form 5500	$7,402,628	$4,430,507

The following is a reconciliation of the net change in net assets available for benefits per the financial statements to total income per Form 5500:

Additions to net assets per the financial statements	$ 3,502,263
Received prior-year employer contribution	3,007
Excess contributions	103,818
Additions to net assets per Form 5500	$ 3,609,088
Deductions to net assets per the financial statements	$ 152,030
Corrective distribution	21,476
Deemed distribution	17,508
Deductions to net assets per Form 5500	$ 636,967

11. Reconciliation of Financial Statements to Form 5500 (continued)

Corrective distributions and contribution receivables are recorded on the financial statements as they are presented on an accrual basis.

12. Subsequent Event

The Plan has evaluated subsequent events through October 4, 2020, which is the date the financial statements were available to be issued.

The Plan has transferred remaining plan assets from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company amounting to $23,341 on April 29,2020.

In March 2020, the World Health Organization ("WHO") categorized Coronavirus Disease 2019 ("COVID-19") as a pandemic and the President of the United States declared the COVID-19 outbreak as a national emergency. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report and has resulted in market volatility of which the impact cannot be reasonably estimated at this time. The potential economic impact brought by, and the duration of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

On March 27, 2020, the President of United States signed into law the "Coronavirus Aid, Relief, and Economic Security (CARES) Act". Plan has adopted the relief provision of Cares Act.

SUPPLEMENTAL SCHEDULE

SCHEDULE I

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER :373014-01
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019

	(a)	(b)	(c)	(d)	(e)
	Identify of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Cost	Current Value
	T. Rowe Price Diversified Mid Cap Growth Fund	Mutual Fund	**	68,599
	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	Mutual Fund	**	22,949
	The Hartford International Opportunities Fund Class R6	Mutual Fund	**	56,427
	T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class	Mutual Fund	**	22,259
	American Funds 2010 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,583
	American Funds 2030 Target Date Retirement Fund® Class R-6	Mutual Fund	**	102,699
	American Funds 2040 Target Date Retirement Fund® Class R-6	Mutual Fund	**	893,011
	American Funds 2050 Target Date Retirement Fund® Class R-6	Mutual Fund	**	1,380,778
	American Funds 2025 Target Date Retirement Fund® Class R-6	Mutual Fund	**	53,469
	American Funds 2035 Target Date Retirement Fund® Class R-6	Mutual Fund	**	251,100
	American Funds 2045 Target Date Retirement Fund® Class R-6	Mutual Fund	**	2,682,271
	American Funds 2055 Target Date Retirement Fund® Class R-6	Mutual Fund	**	300,561
	Invesco Diversified Dividend Fund R5 Class	Mutual Fund	**	86,281
	PIMCO Real Return Fund Administrative	Mutual Fund	**	1,612
	PGIM Total Return Bond Fund -Class R6	Mutual Fund	**	97,865
	American Funds American Balanced Fund® Class R-6	Mutual Fund	**	78,281
	American Funds 2060 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,960
	Amana Growth Fund;Institutional	Mutual Fund	**	23,264
	Ivy Emerging Markets Equity Fund Class I	Mutual Fund	**	26,660
	Wells Fargo Special Mid Cap Value Fund - Class R6	Mutual Fund	**	11,752
*	Fidelity® Real Estate Investment Portfolio	Mutual Fund	**	11,724
*	Fidelity® Blue Chip Growth Fund	Mutual Fund	**	378,629
*	Fidelity® 500 Index Fund	Mutual Fund	**	474,881
*	Fidelity® Mid Cap Index Fund	Mutual Fund	**	48,496
*	Fidelity® Small Cap Index Fund	Mutual Fund	**	38,276
	Reliance Trust New York Life Anchor Account Series	Common/Collective Trust		64,690
	Key Guranteed Portfolio Fund	Fixed Annuity Contract	**	23,287
		Interest rates range is at 4.50% to 6.50 % maturing through 2028	-	204,773
				$ 7,420,136

* Indicates party-in-interest of the Plan

** Pursuant to paragraph 2520.103.11, specifically, the special rule for certain participant directed transactions cost information is omitted as the Plan's investments are participant directed.

