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
- [X] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [ ] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [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
FRANK CALANDRA, INC. AND SUBSIDIARIES 401(K) PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 10/01/2001

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)
FRANK CALANDRA, INC.

258 KAPPA DRIVE
PITTSBURGH, PA 15238

2b Employer Identification Number (EIN)
25-0998292

2c Plan Sponsor's telephone number
412-963-9071

2d Business code (see instructions)
332110

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.	10/15/2020	FRANK CALANDRA, JR.
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2020	FRANK CALANDRA, JR.
	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**	1618
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)**	1150
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1393
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	94
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1487
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1487
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	1328
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	52
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

9a Plan funding arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- **(1)** [ ] Insurance
- **(2)** [ ] Code section 412(e)(3) insurance contracts
- **(3)** [X] Trust
- **(4)** [ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **A** (Insurance Information)
- **(4)** [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 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
FRANK CALANDRA, INC. AND SUBSIDIARIES 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

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

D Employer Identification Number (EIN)
25-0998292

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

PNC BANK, N.A.

22-1146430

(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?
25	TRUSTEE	412624	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 ☐

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE 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
FRANK CALANDRA, INC. AND SUBSIDIARIES 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

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

D Employer Identification Number (EIN)
25-0998292

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: PNC STABLE VALUE FUND

b Name of sponsor of entity listed in (a): PNC BANK, N.A.

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
25-1197336-001	C	4568703

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
FRANK CALANDRA, INC. AND SUBSIDIARIES 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

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

D Employer Identification Number (EIN)
25-0998292

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	78768	57354
(2) Participant contributions	1b(2)	93463	80242
(3) Other	1b(3)	6692	4631
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	1768466
(2) U.S. Government securities	1c(2)	557640	699225
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	581267	392502
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	6093678	6208566
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	3149334	3110576
(9) Value of interest in common/collective trusts	1c(9)	4002412	4568403
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	89431937	114051393
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	103995191	130941358
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	48734	292
k	Total liabilities (add all amounts in lines 1g through1j)	1k	48734	292
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	103946457	130941066

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)	4806009	
	(B) Participants	2a(1)(B)	5852273	
	(C) Others (including rollovers)	2a(1)(C)	345698	
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		11003980
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	132421	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		132421
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	4020778	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		4020778
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	25011614	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	23385584	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		1626030
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1834952
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		15665054
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		34283215
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9777781	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		9777781
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)	412624	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		412624
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		10190405
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		24092810
l Transfers of assets:			
(1) To this plan	2l(1)		2901799
(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) [X] 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 [X] No

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

(1) Name: SCHNEIDER DOWNS & CO., INC. **(2)** EIN: 25-1408703

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

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

Part IV Compliance Questions

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

During the plan year:

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

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		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			

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
FRANK CALANDRA, INC. AND SUBSIDIARIES 401(K) PLAN

B Three-digit plan number (PN) ▶ 003

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

D Employer Identification Number (EIN)
25-0998292

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): 22-1146430

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_____

FCI AND CALANDRA GROUP
401(K) & PROFIT SHARING PLAN
Pittsburgh, Pennsylvania

Financial Statements
and
Supplementary Information
As of December 31, 2019 and 2018 and
for the year ended December 31, 2019

and Independent Auditors' Report Thereon

SCHNEIDER DOWNS

Big Thinking. Personal Focus.

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C O N T E N T S

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INDEPENDENT AUDITORS' REPORT

Administrative Committee
FCI and Calandra Group 401(k) & Profit Sharing Plan
Pittsburgh, Pennsylvania

We have audited the accompanying financial statements of the FCI and Calandra Group 401(k) & Profit Sharing Plan (Plan), which comprise the statements of net assets available for benefits as of December 31, 2019 and 2018, the related statement of changes in net assets available for benefits for the year ended December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

Our responsibility is to express an opinion on the financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Plan's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2019 and 2018, and the changes in net assets available for benefits for the year ended December 31, 2019 in accordance with U.S. GAAP.

Schneider Downs & Co., Inc.
www.schneiderdowns.com
PrimeGlobal
An Association of Independent Accounting Firms

One PPG Place
Suite 1700
Pittsburgh, PA 15222
TEL 412.261.3644
FAX 412.261.4876

65 E. State Street
Suite 2000
Columbus, OH 43215
TEL 614.621.4060
FAX 614.621.4062

1660 International Drive
Suite 600
McLean, VA 21102
TEL 571.380.9003

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of December 31, 2019 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Schneider Downs & Co., Inc.

Pittsburgh, Pennsylvania
October 15, 2020

FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Participant Directed Funds				
	Money Market Funds			
*	PNC Bank, NA	Money Market Fund	n/a	$ 984,810
	Total Participant Directed Money Market Funds		-	984,810
	Common Collective Trust			
*	PNC Bank, NA	Stable Value Fund	n/a	4,568,703
	Total Participant Directed Common Collective Trust		-	4,568,703
	Mutual Funds			
	Vanguard	Total Bond Market Index Fund	n/a	8,582,897
	T. Rowe Price	Growth Stock Fund	n/a	2,893,043
	iShares	S&P 500 Index Fund	n/a	3,804,212
	T. Rowe Price	Value Fund	n/a	2,583,044
	iShares	Russell 1000 Growth Fund	n/a	1,524,523
	PGIM	Jennison 20/20 Focus Fund	n/a	12,750
	iShares	Russell 1000 Value Fund	n/a	1,264,624
	Artisan	International Fund	n/a	1,186,537
	iShares	Russell Mid-Cap Growth Fund	n/a	1,040,901
	iShares	MSCI EAFE ETF	n/a	1,071,043
	iShares	MSCI EAFE Value Fund	n/a	1,159,624
	iShares	Russell Mid-Cap Value Fund	n/a	874,253
	iShares	1 to 3 Year Treasury Bond Fund	n/a	768,610
	Vanguard	Real Estate ETF	n/a	864,352
	Baron Small Cap Fund	Small Cap Fund	n/a	431,447
	iShares	Russell 2000 Value Fund	n/a	450,030
	iShares	MSCI Emerging Markets Fund	n/a	586,227
	iShares	Russell 2000 Growth Fund	n/a	75,191
	American Funds	Growth Fund R6	n/a	8,803,746
	T. Rowe Price	Retirement 2040 Fund	n/a	8,224,292
	Vanguard	Small Cap Growth Fund	n/a	438,162
	Subtotal - Mutual Funds		-	46,639,508

*Party-in-interest

See independent auditors' report

FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Mutual Funds		-	$ 46,639,508
	T. Rowe Price	Retirement 2030 Fund	n/a	6,886,769
	T. Rowe Price	Retirement 2020 Fund	n/a	3,927,711
	Janus Henderson	Enterprise Fund	n/a	5,222,127
	Goldman Sachs	Small Cap Value Fund R6	n/a	4,433,016
	American Funds	European Growth Fund R6	n/a	4,950,470
	Vanguard	500 Index Fund Admiral Shares	n/a	5,662,558
	T. Rowe Price	Retirement 2050 Fund	n/a	4,295,567
	American Funds	Large Cap Value Fund R6	n/a	3,944,433
	Federated	Mid Cap R6 Fund	n/a	3,419,045
	American Funds	Mid Cap Value Fund R6	n/a	3,870,254
	Pioneer	Bond Fund Class K	n/a	4,251,124
	American Century	Aggressive Fund R6	n/a	2,886,274
	American Century	Conservative Fund R6	n/a	2,377,048
	T. Rowe Price	Retirement 2010 Fund	n/a	1,046,957
	T. Rowe Price	International Growth & Income Fund	n/a	770,753
	T. Rowe Price	Retirement 2060 Fund	n/a	205,360
	J.P. Morgan	International Equity Fund R6	n/a	180,762
	Neuberger Berman	High Income Class B Fund	n/a	378,668
	J.P. Morgan	Emerging Markets Equity	n/a	137,602
	PIMCO	Commodity Real Return Fund	n/a	15,769
	Total Participant Directed Mutual Funds			105,501,775
	Total Participant Directed Funds			111,055,288
	Nonparticipant Directed Funds			
	Money Market Funds			
	J.P. Morgan	Money Market Fund	34,365	34,365
*	Morgan Stanley	Money Market Fund	504,623	504,623
	Federated	Money Market Fund	244,668	244,668
	Total Nonparticipant Directed Money Market Funds		783,656	783,656

