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 07/01/2019 and ending 06/30/2020

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

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

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

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

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)
CLIFFORD FUEL COMPANY, INC.

PO BOX 378
MARCY, NY 13403

2b Employer Identification Number (EIN)
15-0620960

2c Plan Sponsor's telephone number
315-797-2240

2d Business code (see instructions)
424700

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.	01/21/2021	MICHAEL ABRAHAM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	01/21/2021	MICHAEL ABRAHAM
	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**	209
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)**	179
a(2) Total number of active participants at the end of the plan year	**6a(2)**	165
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	45
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	210
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	210
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	201
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	23
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:

2A 2E 3H

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

9a Plan funding arrangement (check all that apply)

(1)	[X]	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)	[X]	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)	[X]	1	**A** (Insurance Information)
(4)	[X]		**C** (Service Provider Information)
(5)	[ ]		**D** (DFE/Participating Plan Information)
(6)	[ ]		**G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection

For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
15-0274455	62103	C001001587	1	07/01/2019	06/30/2020

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ FLEX PREMIUM ADJUSTABLE LIFE

b	Premiums paid to carrier	**6b**	287
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

e Type of contract: (1) [X] individual policies (2) [ ] group deferred annuity

(3) [ ] other (specify) ▶

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

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

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

(3) [ ] guaranteed investment (4) [ ] other ▶

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below)	**7c(5)**			
	▶				
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add lines **7b** and **7c(6)**).			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below)	**7e(4)**			
	▶				
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2019** **This Form is Open to Public Inspection.**

For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

MORGAN STANLEY SMITH BARNEY LLC

20-8764829

(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)

MORGAN STANLEY SMITH BARNEY

26-4310632

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 27 49 50 71 72	INVESTMENT PROVIDER	35934	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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 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 07/01/2019 and ending 06/30/2020

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	402148	412754
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	7205	6694
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	333153	526274
(2) U.S. Government securities	1c(2)	605964	605424
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	451757	607643
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2066111	1874731
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2761910	2373539
(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	6628248	6407059
	Liabilities			
g	Benefit claims payable	1g	7209	
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	7209	
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	6621039	6407059

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)	412754	
	(B) Participants	2a(1)(B)		
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		412754
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1027	
	(B) U.S. Government securities	2b(1)(B)	14257	
	(C) Corporate debt instruments	2b(1)(C)	12611	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		27895
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	42939	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	55309	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		98248
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1068590	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1214850	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-146260
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	171949	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		171949

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		6486
c Other income	2c		1767
d Total income. Add all **income** amounts in column (b) and enter total	2d		572839
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	750623	
(2) To insurance carriers for the provision of benefits	2e(2)	287	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		750910
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	35909	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		35909
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		786819
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-213980
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 07/01/2019 and ending 06/30/2020

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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): 16-1065416

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_____

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Financial Statements as of
June 30, 2020 and 2019
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

January 15, 2021

To the Plan Administrator of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Report on the Financial Statements
We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan (the Plan), which comprise the statements of net assets available for benefits as of June 30, 2020 and 2019, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 audit to obtain reasonable assurance about whether the financial statements are free of 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.

Opinion
In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2020 and 2019, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

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

www.bonadio.com

(Continued)

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 Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2020 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. 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 audits 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.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2020 AND 2019

	2020	2019
INVESTMENTS, AT FAIR VALUE:		
Money market fund	$ 526,274	$ 288,140
Certificate of deposit	-	45,013
Mutual funds	2,373,539	2,761,910
Common stocks	1,874,731	2,066,111
Corporate bonds	607,643	451,757
Government and agency obligations	605,424	605,964
Total investments, at fair value	5,987,611	6,218,895
RECEIVABLES:		
Company contributions	412,754	402,148
Accrued interest and dividends	6,694	7,205
Total receivables	419,448	409,353
TOTAL ASSETS	6,407,059	6,628,248
LIABILITIES/benefits payable	-	7,209
NET ASSETS AVAILABLE FOR BENEFITS	$ 6,407,059	$ 6,621,039

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2020 AND 2019

	2020	2019
ADDITIONS:		
Investment income:		
Interest and dividend income	$ 128,111	$ 122,960
Net appreciation in fair value of investments	31,974	152,922
	160,085	275,882
Investment expenses	(35,909)	(38,488)
Total investment income, net	124,176	237,394
Company contributions	412,754	402,148
Total additions	536,930	639,542
DEDUCTIONS:		
Benefits paid to participants	750,623	475,044
Premiums paid to insurance carrier	287	574
Total deductions	750,910	475,618
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	(213,980)	163,924
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	6,621,039	6,457,115
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 6,407,059	$ 6,621,039

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution, which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group. In order to receive an allocation of a discretionary contribution, participants must have completed a minimum of 1,000 hours of service during the Plan year and be an active participant on the last day of the Plan year. Contributions are subject to certain limitations.