SCHEDULE II

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER: 373014-01
SCHEDULE H, LINE 4j
SCHEDULE OF REPORTABLE TRANSACTION
December 31, 2019

(a)	(b)	(c)	(d)		(h)	(i)
Identify of Party Involved	Description of Assets (include in interest rate and maturity in case of a loan)	Purchase Price	Selling Price	Total	Current Value of Asset on Transaction Date	Net Gain (or loss)
Empower Retirement	Great-West Lifetime 2035 Fund Svs		401,895	401,895	401,895	(1,915)
Empower Retirement	Great-West Lifetime 2045 Fund Svs		1,950,915	1,950,915	1,950,915	6,360
Empower Retirement	Great-West Lifetime 2055 Fund Svs		560,055	560,055	560,055	(393)
Empower Retirement	Great-West S&P 500 Index Fund Inv		680,483	680,483	680,483	35,444
Empower Retirement	JPMorgan US Equity A		230,230	230,230	230,230	3,848
Empower Retirement	T. Rowe Price Blue Chip Growth Adv		571,256	571,256	571,256	83,692

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401K PLAN

FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

December 31, 2019

Chugh CPAs LLP
15925 Carmenita Road
Cerritos, CA 90703-2206
Tel: 562 229-1220
Fax: 562 229-1221

NISUM TECHNOLOGIES INC. 401(K) PLAN
December 31, 2019

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INDEPENDENT AUDITORS' REPORT

To the Administrative Committee of
Nisum Technologies, Inc. 401(k) Plan
Brea, California

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Nisum Technologies, Inc. 401(k) Plan, which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 7, which was certified by Great West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustee of the Plan, except for comparing the information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of and for the years ended December 31, 2019 and 2018, 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 these financial statements.

Other Matter

The supplemental schedules of assets (Held at End of Year) and reportable transactions as of or 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 the supplemental schedules referred to above.

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

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

Chugh CPAs LLP
Cerritos, California
October 4, 2020

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2019 and 2018

	2019	2018
Assets:		
Investments, at fair value :		
Mutual Funds	$ 7,127,386	$ 4,132,259
Fixed Annuities	23,287	121,979
Common/Collective trusts	64,690	
Total Investments, at fair value :	7,215,363	4,254,238
Receivable from Employer		3,007
Notes Receivable from Participants	204,773	176,269
Total Assets	7,420,136	4,433,514
Liabilities :		
Excess Contributions Payable	$ 103,818	$ 21,476
Net Assets Available for Benefits, fair value	$ 7,316,318	$ 4,412,038

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019

Additions:	
Investment income:	
Net Unrealized Appreciation in Market Value of Investments	$ 1,105,616
Loan Interest	10,024
Dividends and Earnings	287,141
Total Investment Income	1,402,781
Contributions by:	
Employer	276,063
Participants	1,750,666
Rollover	72,753
Total Contributions	2,099,482
Total Additions	3,502,263
Deductions:	
Benefits paid to participants	529,000
Administrative expenses	68,983
Total Deductions	597,983
Net Increase	2,904,280
Net Assets Available for Benefits, fair value	
Beginning of year	4,412,038
End of year	$ 7,316,318

See accompanying notes and independent auditors' report

NISUM TECHNOLOGIES, INC. 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2019

1. Description of the Plan

The following description of the Nisum Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a complete description of the Plan's provisions.

General

The Plan is a defined contribution plan. The Plan covers all employees of Nisum Technologies, Inc. (the Company) who are at least 21 years of age and have completed there months of services. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established on April 1, 2015.

Contributions

Participant's contributions are made to the Plan through salary deferral. The Participant is entitled to defer the lesser of 100 percent of their compensation, or a fixed amount determined annually by the Internal Revenue Service. The Company has the option to make discretionary profit-sharing contributions or discretionary matching contributions.
Effective January 2017, the Company discretionary matches 50% of the first 3% of the Particpant's salary with a $3,000 cap annually. Participants with less than 3% deferral contribution, the Company matches 50% of their deferral contribution with a $3,000 cap annually. The Plan accepts rollover contributions from other plans.

Plan Administration

Nisum Technologies, Inc administers the Plan. The trustees for the Plan is Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company. The Company currently pays for certain Plan administration and investment service-related expenses.