*Party-in-interest

See independent auditors' report

FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Mutual Funds			
*	Wells Fargo	Emerging Growth Fund	$ 431,564	$ 419,036
	Van Eck	Emerging Markets Fund Class Y	346,953	368,992
	Pimco	Income Fund	362,071	363,961
	TCW	Emerging Markets Fund	330,288	346,350
	AB Cap Fund Inc.	Cap Fund	269,981	294,081
	Pioneer	Multi-Asset Ultrashort Income Fund	291,128	290,835
	PGIM	Jennison Global Opportunities Class Fund	220,978	266,620
	T Rowe Price	Blue Chip Growth Fund	155,669	263,583
	T Rowe Price	Mid-Cap Growth Fund	230,492	247,106
	Vanguard	Large Cap ETF Fund	172,419	246,745
	Diamond Hill	Long Short Fund	225,616	240,138
	Vanguard	High Dividend Yield Index Funds	181,240	229,871
	Federated	Institutional High Yield Bond Fund	219,559	225,707
	Vanguard	Mid Cap Value Index Fund	196,559	219,548
	Invesco	QQQ Trust Fund	126,657	218,988
	Delaware	Group Equity Funds	208,092	210,707
	William Blair	Large Cap Growth Fund	204,119	209,289
	Cohen & Steers	PFD Securities & Income Fund	196,911	202,115
	Wisdom Tree	SC Dividend Fund	180,044	193,418
	Eaton Vance	Floating Rate Fund	175,813	175,534
	Fidelity	International Index Fund	168,780	166,647
	Federated	Mortgage Strategy Portfolio #743 Fund	162,651	163,532
	AMG	Yacktman Fund Class 1 Fund	163,453	158,068
	Goldman Sachs	Financial Square Prime Obligations Fund	157,424	157,409
	Saratoga Advantage	Tr James Alpha Global Real Estate Investments Fund	157,710	155,104
	PIA	BBB Bond Fund	161,122	153,928
	Cohen & Steers	Low Duration Preferred Fund	151,994	152,847
	Vanguard	Inflation-Protected Fund	151,125	152,179
	Doubleline	TR Total Return Funds	141,603	138,525
	Principal Inv Fund	Real Estate Securities Fund	114,955	131,297
	Pimco	Low Duration Income Fund	129,201	129,375
	SPDR	Gold Trust Fund	128,695	129,182
	T Rowe Price	QM US Small-Cap Fund	123,334	125,873
	Guggenheim	Macro Opportunities I Fund	129,645	124,748
	Subtotal - Mutual Funds		6,767,845	7,271,338

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Mutual Funds		$ 6,767,845	$ 7,271,338
	Vanguard	World Fund International Growth Fund	116,115	123,737
	Calamos	Phineus Long/Short I Fund	131,027	123,627
	Brandes	Institutional Equity Trust Fund	115,508	119,019
	T. Rowe Price	International Discovery Fund	96,005	108,672
	J.P. Morgan	Income Fund	103,363	104,492
	Federated	Corporate Bond Strategy Portfolio #157 Fund	92,477	102,391
	Wisdom Tree	US Midcap ETF Dividend Fund	66,920	85,742
	JPMorgan	Small Cap Equity Fund	73,526	74,919
	Vanguard	Mid Cap Value Index Fund	58,126	74,255
	iShares	US Treasury Bond ETF Fund	60,655	62,204
	Innealta	Dynamic International Opportunity Fund	50,000	50,048
	PIA	MBS Bond Fund	39,377	38,338
	Kraneshares	CSI China Internet	29,378	34,076
	iShares	Short Treasury Bond ETF Fund	30,788	30,818
	iShares	Silver Shares Fund	16,590	16,680
	iShares	Core S&P 500 Fund	15,232	16,162
	iShares	Tips Bond ETF Fund	15,108	15,504
	Vaneck	Vectors Gold Miners Fund	14,700	14,640
	iShares	China Large Cap ETF Fund	12,362	13,089
	iShares	20+ Year Treasury Bond ETF Fund	11,514	12,871
	iShares	Core U.S. Aggregate Fund	11,326	12,024
	Energy	Select Sector SPDR Fund	13,452	12,008
	iShares	Gold Trust Fund	7,727	8,860
	Alerian	MLP ETF Fund	10,267	8,500
	iShares	International Stock ETF Fund	6,124	6,252
	Vanguard	Real Estate ETF Fund	5,889	6,031
	iShares	MSCI Japan ETF Fund	2,318	3,021
	Total Nonparticipant Directed Mutual Funds		7,878,040	8,549,318
	U.S. Government and Agency Securities			
	U.S. Treasury Note	due 10/2022, 1.375%	74,470	74,555
	Federal National Mortgage Association	due 4/2022, 1.875%	51,440	53,341
	Subtotal - U.S. Government and Agency Securities		125,910	127,896

*Party-in-interest

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(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - U.S. Government and Agency Securities		$ 125,910	$ 127,896
	U.S. Treasury Note	due 5/2029, 2.375%	52,897	53,056
	U.S. Treasury Bond	due 11/2044, 3.0%	48,236	52,508
	U.S. Treasury Note	due 8/2029	48,072	47,773
	Federal National Mortgage Association	due 9/2024, 2.625%	39,873	40,602
	U.S. Treasury Bond	due 5/2047, 3.0%	37,512	39,420
	U.S. Treasury Note	due 11/2024, 2.125%	32,573	32,654
	U.S. Treasury Note	due 2/2029, 2.625%	30,608	31,817
	U.S. Treasury Note	due 11/2029, 1.750%	31,541	31,547
	U.S. Treasure Note	due 8/2022, 1.625%	30,740	31,029
	U.S. Treasury Bond	due 11/2049, 2.375%	27,150	26,994
	U.S. Treasury Note	due 5/2024, 2.0%	26,158	26,365
	U.S. Treasury Note	due 11/2026, 2.0%	22,952	24,278
	U.S. Treasury Note	due 11/2025, 2.250%	23,578	23,626
	U.S. Treasury Note	due 8/2024, 1.250%	23,584	23,546
	U.S. Treasury Note	due 2/2023, 2.0%	22,982	23,270
	U.S. Treasury Note	due 8/2023, 2.5%	21,741	22,659
	U.S. Treasury Note	due 4/2024, 2.25%	18,954	19,461
	U.S. Treasury Note	due 11/2024, 1.50%	14,828	14,881
	U.S. Treasury Bond	due 8/2049, 2.250%	3,912	3,893
	U.S. Treasury Note	due 8/2029, 1.625%	1,947	1,950
	Total Nonparticipant Directed U.S. Government and Agency Securities		685,748	699,225
	Corporate Stocks			
	Microsoft Corp	1,471 shares	102,305	231,977
	Visa Inc Class A	567 shares	41,053	106,539
	Apple Inc.	341 shares	50,219	100,135
	Facebook, Inc. Class A	460 shares	54,897	94,415
	Alphabet Inc Cap Stk Class C	70 shares	54,115	93,591
	Entergy Corp	651 shares	49,995	77,990
	Amazon Inc	40 shares	62,922	73,914
	Adobe Systems Inc.	224 shares	32,007	73,877
	Subtotal - Corporate Stocks		447,513	852,438