Effective July 1, 1995, elective contributions are no longer allowed under the Plan. Any elective contributions made prior to this date have been maintained in a separate elective contribution account.

Participant Accounts

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

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

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

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

At June 30, 2020 and 2019, forfeited non-vested accounts totaled $10,724 and $22,831, respectively. These amounts are used to reduce future employer contributions. The Company used $10,724 and $22,831 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2020 and 2019, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Payment of Benefits

Benefits are recorded when paid.

Investment Valuation and Income Recognition

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

Purchases and sales of securities are recorded on a trade-date basis. 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.

Risks and Uncertainties

Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the fair value of investment securities, it is at least reasonably possible that changes in risks in the near-term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Allocated Contract

The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses

All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

Fair Value Measurement - Definition and Hierarchy

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

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

- *Level 2*: Inputs to the valuation methodology include:

    - quoted prices for similar assets or liabilities in active markets;
    - quoted prices for identical or similar assets or liabilities in inactive markets;
    - inputs other than quoted prices that are observable for the asset or liability;
    - 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Use of Estimates

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

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. There has been no changes in the methodologies used at June 30, 2020 and 2019.

- *Money market account:* valued at cost plus accrued interest, which approximates fair value.
- *Certificate of deposit:* valued at amortized cost, which approximates fair value.
- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Common stocks:* valued at closing price reported in the active market on which the individual securities are traded.
- *Corporate bonds and government and agency obligations:* valued using a combination of the quoted closing price reported on the active market on which the individual securities are traded and an evaluation of the expected yield relative to similar securities or, in the absence of an active market, a broker quote.

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

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2020 and 2019.

Fair value measurement at June 30, 2020:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 526,274	$ -	$ 526,274
Mutual funds	2,373,539	-	-	2,373,539
Common stocks	1,874,731	-	-	1,874,731
Corporate bonds	-	607,643	-	607,643
Government and agency obligations	-	605,424	-	605,424
Total investments, at fair value	$ 4,248,270	$ 1,739,341	$ -	$ 5,987,611

3. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at June 30, 2019:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 288,140	$ -	$ 288,140
Certificate of deposit	-	45,013	-	45,013
Mutual funds	2,761,910	-	-	2,761,910
Common stocks	2,066,111	-	-	2,066,111
Corporate bonds	-	451,757	-	451,757
Government and agency obligations	-	605,964	-	605,964
Total investments, at fair value	$ 4,828,021	$ 1,390,874	$ -	$ 6,218,895

4. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $35,909 and $38,488 for the years ended June 30, 2020 and 2019, respectively.

5. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is 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. Therefore, no provision for income taxes has been included in the Plan's financial statements.

6. PLAN TERMINATION

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

7. SUBSEQUENT EVENTS

Subsequent events have been evaluated through January 15, 2021, the date the financial statements were available to be issued.