The Plan changed its third-party administrator and recordkeeper from Empowerment to Fidelity Investments Institutional and subsequently changed also its trustee from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company.

Rollover

Employees may roll over eligible amounts from other plans to the Plan.

1. Description of the Plan – (Continued)

Participant Accounts

Each Participant's account is credited with the Participant's contribution, the Companies' discretionary matching, discretionary profit-sharing contributions, and an allocation of Plan earnings. Allocations of forfeitures are based on participant wages, as defined. The allocation of plan earnings is based on participant balances. The benefit to which a participant is entitled is the benefit that can be provided from the Participant's vested interest in their account.

Vesting

Each Participant's interest in voluntary contributions plus actual earnings is vested immediately. The employer's discretionary matching contributions and discretionary profit-sharing contributions vest according to the following schedule:

Years of service	Vesting Percentages
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Upon retirement, death, disability, or termination, a participant or his/her beneficiary may elect to receive accumulated retirement benefits in a single distribution in cash. A terminated participant may also elect to transfer into an individual retirement account all amounts that qualify as a rollover under the provisions of the Internal Revenue Code of 1986, as amended.

Investments

The Plan provides for investments to be directed by participants into a number of investment options held by the Trustee. Upon enrollment in the Plan, a participant may direct employee contributions in any of the investment options and may change their investment options at any time.

1. Description of the Plan – (Continued)

Forfeitures

Amounts of non-vested employer matching contribution revert to the Company and may be used to reduce further matching contribution or plan expenses. There were $15,849 and $32 forfeited amounts on December 31, 2019, and 2018 respectively. $11,329 of forfeiture balance used to offset employer contribution during 2018, and $125 were used for 2019.

Benefit Payments

Upon termination, the participants or beneficiaries may elect to leave their account balance in the Plan or receive their total benefits in a lump sum amount equal to the value of the Participant's interest in their account.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent notes receivable are reclassified as distribution based upon the terms of the Plan document.

The Plan allows participants to borrow up to 50 percent of their vested account balances but not less than $1,000 nor more than $50,000, whichever is less. The notes receivable repayment period must be no more than five years, with the interest rate determined based on prevailing rates at the date of the note receivable. Home receivable can be repaid over a reasonable period of time that may be longer than five years. The loans are secured by the balance in the Participant's account and bear interest at 1% over the prime rate published in the Wall Street Journal on the first business day of the month the loan is originated.

Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contribution at any time and terminate the Plan subject to the provisions of ERISA.

Payment of Benefits

Distribution to participants are recorded when paid.

2. Summary of Significant Accounting Policies

Recent Accounting Pronouncements –

On August 28, 2018, the FASB issued ASU 2018-13, which changes the fair value measurement disclosure requirements of ASC 820. The Financial Accounting Standards Board (FASB) recently issued Accounting Standards Update (ASU) 2018-13.

This ASU applies to all entities that are required under existing GAAP to make disclosures about recurring or nonrecurring fair value measurements. The ASU removes certain requirements, modifies some disclosures, and adds certain new disclosure requirements for public entities.

The amendments in this ASU are effective for all entities for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2019. An entity can elect to early adopt the ASU in its entirety or only the disclosure requirements that are removed or modified and delay adopting the additional disclosures until their effective date. The amendments on changes in unrealized gains and losses, the range and weighted average of significant unobservable inputs used to develop Level 3 fair value measurements, and the narrative description of measurement uncertainty should be applied prospectively for only the most recent interim or annual period presented in the initial fiscal year of adoption. All other amendments in the ASU should be applied retrospectively to all periods presented.

The administrative committee of Plan has decided not to do the early adoption of newly released pronouncement.

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

2. Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition

The Plan's 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 participant loans are valued at their outstanding balances, which approximates fair value.

Purchase and sales of securities are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investment bought or sold as well as held during the year.

The Plan invests in fully-benefit-responsive investment contracts through the Reliance Trust New York Life Anchor Account Series, a common collective trust. This fund is recorded at contract value. however, since these contracts are fully benefit-responsive, an adjustment is reflected in the statements of net assets available for benefits top present these investments at contract value. The contract value is the relevant measurement attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value represents contributions plus earnings, less participant withdrawals, and administrative expenses.