*Party-in-interest

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(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 447,513	$ 852,438
	Verizon Communications	1133 shares	64,262	69,566
	Abbott Laboratories	795 shares	50,449	69,054
	Alphabet Inc Cap Stk Class A	51 shares	38,638	68,309
	Verizon Communications	1,043 shares	50,012	64,040
	Alibaba Group Holding LTD	300 shares	36,664	63,630
	Lockheed Martin Corporation	156 shares	49,878	60,743
	Paypal Holdings Inc	557 shares	50,406	60,251
	Pfizer Inc	1478 shares	52,319	57,908
	JP Morgan Chase & Co	396 shares	31,506	55,202
	Pfizer Incorporated	1,400 shares	49,968	54,852
	Accenture PLC	250 shares	21,229	52,643
	MasterCard Inc Class A	170 shares	25,667	50,760
	Cisco Systems Inc.	1054 shares	42,745	50,550
	Johnson & Johnson	341 shares	39,058	49,742
	Zoetis Inc Class A	361 shares	25,908	47,778
	Booking Holdings Inc	23 shares	33,588	47,236
	Chevron Corp	389 shares	50,017	46,878
	Altria Group Inc.	916 shares	50,010	45,718
	Raytheon Co	200 shares	32,524	43,948
	CVS Health Corporation	585 shares	40,232	43,460
	Intel Corp	718 shares	27,917	42,972
	Electronics Arts Inc.	393 shares	38,862	42,251
	Home Depot Inc	192 shares	34,091	41,929
	Waste Management	367 shares	25,031	41,823
	Salesforce.com Inc.	248 shares	40,014	40,335
	Berkshire Hathaway Class B New	175 shares	35,174	39,638
	Dollar General Corp Com	253 shares	18,717	39,463
	Oracle Corp	733 shares	28,808	38,834
	Nextera Energy Inc	155 shares	21,971	37,535
	American Express Co.	300 shares	35,585	37,347
	Bristol Myers Squibb Co.	581 shares	29,992	37,294
	LiveRamp Holdings Inc.	772 shares	34,637	37,110
	Nike Inc. Class B	358 shares	13,743	36,269
	Subtotal - Corporate Stocks		1,667,135	2,467,506

*Party-in-interest

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 1,667,135	$ 2,467,506
	Northrop Grumman Corp	103 shares	22,688	35,429
	Lockheed Martin Corp	90 shares	29,821	35,044
	Starbucks Corp Washington	392 shares	17,071	34,465
	UnitedHealth Group Inc	117 shares	23,529	34,396
	O'Reilly Automotive Inc.	75 shares	11,286	32,870
	Nestle Spon Adr Rep Reg Shr	303 shares	23,640	32,803
	Equity Commonwealth	976 shares	27,972	32,042
	Honeywell Intl Inc	179 shares	21,723	31,683
	Digital Reality Inc.	261 shares	33,048	31,252
	Constellation Brands Inc.	163 shares	33,624	30,929
	Medtronic PLC	272 shares	27,128	30,858
	Valero Energy Corp New Com	324 shares	30,807	30,343
	Sysco Corp	352 shares	20,635	30,110
	Merck & Co. Inc.	328 shares	17,636	29,832
	Hershey Company	200 shares	18,273	29,396
	Chevron Corporation	242 shares	25,896	29,163
	New York Times Class A	895 shares	21,868	28,792
	Automatic Data Processing	166 shares	11,502	28,303
	Enterprise Production Partners	1000 shares	28,098	28,160
	Amgen Inc	111 shares	20,560	26,759
	Gartner, Inc. Class A	173 shares	12,301	26,659
	Abbvie Inc	300 shares	21,967	26,562
	Broadcom Inc	84 shares	21,916	26,546
	Marsh & McLennan Companies Inc	237 shares	14,122	26,404
	Cigna Corporation	126 shares	22,566	25,766
	Nasdaq Omx Group Inc	240 shares	21,593	25,704
	Align Technology, Inc.	92 shares	8,234	25,672
	DuPont De Nemours Inc.	394 shares	33,678	25,295
	Nvidia Corporation	105 shares	27,944	24,707
	Edison International	325 shares	22,046	24,508
	AT&T Inc.	625 shares	23,142	24,425
	GCI Liberty Inc. Class A	344 shares	16,952	24,372
	Mondelez Intl Inc	436 shares	18,256	24,015
	Subtotal - Corporate Stocks		2,398,657	3,420,770

*Party-in-interest

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 2,398,657	$ 3,420,770
	Tencent Holdings LTD	500 shares	22,928	24,005
	Seagate Technology Place	400 shares	23,241	23,800
	Conagra Brands Inc.	693 shares	20,734	23,728
	Royal Dutch Shell Plc	390 shares	23,110	23,388
	Allstate Corp	207 shares	13,487	23,277
	American Intl Group Inc	453 shares	22,884	23,252
	Baxter Intl Inc Com	277 shares	20,049	23,163
	Truist Financial Corp.	411 shares	14,408	23,148
	Church & Dwight Inc	327 shares	17,981	23,001
	Bank Of New York Mellon Corp	444 shares	20,384	22,347
	Archer Daniels Midland	481 shares	17,595	22,294
	Activision Blizzard Inc	370 shares	19,845	21,985
	Bio-Techne Corporation	100 shares	7,826	21,951
	Cardinal Health Inc	431 shares	29,510	21,800
	Equity Residential	268 shares	16,645	21,687
	ConocoPhillips	332 shares	13,273	21,590
	Roche Holding AG ADR	530 shares	17,500	21,550
	Guidewire Software Inc.	195 shares	20,015	21,405
	Regeneron Pharmaceuticals Inc.	57 shares	18,862	21,402
	Kinder Morgan Incorporated	1000 shares	18,188	21,170
	Enbridge Inc	532 shares	19,529	21,158
	Lowes Companies Inc.	176 shares	12,586	21,078
	Wyndham Hotels & Resorts Inc.	332 shares	19,030	20,853
	Zurich Insurance Group Ltd	500 shares	14,424	20,500
	Sanofi SA ADR	401 shares	16,486	20,130
	International Business Machs	147 shares	21,223	19,704
	j2 Global Inc	208 shares	16,019	19,492
	Costco Wholesale Corp	66 shares	11,175	19,399
	Chubb LTD	124 shares	17,230	19,302
	AstraZeneca Plc	386 shares	12,219	19,246
	National Grid PLC ADR	302 shares	20,246	18,926
	Servicenow Inc.	67 shares	17,063	18,915
	GlaxoSmithKline Plc	401 shares	17,569	18,843
	Subtotal - Corporate Stocks		2,991,921	4,128,259

*Party-in-interest

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(Continued)

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 2,991,921	$ 4,128,259
	Dollar Tree Inc	196 shares	16,393	18,434
	MSCI Inc	71 shares	16,355	18,331
	Muenchener Rueck AG ADR	609 shares	12,201	17,927
	Philip Morris International Inc.	210 shares	17,480	17,869
	AIA Group Limited	420 shares	10,622	17,678
	Healthequity Inc.	238 shares	16,327	17,629
	Dunkin' Brands	232 shares	10,947	17,525
	Monster Beverage Corporation	271 shares	16,336	17,222
	Unilever Plc	299 shares	16,448	17,094
	TC Energy Corp.	320 shares	14,161	17,059
	Freeport-McMoran Class B	1272 shares	16,140	16,689
	Thermo Fisher Scientific Inc	51 shares	12,387	16,568
	Siemens Aktiengesellschaft	255 shares	16,311	16,567
	Graco Inc	308 shares	8,642	16,016
	Papa Johns International Inc.	253 shares	11,223	15,977
	Halliburton Co	644 shares	21,936	15,759
	Marathon Oil Co	1155 shares	12,297	15,685
	SSE PLC ADR	785 shares	15,566	14,970
	BP Plc Ads	396 shares	15,981	14,945
	Wix Com Ltd	122 shares	9,526	14,930
	Prosus NV Sponsored ADR	1000 shares	15,240	14,900
	Redfin Corporation	702 shares	13,800	14,840
	Docusign Inc.	200 shares	14,542	14,822
	Price T Rowe Group Inc	120 shares	10,059	14,621
	Dominion Res Inc.	171 shares	13,073	14,162
	Varonis Systems Inc.	182 shares	11,904	14,143
	Taiwan Semiconductor Mfg Ltd	239 shares	8,328	13,886
	Logitech International SA	291 shares	3,604	13,724
	Nevro Corp.	116 shares	7,386	13,635
	iRythm Technologies Inc.	200 shares	15,253	13,618
	Stitch Fix, Inc. Class A	522 shares	11,567	13,395
	3M Co	75 shares	16,140	13,232
	CDN Impl BK Commerce	158 shares	11,936	13,146
	Subtotal - Corporate Stocks		3,432,032	4,645,257

*Party-in-interest

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 3,432,032	$ 4,645,257
	Resmed Inc	84 shares	5,829	13,017
	Occidental Petroleum Corp	313 shares	20,614	12,899
	Energy Transfer LP Com	1000 shares	13,576	12,830
	Viacom Inc Class B	300 shares	11,981	12,591
	HD Supply Holdings Inc	310 shares	13,338	12,468
	BCE Inc	266 shares	11,469	12,329
	Telus Corp	317 shares	10,194	12,277
	SAP AG	90 shares	7,340	12,059
	Esperion Therapeutics Inc	200 shares	10,389	11,926
	Sumitomo Mitsui Financial Group Inc	1598 shares	12,723	11,841
	McCormick & Co Inc	69 shares	6,703	11,711
	Synopsys Inc	84 shares	5,481	11,693
	Generac Holdings Inc	113 shares	6,472	11,367
	Hess Midstream LP Class A	500 shares	10,875	11,340
	Monolithic Power Systems	63 shares	5,165	11,215
	Keysight Techs Inc	108 shares	6,520	11,084
	Genpact Limited	260 shares	6,525	10,964
	Burlington Stores Inc	48 shares	5,385	10,945
	Haemonetics Corporation	95 shares	7,827	10,916
	Avery Dennison Corp	83 shares	6,621	10,858
	Copart Inc	119 shares	5,168	10,822
	Coupa Software Inc.	73 shares	4,344	10,676
	L'Oreal Co ADR	178 shares	6,832	10,479
	Telenor ASA ADR	584 shares	11,917	10,458
	Expeditors International of Washington	134 shares	5,549	10,455
	NTT Docomo Inc	374 shares	8,654	10,393
	Jack Henry & Associates Inc	71 shares	6,557	10,343
	Mettler-Toledo International	13 shares	6,045	10,313
	Pagseguro Digital LTD	300 shares	9,794	10,248
	Ferguson PLC Sponsored Adr	1117 shares	7,215	10,232
	II-VI Inc.	300 shares	9,839	10,101
	Vodafone Group PLC ADR	517 shares	14,154	9,994
	Zebra Technologies Corp	39 shares	6,470	9,962
	Subtotal - Corporate Stocks		3,719,597	5,016,063

*Party-in-interest

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 3,719,597	$ 5,016,063
	Fortis Inc	238 shares	7,357	9,882
	Xilinx Inc.	100 shares	9,521	9,777
	Lennox Intl Inc	40 shares	6,538	9,759
	Steris Plc Shs Usd	64 shares	5,615	9,755
	Amcor Plc.	896 shares	10,061	9,713
	Skyworks Solutions Inc	80 shares	7,011	9,670
	Cooper Companies Inc	30 shares	5,708	9,639
	Charles River Laboratories	63 shares	6,683	9,624
	Diageo Plc	57 shares	7,140	9,600
	Citigroup Inc	120 shares	7,102	9,587
	LendingTree Inc. New	31 shares	5,295	9,407
	Teledyne Technologies Inc	27 shares	7,892	9,357
	Pool Corp	44 shares	4,924	9,345
	British American Tobacco Plc	220 shares	11,359	9,341
	Paycom Software Inc.	35 shares	3,848	9,267
	Walgreens Boots Alliance Inc.	156 shares	11,517	9,198
	Goldman Sachs Group Inc.	40 shares	8,207	9,197
	Diodes Incorporated	163 shares	6,907	9,188
	Unilever NV NY SH New	159 shares	8,162	9,136
	Idex Corporation	53 shares	8,055	9,116
	Lamb Weston Holdings Inc	105 shares	6,294	9,033
	Intact Financial Corporation	83 shares	6,334	8,952
	Sailpoint Technologies Holdings	365 shares	7,358	8,614
	Cintas Corp	32 shares	3,691	8,611
	Sun Communities Inc.	57 shares	8,092	8,556
	BK Montreal	110 shares	7,715	8,525
	AGNC Invt Corp Com	474 shares	8,396	8,380
	Five Below	64 shares	6,731	8,183
	Wex Inc.	39 shares	7,902	8,169
	Portola Pharmaceuticals, Inc.	340 shares	9,189	8,119
	Novartis AG ADR	85 shares	4,877	8,049
	Alleghany Corp Delaware	10 shares	4,243	7,996
	Relx Group	316 shares	5,555	7,985
	Subtotal - Corporate Stocks		3,954,876	5,314,793