Risks and Uncertainties

The Plan provides various investment options in any combination of equity, fixed income, and other investment securities offered by the Plan. Investment securities are exposed to various risks, such as interest rate, market, and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in risks in the near term could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Administrative Expenses

The Plan’s expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits.

3. Income Tax Status

The Plan is patterned after a prototype plan which was determined to qualify under Section 401 (k) of the Internal Revenue Code (the Code) and, therefore, is exempt from federal income taxes under Section 501(a) of the Code. The Plan is exempt from state taxes under similar statutes.

4. Fair Value Measurements

Accounting Standards Codification No. 820, Fair Value Measurements and Disclosures, provides a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value, as follows: Level 1, which refers to securities valued using unadjusted quoted prices for identical assets from active markets; Level 2, which refers to securities not traded on an active market but for which observable market inputs are readily available; and Level 3, which refers to securities valued based on significant unobservable inputs. Assets and liabilities are classified in their entirety based on the lowest level input that is significant to the fair value measurement.

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

Level 2 Inputs to the valuation methodology include

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

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

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

4. Fair Value Measurements (continued)

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

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

Mutual funds: Valued at the net asset value (NAV) of shares held by the Plan at the year-end.

Common Collective Trust – Valued at net assets value (NAV).

Fixed Annuities: Valued at contract value, which approximates fair value.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2019, and 2018.

	Assets at Fair Value as of December 31, 2019			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$23,287		$ 23,287
Mutual Funds measured at NAV				7,127,386
Common/collective Trust at NAV				64,690
Total Assets at fair value				$ 7,215,363

4. Fair Value Measurements (continued)

	Assets at Fair Value as of December 31, 2018			
	Level 1	*Level 2*	*Level 3*	*Total*
Fixed Annuities		$121,979		$ 121,979
Mutual Funds measured at NAV				4,132,259
Total Assets at fair value				$ 4,254,238

5. Fully Benefit Responsive Investment Contracts

1) The Key Guaranteed Portfolio Fund offered by Great-West Life & Annuity Insurance Company is a general account product. The Methodology for calculating the interest crediting rate is based on the earnings of the underlying assets in the entire medium- long term new portfolio compared to the minimum interest crediting rate, as stated in the contract, and prevailing market conditions. The interest crediting rate is reset quarterly.
    - The average yield earned by the Plan for the benefit responsive fund can be derived by averaging the quarterly gross interest rates for the fund over the year. The average for 2019 is 1.70% and for 2018 is 1.20%

    - The actual average yield earned by the Plan for the benefit responsive fund this can be derived by averaging the Plan's quarterly interest rates. That average for 2019 is 1.70 % and for 2018 is 1.20%

    - On the contribution cessation date, the group contract holder may elect a Cessation Option. If no option is selected within 30 days of the contribution's cessation date, the Company is instructed to comply with cessation option one below. The cessation options are:
        - ♦ Maintenance of each participant annuity account – The Company will maintain the sum of each participant annuity account value in the fund until it is applied to a payment option or distributed to a participant or beneficiary
        - ♦ Payment at Book Value – The Company will pay to the group contract holder the sum of participant annuity account value in the fund. The Company reserves the right to defer payment of this amount but not longer than 12 months period from the contribution cessation date.
        - ♦ Any other cessation option allowable under applicable law as mutually agreed upon in writing by the Company and the group contract holder.

5. Fully Benefit Responsive Investment Contracts (continued)

2) The Separate Fund shall be known as the Reliance Trust New York Life Anchor Account Series (the "Stable Value Fund") offered by Fidelity Management Trust Company. The Portfolio is valued daily and will seek to maintain stable net asset value. Neither the Portfolio nor the Trustee can guarantee that the unit value shall always remain stable. Any benefit responsive investment contracts in the Portfolio will be valued at their contract value, in accordance with generally accepted accounting principles.

These investment contracts provide for benefit responsive withdrawals and investment exchanges at contract value; however, withdrawals or investment exchanges prompted by an employee-initiated event, such as withdrawals resulting from the sale of a division of the sponsor of a Participating Plan (the "Plan Sponsor"), a corporate layoff or early retirement program, change(s) in the investment options of a Participating Plan, or termination or partial termination of a Participating Plan may be paid at the contract's market value, which may be less than contract value or subject to a contract charge or penalty.