*Party-in-interest

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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 3,954,876	$ 5,314,793
	Xylem Inc	101 shares	7,252	7,958
	Bnp Paribas Spons Adr	266 shares	8,352	7,898
	Farfetch LTD Class A	760 shares	16,258	7,866
	Gilead Sciences Inc	121 shares	9,267	7,863
	Vivendi SA Unspon Adr	270 shares	5,816	7,817
	White Mountains Insurance Group Ltd	7 shares	4,151	7,809
	Booz Allen Hamilton Holdings Co.	109 shares	8,242	7,753
	Raymond James Financial Inc	85 shares	6,584	7,604
	Safran Sa Unsponsored Adr	193 shares	4,526	7,469
	China Construction Bank Corp	431 shares	7,103	7,456
	Eisai Co LTD Spon ADR	100 shares	7,667	7,443
	First Republic Bank	63 shares	6,609	7,399
	Shaw Communications Inc. Class B	364 shares	7,666	7,386
	Varian Medical Systems Inc.	52 shares	7,255	7,385
	Stewart Information Services Inc.	180 shares	6,632	7,342
	Ross Stores, Inc.	63 shares	4,839	7,334
	Liberty TripAdvisor Holdings Inc. Class A	997 shares	15,594	7,328
	Axis Capital Holdings Ltd	123 shares	6,512	7,311
	RBC Bearings Inc	46 shares	6,745	7,284
	MFA Financial Inc.	941 shares	7,464	7,199
	DNB ASA	381 shares	6,128	7,100
	Sony Corp Adr	102 shares	3,679	6,936
	Airbus SE	187 shares	3,771	6,872
	ASML Holding NV	23 shares	3,174	6,807
	Weichai Power Co Ltd Unspon Adr	403 shares	3,138	6,797
	US Foods Holding Corporation	161 shares	5,132	6,744
	Etsy Inc	151 shares	7,880	6,689
	Qualys Inc	80 shares	6,958	6,670
	Post Holdings Inc.	61 shares	5,415	6,655
	WR Grace & Co.	95 shares	6,558	6,636
	Take-Two Interactive Software Inc	54 shares	6,992	6,611
	Columbia Ppty Tr Inc	314 shares	6,633	6,566
	News Corp Class A	464 shares	5,954	6,561
	Subtotal - Corporate Stocks		4,180,822	5,553,341

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,180,822	$ 5,553,341
	Aercap Holdings Nv	106 shares	4,736	6,516
	Stryker Corp	31 shares	5,206	6,508
	Intuitive Surgical Inc.	11 shares	5,850	6,503
	Applied Matls Inc	103 shares	4,031	6,287
	EchoStar Corporation	144 shares	5,117	6,237
	Marathon Petroleum Corp	100 shares	5,939	6,025
	Suzuki Motor Corporation	36 shares	7,164	6,002
	Telefonica Brasil SA Spon	419 shares	6,615	6,000
	Jetblue Airways Corp	317 shares	5,974	5,934
	Jazz Pharmaceuticals PLC	39 shares	6,846	5,822
	Banco Do Brasil SA Spon Adr	448 shares	4,918	5,802
	Trinity Industries	260 shares	5,626	5,759
	CIT Group Inc	126 shares	4,360	5,749
	Colony Cap Inc Class A	1193 shares	6,823	5,667
	Informa Plc	245 shares	5,247	5,655
	LKQ Corporation	157 shares	4,278	5,605
	Bayer AG Spon ADR	274 shares	5,240	5,557
	Novo-Nordisk A S	96 shares	4,374	5,556
	Carlsberg AS-B Sponsored Adr	186 shares	3,941	5,541
	China Mobile Ltd.	131 shares	6,065	5,537
	Univar Solutions Inc.	228 shares	4,847	5,527
	Altria Group Inc	110 shares	5,869	5,490
	Alliant Energy Corp	98 shares	3,520	5,363
	Las Vegas Sands Corp	76 shares	4,730	5,247
	Koninklijke Philips	107 shares	4,865	5,222
	Wolters Kluwer NV ADR	70 shares	2,269	5,096
	Alaska Air Group Inc	74 shares	4,390	5,014
	Microstrategy Inc.	35 shares	4,592	4,992
	NCR Corporation	141 shares	4,368	4,958
	United Therapeutics Corp	56 shares	4,969	4,932
	Viper Energy Partners LP	200 shares	6,826	4,932
	Eversource Energy	57 shares	3,008	4,849
	Qurate Retail Inc.	574 shares	6,602	4,839
	Subtotal - Corporate Stocks		4,350,027	5,738,064

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,350,027	$ 5,738,064
	Foot Locker Inc	123 shares	5,568	4,796
	Pernod Ricard Sa Unsponsored Adr	133 shares	3,222	4,780
	Hilton Worldwide Holdings Inc	43 shares	2,892	4,769
	Molson Coors Brewing Co. Class B	88 shares	4,689	4,743
	PTC Inc.	63 shares	4,109	4,718
	Annaly Capital Management Inc.	500 shares	4,720	4,710
	Green Dot Corp. Class A	202 shares	6,381	4,707
	CDK Global Inc	86 shares	4,341	4,702
	UGI Corporation	104 shares	4,691	4,697
	CMS Energy CP	74 shares	3,346	4,650
	Investors Bancorp Inc	388 shares	4,568	4,623
	America Movil SA DE CV ADR L	283 shares	3,845	4,528
	Jeffries Financial Group Inc	208 shares	4,763	4,445
	Japan Tobacco Inc	195 shares	6,035	4,365
	MR Cooper Group Inc	348 shares	3,745	4,353
	Infosys Limited	421 shares	3,543	4,345
	Swedbank AB ADR	291 shares	4,502	4,330
	ABIOMED, Inc	25 shares	4,148	4,265
	Sberbank Russia Sponsored Adr	260 shares	2,994	4,264
	Gaming and Leisure Properties, Inc	99 shares	3,130	4,262
	Essilor Intl Sponsored Adr	55 shares	3,485	4,212
	Spectrum Brands Holdings Inc	65 shares	3,459	4,179
	E*Trade Financial Corp	92 shares	4,406	4,174
	Associated British Foods plc	120 shares	4,058	4,138
	American Tower Corp New	18 shares	2,117	4,137
	Comcast Corp New	91 shares	3,477	4,092
	Hougton Mifflin Harcourt	648 shares	4,433	4,050
	Caci International Inc.	16 shares	2,541	4,000
	Vereit Inc.	431 shares	3,066	3,982
	Corelogic Inc	91 shares	3,539	3,978
	PT BK Mandiri Persero TBK Unsp	355 shares	3,020	3,941
	Godaddy Inc Class A	58 shares	2,951	3,939
	KB Financial Group Inc Sons adr	95 shares	3,902	3,930
	Subtotal - Corporate Stocks		4,479,713	5,881,868

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,479,713	$ 5,881,868
	Tivo Inc	453 shares	5,495	3,841
	Syneos Health Inc Class A	64 shares	2,449	3,806
	Avista Corp	78 shares	3,468	3,751
	SS&C Technologies Holdings	61 shares	2,999	3,745
	TripAdvisor	121 shares	5,401	3,676
	Advansix Inc	184 shares	4,814	3,673
	Danone Sponsored Adr	220 shares	3,338	3,628
	Radian Group Inc	144 shares	1,609	3,623
	Walt Disney Co Holdings	25 shares	3,410	3,616
	Aramark Holdings Corporation	83 shares	2,454	3,602
	Singapore Telecommunications Ltd ADR	143 shares	4,261	3,584
	Colfax Corp.	98 shares	2,560	3,565
	General Electric Co	317 shares	3,647	3,538
	Intercontinental Exchange	38 shares	2,816	3,517
	Asahi Kaisei Corp	155 shares	3,329	3,493
	Suntory Beverage & Food Ltd ADR	168 shares	3,371	3,479
	Reckitt Benckiser	210 shares	3,662	3,478
	Brookdale Senior Living Inc	474 shares	3,715	3,446
	Anhui Conch Cement	94 shares	2,694	3,432
	Crown Castle Intl	24 shares	2,259	3,412
	PJSC Lukoil Sponsored Adr	34 shares	1,843	3,356
	Wabtec	43 shares	3,816	3,345
	ASM Pacific	80 shares	2,705	3,339
	Ebara Corp Adr	225 shares	3,878	3,332
	Chemours Co.	184 shares	2,867	3,329
	BB Seguridade Participacoes	337 shares	3,038	3,319
	Seven & I Holdings Co Ltd Adr	180 shares	3,762	3,297
	Deere & Co	19 shares	2,922	3,292
	Qorvo Inc	28 shares	1,781	3,254
	CME Group Inc	16 shares	2,194	3,212
	Seattle Genetics Inc	28 shares	1,730	3,199
	Eog Res Inc	38 shares	3,018	3,183
	Sempra Energy SRE	21 shares	2,359	3,181
	Subtotal - Corporate Stocks		4,583,377	5,996,411

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,583,377	$ 5,996,411
	Cheese Cake Factory Inc.	81 shares	3,077	3,148
	The Mosaic Co.	145 shares	2,855	3,138
	ICF International Inc.	34 shares	2,538	3,115
	Hengan International Group Co Ltd	87 shares	3,565	3,099
	Magnolia Oil & Gas Corp. Class A	245 shares	2,906	3,082
	Lvmh Moet Hennessy Lou Vuitt	33 shares	1,487	3,078
	Netease Com Inc	10 shares	2,322	3,066
	China Merchants BK Co. LTD	118 shares	2,781	3,031
	Shin-Etsu Chemical	110 shares	2,138	3,025
	AAC Technologies Holding, Inc.	347 shares	3,376	3,008
	Signature Bank New York	22 shares	2,721	3,005
	General Dynamics Corp	17 shares	2,953	2,998
	Commercial Intl. Bank Ltd. Adr	590 shares	2,147	2,985
	US Bancorp	50 shares	3,008	2,965
	Compass Minerals Inter Inc	48 shares	2,577	2,926
	Clorox Co.	19 shares	3,031	2,917
	Aon Plc	14 shares	2,179	2,916
	Bed Bath & Beyond Inc.	168 shares	1,809	2,906
	China Shenhua Energy Ltd. Adr	348 shares	2,980	2,899
	Enstar Group LTD	14 shares	2,659	2,896
	CSX Corp	40 shares	2,219	2,894
	Keyence Corp	8 shares	2,169	2,869
	KOC Holdings AS Unspon Adr	168 shares	3,115	2,864
	Moodys Corp	12 shares	1,506	2,849
	Berry Global Group Inc.	60 shares	2,326	2,849
	CNOOC Ltd Ads	17 shares	2,347	2,833
	Transdigm Group Inc.	5 shares	2,166	2,800
	PT Astra International TBK Adr	282 shares	3,336	2,789
	Deutsche Post AG Sponsored Adr	73 shares	2,575	2,761
	Brenntag AG UNSP ADR	251 shares	2,415	2,711
	PT Telekomunikasi Indonesia	95 shares	2,767	2,708
	MBIA Inc.	291 shares	2,663	2,706
	Eqt Corp	245 shares	4,360	2,671
	Subtotal - Corporate Stocks		4,670,450	6,092,918

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,670,450	$ 6,092,918
	HDFC Bank Ltd	42 shares	1,726	2,662
	Deutsche Wohnen AG Unsponsored	131 shares	2,872	2,659
	Lonza Group AG Zuerich ADR	73 shares	2,614	2,654
	Evercore Inc Class A	35 shares	2,961	2,617
	Global Payments Inc.	14 shares	1,395	2,556
	Shinhan Financial Group Co Ltd	67 shares	2,752	2,551
	AES Corp	128 shares	1,488	2,547
	Ally Financial Inc	83 shares	1,896	2,536
	World Fuel Services Corp.	58 shares	1,801	2,518
	Charter Communications Inc	5 shares	1,616	2,425
	Rolls Royce Holdings Place	267 shares	2,517	2,406
	Children's Place Inc.	38 shares	3,231	2,376
	Mondi Place ADR	50 shares	2,197	2,364
	Naspers Limited	72 shares	2,692	2,344
	SMC Corp Japan	5 shares	1,674	2,342
	Equitrans Midstream Corporation	175 shares	1,843	2,338
	ACI Worldwide Inc	61 shares	1,442	2,311
	Suncor Energy Inc.	68 shares	2,270	2,230
	Peabody Energy Corp.	244 shares	4,631	2,225
	Baidu Inc - Spon Adr	17 shares	2,683	2,149
	Life Healthcare Group Holdings Ltd	301 shares	2,231	2,130
	L Brands Inc.	117 shares	3,014	2,120
	Galp Energia SA Lisoa ADR	250 shares	2,007	2,090
	Enn Energy Holdings Ltd Unspon	46 shares	1,238	2,011
	Bidvest Group Ltd. Spons Adr	67 shares	1,733	2,003
	Spirit Airlines Inc.	49 shares	1,881	1,975
	International Seaways Inc.	66 shares	1,835	1,964
	Equifax Inc	14 shares	1,781	1,962
	Nutrien Limited	40 shares	1,827	1,916
	Westlake Chemical Corp.	27 shares	1,861	1,894
	Danaher Corp	12 shares	1,018	1,842
	Yum Brands Inc	18 shares	1,521	1,813
	Delek US Holdings Inc.	52 shares	1,713	1,744
	Subtotal - Corporate Stocks		4,740,411	6,167,192

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Balance forward - Corporate Stocks		$ 4,740,411	$ 6,167,192
	AMC Networks	44 shares	2,207	1,738
	Mobile Telesystems PJSC	170 shares	1,655	1,726
	Vodacom Group Limited	211 shares	2,329	1,724
	Standard Bank Group Ltd Spon	144 shares	1,623	1,711
	PJSC Gazprom Spon Adr	208 shares	956	1,710
	Genmab A/S Spon	76 shares	1,226	1,697
	Antero Res Corp	590 shares	10,214	1,682
	Ryanair Holdings Plc	19 shares	1,352	1,665
	Schlumberger Ltd	41 shares	1,433	1,648
	Sanlam Ltd Adr	142 shares	1,532	1,636
	Kasikornbank Pub Co Ltd Unspon	80 shares	1,777	1,604
	Kimberly Clark Corp	162 shares	1,510	1,598
	Nedbank Group Ltd Spon Adr	103 shares	1,911	1,586
	Gulfport Energy Corp	513 shares	4,433	1,560
	Ecolab Inc.	8 shares	1,234	1,544
	Ambev	328 shares	1,837	1,528
	Ternium S.A.	69 shares	1,932	1,518
	Softbank group Corp Unsponsored Adr	70 shares	1,430	1,508
	Net UEPS Technologies Inc	379 shares	2,932	1,410
	Jardine Matheson Holdings Limited	23 shares	1,411	1,271
	Cielo SA Sponsored Adr New	579 shares	3,376	1,157
	Gamestop Corp. Class A	187 shares	1,091	1,137
	Vonage Holdings Corp	149 shares	637	1,104
	Plantronics Inc.	39 shares	1,712	1,066
	Arcosa Inc.	23 shares	881	1,025
	Biospecifics Tech Corp	18 shares	911	1,025
	Shoprite Holdings Ltd Sponsored A	106 shares	1,546	957
	Alcon Inc.	13 shares	442	735
	Boeing Co	2 shares	509	652
	Bristol Myers Squibb Contracting	150 shares	320	452
	Total Nonparticipant Directed Corporate Stocks		4,796,770	6,208,566