On Withdrawals and Exchanges

Withdrawals made in order to accommodate distribution to participants under a Participating Plan, whether in-service or following termination of employment, may be made on any business day. Withdrawals made in order to accommodate a participant directed exchange to another investment option under a Participating Plan may be made on any business day, provided that the exchange is not directed into a competing fund (money market funds, self-directed brokerage, or certain other types of fixed income funds). Transferred amounts must be held in a non-competing investment option for 90 days before subsequent transfers to a competing fund can occur.

6. Benefit owed to Terminated Participants

For financial reporting purposes, disbursements to terminated participants are reported when the check is written. Approximately $625,313 and $105,785 were paid to normal retirement age and premature distribution during the plan years 2019 and 2018.

7. Information Prepared and Certified by Trustee

The Plan administrator has elected the compliance method permitted by 29 CFR 2520.103- of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees of the Plan, has certified to the completeness and accuracy of:

Great-West Life & Annuity Insurance Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

Fidelity Management Trust Company

- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Investments and notes receivable reflected on the accompanying statements of net assets available for benefits as of December 31, 2019.
- Net appreciation in fair value of investments, dividends and interest, and interest income from notes receivable reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2019.
- Investments reflected on the schedule of assets held at the end of the year.

8. Party in interest transactions

Certain Plan investments are managed by an affiliate of Great-West Life & Annuity Insurance Company and Fidelity Management Trust Company, the trustees and custodians of the Plan. Any purchases and sales of these funds are performed in the open market at fair value. Such transactions, while considered party-in-interest transactions under ERISA regulations, are permitted under the provision of the Plan and are specially exempt from the prohibition of party-in-interest transactions under ERISA.

Additionally, note receivable from participants is considered party-in-interest transactions.

9. Plan Deficiencies and Correction

The Plan Failed the ADP test for the Actual Deferral Percentage Test for the plan years ending December 31, 2019. The Plan administrator corrected these deficiencies in 2019 by distributing the excess contributions, along with an income allocation based on the earnings rate under the Plan as a whole, in order for the Plan to pass the ADP test in all years. Such corrective refunds were made in accordance with the regulations under 1.401(k)-2(b) (ii) using the "top-down" method of making the refunds. Based upon the final filing, a refund of $103,818 (inclusive of earnings/loss) was estimated and recorded to correct the above failures.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for plan benefits per the financial statements to total income per Form 5500:

	2019	2018
Net assets available for plan benefits per the financial statements	$7,316,318	$4,412,038
Receivable from employer		(3,007)
Notes Receivable - DDL	(17,508)	
Excess contributions payable	103,818	21,476
Net assets available for plan benefits per Form 5500	$7,402,628	$4,430,507

The following is a reconciliation of the net change in net assets available for benefits per the financial statements to total income per Form 5500:

Additions to net assets per the financial statements	$ 3,502,263
Received prior-year employer contribution	3,007
Excess contributions	103,818
Additions to net assets per Form 5500	$ 3,609,088
Deductions to net assets per the financial statements	$ 152,030
Corrective distribution	21,476
Deemed distribution	17,508
Deductions to net assets per Form 5500	$ 636,967

11. Reconciliation of Financial Statements to Form 5500 (continued)

Corrective distributions and contribution receivables are recorded on the financial statements as they are presented on an accrual basis.

12. Subsequent Event

The Plan has evaluated subsequent events through October 4, 2020, which is the date the financial statements were available to be issued.

The Plan has transferred remaining plan assets from Great-West Life & Annuity Insurance Company to Fidelity Management Trust Company amounting to $23,341 on April 29,2020.

In March 2020, the World Health Organization ("WHO") categorized Coronavirus Disease 2019 ("COVID-19") as a pandemic and the President of the United States declared the COVID-19 outbreak as a national emergency. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report and has resulted in market volatility of which the impact cannot be reasonably estimated at this time. The potential economic impact brought by, and the duration of COVID-19 is difficult to assess or predict and will depend on future developments that are highly uncertain and cannot be predicted.

On March 27, 2020, the President of United States signed into law the "Coronavirus Aid, Relief, and Economic Security (CARES) Act". Plan has adopted the relief provision of Cares Act.