*Party-in-interest

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

EIN: 25-0998292
PLAN NUMBER: 003

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Corporate Bonds			
	Abbott Laboratories	matures 11/30/2026, 3.75%	$ 5,946	$ 6,556
	American Express Co	matures 08/01/2022, 2.50%	12,958	13,152
	American Express Co	matures 10/30/2024, 3.00%	8,976	9,305
	Astrazeneca PLC	matures 08/17/2023, 3.50%	3,006	3,140
	AT&T Inc.	matures 3/11/2024, 2.203%	22,728	23,403
	Bank Of America Corp	matures 1/11/2023, 2.138%	22,125	22,745
	Bank Of America Corp	matures 10/01/2021, 2.328%	13,000	13,576
	Bank Of America Corp	matures 03/05/2024, 3.55%	9,008	9,341
	BP Capital Markets PLC	matures 09/19/2027, 3.279%	13,987	14,732
	BP Capital Markets PLC	matures 09/21/2028, 3.937%	7,991	8,843
	BP Capital Markets PLC	matures 04/14/2027, 3.588%	3,000	3,212
	Citigroup Inc	matures 07/24/2023, 2.876%	23,956	24,406
	Comcast Corp	matures 3/1/2024, 2.085%	21,932	23,323
	CVS Healthcare	matures 03/25/2048, 5.05%	11,910	14,220
	DH Europe Finance II Sarl	matures 11/15/2029, 2.60%	1,998	1,993
	Exxon Mobil Corporation	matures 08/16/2024, 2.019%	16,000	16,058
	Exxon Mobil Corporation	matures 03/01/2026, 3.043%	4,010	4,197
	Goldman Sachs Group Inc	matures 07/24/2023, 2.905%	3,981	4,072
	Goldman Sachs Group Inc.	matures 1/26/2027	22,532	23,420
	Goldman Sachs Group, Inc	matures 02/20/2024, 3.625%	11,985	12,597
	Goldman Sachs Group, Inc	matures 10/31/2022, 2.876%	6,000	6,085
	JP Morgan Chase & Co.	matures 4/1/2026, 2.354%	22,202	23,158
	JPMorgan Chase & Co	matures 4/01/2023, 3.207%	11,000	11,262
	Microsoft Corp	matures 02/06/2022, 2.40%	21,926	22,311
	Microsoft Corp	matures 08/08/2026, 2.40%	5,903	6,071
	Northrup Grumman Corporation	matures 01/15/2028, 3.25%	1,999	2,087
	Teva Phamaceuticals Ne	matures 07/21/2021, 2.20%	1,997	1,937
	Total Capital International	matures 01/10/2025, 2.434%	17,181	17,216
	Walmart Inc.	matures 6/28/2038, 2.821%	22,271	25,486
*	Wells Fargo & Co.	matures 10/23/2026, 2.598%	24,600	24,598
	Total Nonparticipant Directed Corporate Bonds		376,108	392,502
*	Participant loans	Notes receivable from participants, rates ranging from 4.50% - 5.25%, maturing through December 2023		3,110,576
				$ 130,799,131

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FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31					
	2019			2018		
	Non-Participant Directed Funds	Participant Directed Funds	Total	Non-Participant Directed Funds	Participant Directed Funds	Total
ASSETS						
Investments, at fair value	$ 16,624,428	$ 111,064,127	$ 127,688,555	$ 14,015,578	$ 86,651,356	$ 100,666,934
RECEIVABLES						
Participant contributions	-	80,242	80,242	-	93,463	93,463
Employer contributions	-	57,354	57,354	-	78,768	78,768
Accrued interest	4,631	-	4,631	6,692	-	6,692
Notes receivable from participants	691,534	2,419,042	3,110,576	660,990	2,488,344	3,149,334
	696,165	2,556,638	3,252,803	667,682	2,660,575	3,328,257
	17,320,593	113,620,765	130,941,358	14,683,260	89,311,931	103,995,191
LIABILITIES						
Excess contributions payable	-	292	292	-	48,734	48,734
NET ASSETS AVAILABLE FOR BENEFITS	$ 17,320,593	$ 113,620,473	$ 130,941,066	$ 14,683,260	$ 89,263,197	$ 103,946,457

See accompanying notes to the financial statements.

FCI AND CALANDRA GROUP 401(K) & PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2019

	Non-Participant Directed Funds	Participant Directed Funds	Total
ADDITIONS:			
Investment Income:			
Net appreciation in fair value of investments	$ 2,834,974	$ 16,291,062	$ 19,126,036
Interest and dividends	197,772	3,823,006	4,020,778
	3,032,746	20,114,068	23,146,814
Interest income on notes receivable from participants	29,857	102,564	132,421
Contributions:			
Participants	-	5,852,273	5,852,273
Employer	810,000	3,996,009	4,806,009
Rollovers	-	345,698	345,698
	810,000	10,193,980	11,003,980
Total Additions	3,872,603	30,410,612	34,283,215
DEDUCTIONS:			
Benefits paid to participants	1,082,070	8,695,711	9,777,781
Administrative expenses	153,200	259,424	412,624
Total Deductions	1,235,270	8,955,135	10,190,405
Net Increase in Net Assets Available for Benefits Prior to Transfer of Plan Assets	2,637,333	21,455,477	24,092,810
Transfers into the Plan	-	2,901,799	2,901,799
NET ASSETS AVAILABLE FOR BENEFITS:			
Beginning of year	14,683,260	89,263,197	103,946,457
End of year	$ 17,320,593	$ 113,620,473	$ 130,941,066

See accompanying notes to the financial statements.

NOTE 1 - DESCRIPTION OF PLAN

The following description of the FCI and Calandra Group 401(k) & Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan document for a complete description of the Plan.

General - The Plan covers substantially all U.S. employees of Frank Calandra, Inc. and Subsidiaries (Company or Plan Sponsor) as well as the Calandra Group LLC. Eligibility is achieved by attaining the age of 18 and completing one year of service (defined as 1,000 hours in any plan year). Active employees can enter the Plan on the first day of each quarter following satisfaction of these requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Effective December 31, 2018, the Administrative Committee of Frank Calandra, Inc. formally amended the Plan to include the Frank Calandra, Inc. and Subsidiaries Profit Sharing Plan (Profit Sharing Plan). The separate existence of the Profit Sharing Plan ceased, and all Profit Sharing Plan assets were transferred in to the Plan as of December 31, 2018. Effective January 1, 2019, the surviving plan will operate as the FCI and Calandra Group 401(k) & Profit Sharing Plan. During the year ended December 31, 2019 the Plan merged assets from the Heintzmann Corporation 401(k) Plan and the Compliance Staffing Agency 401(k) Plan of approximately $2,316,000 and $586,000, respectively.

Contributions - A participating employee may elect to make salary reduction contributions to the Plan through payroll deductions based on a percentage of the participant's earnings not to exceed 100% of such earnings, subject to Internal Revenue Code (IRC) limitations. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

For each plan year in which there are sufficient current profits or accumulated earnings to do so, and subject to the provisions of the Plan and Section 404(a)(3) of the IRC, the Plan Sponsor contributes a discretionary matching percentage of each eligible participant's monthly contributions. The Plan Sponsor matched between 50% and 100% in 2019. Plan Sponsor Profit Sharing contributions are discretionary and determined by the Board of Directors of the Company. The Plan Sponsor will designate a per capita profit sharing contribution and pro rata additional contributions for each participating employee within the individual employer groups. The pro rata contribution designated for a participating employer will be allocated among the participants based on the ratio of participants' compensation to total compensation for all participants within that group, subject to Internal Revenue Service (IRS) compensation limits.

Contributions by participants and discretionary matching contributions made on their behalf are participant-directed. Profit Sharing contributions are deposited into a trust fund established under the Plan. The custodians and the appointed financial managers have full discretionary authority to hold and invest plan assets under the terms of the Plan; thus, these investments are nonparticipant-directed. There were no transfers between participant and non-participant directed funds during the years ended December 31, 2019 and 2018.