SUPPLEMENTAL SCHEDULE

SCHEDULE I

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER :373014-01
SCHEDULE H, LINE 4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
December 31, 2019

	(a)	(b)	(c)	(d)	(e)
	Identify of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity date	Cost	Current Value
	T. Rowe Price Diversified Mid Cap Growth Fund	Mutual Fund	**	68,599
	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	Mutual Fund	**	22,949
	The Hartford International Opportunities Fund Class R6	Mutual Fund	**	56,427
	T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class	Mutual Fund	**	22,259
	American Funds 2010 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,583
	American Funds 2030 Target Date Retirement Fund® Class R-6	Mutual Fund	**	102,699
	American Funds 2040 Target Date Retirement Fund® Class R-6	Mutual Fund	**	893,011
	American Funds 2050 Target Date Retirement Fund® Class R-6	Mutual Fund	**	1,380,778
	American Funds 2025 Target Date Retirement Fund® Class R-6	Mutual Fund	**	53,469
	American Funds 2035 Target Date Retirement Fund® Class R-6	Mutual Fund	**	251,100
	American Funds 2045 Target Date Retirement Fund® Class R-6	Mutual Fund	**	2,682,271
	American Funds 2055 Target Date Retirement Fund® Class R-6	Mutual Fund	**	300,561
	Invesco Diversified Dividend Fund R5 Class	Mutual Fund	**	86,281
	PIMCO Real Return Fund Administrative	Mutual Fund	**	1,612
	PGIM Total Return Bond Fund -Class R6	Mutual Fund	**	97,865
	American Funds American Balanced Fund® Class R-6	Mutual Fund	**	78,281
	American Funds 2060 Target Date Retirement Fund® Class R-6	Mutual Fund	**	7,960
	Amana Growth Fund;Institutional	Mutual Fund	**	23,264
	Ivy Emerging Markets Equity Fund Class I	Mutual Fund	**	26,660
	Wells Fargo Special Mid Cap Value Fund - Class R6	Mutual Fund	**	11,752
*	Fidelity® Real Estate Investment Portfolio	Mutual Fund	**	11,724
*	Fidelity® Blue Chip Growth Fund	Mutual Fund	**	378,629
*	Fidelity® 500 Index Fund	Mutual Fund	**	474,881
*	Fidelity® Mid Cap Index Fund	Mutual Fund	**	48,496
*	Fidelity® Small Cap Index Fund	Mutual Fund	**	38,276
	Reliance Trust New York Life Anchor Account Series	Common/Collective Trust		64,690
	Key Guranteed Portfolio Fund	Fixed Annuity Contract	**	23,287
		Interest rates range is at 4.50% to 6.50 % maturing through 2028	-	204,773
				$ 7,420,136

* Indicates party-in-interest of the Plan

** Pursuant to paragraph 2520.103.11, specifically, the special rule for certain participant directed transactions cost information is omitted as the Plan's investments are participant directed.

SCHEDULE II

NISUM TECHNOLOGIES, INC. 401(K) PLAN
EIN 33-0941881
PlAN NUMBER: 373014-01
SCHEDULE H, LINE 4j
SCHEDULE OF REPORTABLE TRANSACTION
December 31, 2019

(a)	(b)	(c)	(d)		(h)	(i)
Identify of Party Involved	Description of Assets (include in interest rate and maturity in case of a loan)	Purchase Price	Selling Price	Total	Current Value of Asset on Transaction Date	Net Gain (or loss)
Empower Retirement	Great-West Lifetime 2035 Fund Svs		401,895	401,895	401,895	(1,915)
Empower Retirement	Great-West Lifetime 2045 Fund Svs		1,950,915	1,950,915	1,950,915	6,360
Empower Retirement	Great-West Lifetime 2055 Fund Svs		560,055	560,055	560,055	(393)
Empower Retirement	Great-West S&P 500 Index Fund Inv		680,483	680,483	680,483	35,444
Empower Retirement	JPMorgan US Equity A		230,230	230,230	230,230	3,848
Empower Retirement	T. Rowe Price Blue Chip Growth Adv		571,256	571,256	571,256	83,692

See accompanying notes and independent auditors' report