Participant Accounts - Each participant's account is credited with the participant's contribution and Company matching contributions, allocation of the Company's Profit Sharing contribution, as well as earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances or specific transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

NOTE 1 - DESCRIPTION OF PLAN (Continued)

Vesting - Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant begins vesting after two years of continuous service and is 100% vested after six years of credited service.

Notes Receivable from Participants - Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Notes receivable from participants are required to be repaid within 60 months from the date on which the note is originally granted and are secured by the underlying participant account. The note interest rate is calculated based on the prime rate on the date of note issuance, and it remains fixed for the full term of the note. A participant may only have one note outstanding at any given time.

Payment of Benefits - Upon termination of service or retirement, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. The Plan also permits hardship and in-service withdrawals.

Forfeited Accounts - At December 31, 2019 and 2018, forfeited nonvested accounts totaled approximately $193,000 and $114,000, respectively. These accounts will be used to reduce future employer contributions. Also, in 2019 employer contributions were reduced by approximately $97,000 through utilization of forfeitures.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of significant accounting policies consistently applied by the Plan administrator in the preparation of the accompanying financial statements follows:

Basis of Accounting - The financial statements of the Plan are prepared on the accrual basis of accounting.

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

Investment Valuation and Income Recognition - Investments are reported at fair value, which 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. (See Note 3 for a discussion of fair value measurement.)

Purchases 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 in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable From Participants - Notes receivable from participants are measured at their unpaid principal balance plus any accrued interest. Interest income is recorded on the accrual basis, and related fees are recorded as an administrative expense and are expensed as they are incurred. No allowance for credit losses has been recorded as of December 31, 2019 or 2018. If a participant ceases to make loan payments and the Plan administrator deems the participant loan balance to be in default, the participant loan balance is reduced and a benefit payment is recorded. Notes receivable from participants include balances transferred in to the Plan from the Profit Sharing Plan.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Excess Contributions Payable - Amounts payable to participants for contributions in excess of amounts allowed by the IRS are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2019 excess contributions to the applicable participants prior to March 15, 2020.

Payment of Benefits - Benefits are recorded when paid.

Expenses - Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from the financial statements. Fees related to the administration of the Plan and benefit payments are charged directly to the participant's account and included in administrative expenses. Investment-related expenses are included in net appreciation of fair value of investments.

NOTE 3 - FAIR VALUE MEASUREMENT

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3).

The three levels of the fair value hierarchy are described as follows:

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

Level 2 - Inputs to the valuation methodology include quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

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

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

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

Corporate Stocks, Mutual Funds and Money Market Funds - Valued at the daily closing price as reported by the fund. Mutual funds and money market funds held by the Plan are open-end funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The funds held by the Plan are deemed to be actively traded.

NOTE 3 - FAIR VALUE MEASUREMENT (Continued)

Corporate Bonds and U.S. Government and Agency Securities - Investments are valued on the basis of market valuations primarily furnished by an independent pricing service, which employs various evaluation methods, utilizing the most appropriate method for each security. Such market valuations may represent one or a combination of the last quoted price on the securities trading exchange, quotes received from dealers or market makers in the relevant securities, or matrix pricing.

Common Collective Trust - Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value, and is based on the fair value of the underlying investments held by the fund, less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner. At December 31, 2019 and 2018, there were no unfunded commitments and participant investments are redeemable on a daily basis without restriction. There is no redemption notice period for this fund.

The following tables set forth by level, with the fair value hierarchy, the Plan's investments at fair value as of December 31:

	2019			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 105,501,775	-	-	$ 105,501,775
Corporate Stocks	14,757,884	-	-	14,757,884
Money Market Funds	1,768,466	-	-	1,768,466
Corporate Bonds	-	$ 699,225	-	699,225
U.S. Government and Agency	-	392,502	-	392,502
Total investments in the fair value hierarchy	$ 122,028,125	$ 1,091,727	-	123,119,852
Investments measured at NAV (a): Common Collective Trust				4,568,703
				$ 127,688,555

NOTE 3 - FAIR VALUE MEASUREMENT (Continued)

	2018			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 87,031,576	-	-	$ 87,031,576
Corporate Stocks	6,093,678	-	-	6,093,678
Money Market Funds	2,400,361	-	-	2,400,361
Corporate Bonds	-	$ 581,267	-	581,267
U.S. Government and Agency	-	557,640	-	557,640
Total investments in the fair value hierarchy	$ 95,525,615	$ 1,138,907	-	96,664,522
Investments measured at NAV (a): Common Collective Trust				4,002,412
				$ 100,666,934

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

NOTE 4 - RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of funds managed by PNC Bank, NA, F.N.B. Investment Advisors, Inc., Morgan Stanley, and Wells Fargo Advisors, LLC, which are custodians as defined by the Plan. Therefore, these transactions qualify as party-in-interest transactions. The Plan sponsor pays directly any other fees, except for fees associated with the administration of notes receivable from participants, related to the Plan's operations. Certain administrative functions are performed by officers or employees of the Company at no cost to the Plan.

NOTE 5 - PLAN TERMINATION

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

NOTE 6 - TAX STATUS

The IRS has determined and informed the Company by a letter dated March 31, 2014, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

NOTE 6 - TAX STATUS (Continued)

U.S. GAAP requires plan management to evaluate tax positions taken by the plan and recognize a tax liability if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator believes that the Plan is no longer subject to income tax examinations for the years prior to 2016.

NOTE 7 - RISK AND UNCERTAINTIES

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

NOTE 8 - SUBSEQUENT EVENTS

Subsequent events are defined as events or transactions that occur after the statement of net assets available for benefits date, but before the financial statements are issued or are available to be issued. Management has evaluated subsequent events through October 15, 2020, the date that the financial statements were issued and determined that there have been no events that have occurred that would require adjustments to the disclosures in the financial statements except for the matters described in the following paragraphs.

The coronavirus pandemic could materially and adversely affect the Plan, its operations and its performance. Government-imposed quarantines have caused market performance of the investments to decline. Additionally, on March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was signed into law, which provides both plan sponsor and participant relief. The Plan has adopted the new distribution option as well as the coronavirus-related participant loans option. The new distribution option allows participants to request a penalty-free distribution of up to $100,000 and not be subject to the 10% early withdrawal penalty from January 1, 2020 through December 31, 2020. The coronavirus-related participant loans allow participants to request a loan up to $100,000 or 100% of their vested balance. Additionally, participants may take up to a 12-month delay for loan repayments due from March 27, 2020 to December 31, 2020.

Management of the Plan is unable to accurately predict how restrictions related to the coronavirus outbreak will affect the results of Plan operations because the severity and duration of the pandemic are uncertain. While it is premature to accurately predict the ultimate impact of these developments, Plan management expects the Plan's results for the year ended December 31, 2020 to be materially impacted.

As of May 1, 2020, all of the Plan's assets were transferred to Fidelity Management Trust Company.

2019 Multiple-Employer Plans Participating Employer Information

Plan Name: Frank Calandra Inc. and Subsidiaries 401(k) Plan EIN: 25-0998292 PN: 003

(a)Name of Participating Employer	(b) EIN	(c) Percentage of Total Contributions
Frank Calandra Inc	25-0998292	71.22%
Calandra Group, LLC	99-9999999	22.16%
Jennmar McSweeney, LLC	46-3723890	0.87%
Turnstone Industrial Solutions, LLC	99-9999999	5.75%