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

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Mutual Fund	7,194.245 SHS	AMERICAN BD FD OF AMERICA F2	$ 100,000	$ 100,647
	Morgan Stanley Smith Barney - Mutual Fund	2,673.96 SHS	AMERICAN EUROPACIFIC GRW F2	119,000	141,105
	Morgan Stanley Smith Barney - Mutual Fund	2,942.173 SHS	AMERICAN MUTUAL F2	104,379	116,863
	Morgan Stanley Smith Barney - Mutual Fund	1,337.166 SHS	AMERICAN NEW WORLD F2	83,494	91,155
	Morgan Stanley Smith Barney - Mutual Fund	6,671.755 SHS	ARTISAN DEVELOPING WORLD ADV	85,014	129,832
	Morgan Stanley Smith Barney - Mutual Fund	878.651 SHS	BARON SMALL CAP INSTL	18,459	28,178
	Morgan Stanley Smith Barney - Mutual Fund	3,758.109 SHS	DELAWARE HEALTHCARE INST	79,935	104,739
	Morgan Stanley Smith Barney - Mutual Fund	2,346.552 SHS	FIDELITY ADV BIOTECHNOLOGY I	53,093	80,463
	Morgan Stanley Smith Barney - Mutual Fund	5,924.737 SHS	FRANKLIN UTILITIES ADVISOR	83,077	114,703
	Morgan Stanley Smith Barney - Mutual Fund	7,499.307 SHS	GQG PARTNERS EMRG MKTS EQ INS	87,198	99,591
	Morgan Stanley Smith Barney - Mutual Fund	12,502.519 SHS	INVESCO CONSERVATIVE INC INST(75%)	125,376	126,150
	Morgan Stanley Smith Barney - Mutual Fund	3,075.557 SHS	INVESCO OPP DEVELOPING MKTS Y	112,275	127,943
	Morgan Stanley Smith Barney - Mutual Fund	3,755.955 SHS	INVESCO OPP INTL SMLL-MID CO Y	149,470	176,004
	Morgan Stanley Smith Barney - Mutual Fund	266.245 SHS	JANUS HENDERSON ENTERPRISE I	24,244	35,512
	Morgan Stanley Smith Barney - Mutual Fund	10,070.493 SHS	JPMORGAN GLOBAL BD OPPORT I	100,000	101,309
	Morgan Stanley Smith Barney - Mutual Fund	879.192 SHS	JPMORGAN MID CAP VALUE I	26,320	27,712
	Morgan Stanley Smith Barney - Mutual Fund	1,124.989 SHS	JPMORGAN SMALL CAP EQUITY I(50.00%)	51,929	60,412
	Morgan Stanley Smith Barney - Mutual Fund	7,332.566 SHS	LAZARD GLB LSTD INFR PTF INST	107,656	104,049
	Morgan Stanley Smith Barney - Mutual Fund	9,026.784 SHS	METROPOLITAN WEST TOT RET BD I	100,566	103,989
	Morgan Stanley Smith Barney - Mutual Fund	5,980.344 SHS	MFS INTL DIVERSIFICATION I	108,147	118,471
	Morgan Stanley Smith Barney - Mutual Fund	3,808.037 SHS	MFS INTL INTRINSIC VALUE I	141,205	183,585
	Morgan Stanley Smith Barney - Mutual Fund	1,216.814 SHS	NEUBERGER INTRINSIC VALUE INST	55,000	70,247
	Morgan Stanley Smith Barney - Mutual Fund	2,542.073 SHS	NUANCE MID CAP VALUE INSTNL	27,142	31,115
	Morgan Stanley Smith Barney - Mutual Fund	11,778.563 SHS	PGIM SHRT DUR HGH YLD INC Z	100,000	99,765
	Morgan Stanley Smith Barney - Common Stk	168 SHS	ABBOTT LABORATORIES	7,433	15,360
	Morgan Stanley Smith Barney - Common Stk	253 SHS	ABBVIE INC COM	19,027	24,840
	Morgan Stanley Smith Barney - Common Stk	52 SHS	ACCENTURE PLC IRELAND CL A	7,392	11,165
	Morgan Stanley Smith Barney - Common Stk	927 SHS	ACCOR S A SPONS ADR NEW	7,629	5,034
	Morgan Stanley Smith Barney - Common Stk	1179 SHS	ACS ACTIV DE CONSTRUC Y SERV	8,630	6,072
	Morgan Stanley Smith Barney - Common Stk	41 SHS	ADAPTIVE BIOTECHNOLOGIES CORP	1,622	1,984
	Morgan Stanley Smith Barney - Common Stk	233 SHS	ADECCO GROUP AG ADR	7,207	5,475
	Morgan Stanley Smith Barney - Common Stk	40 SHS	ADOBE INC	6,405	17,413
	Morgan Stanley Smith Barney - Common Stk	188 SHS	AIA GROUP LTD SPON ADR	6,836	7,031
	Morgan Stanley Smith Barney - Common Stk	268 SHS	AIRBUS SE UNSPONSORED ADR	7,378	4,784
	Morgan Stanley Smith Barney - Common Stk	29 SHS	ALIBABA GROUP HLDG LTD	5,701	6,255
	Morgan Stanley Smith Barney - Common Stk	171 SHS	ALLSTATE CORP	10,457	16,585
	Morgan Stanley Smith Barney - Common Stk	7 SHS	ALPHABET INC CL A	3,169	9,926
	Morgan Stanley Smith Barney - Common Stk	17 SHS	ALPHABET INC CL C	12,398	24,032
	Morgan Stanley Smith Barney - Common Stk	13 SHS	AMAZON COM INC	13,701	35,865
	Morgan Stanley Smith Barney - Common Stk	525 SHS	AMER INTL GP INC NEW	23,685	16,369
	Morgan Stanley Smith Barney - Common Stk	14 SHS	AMERICAN TOWER REIT COM	747	3,620
	Morgan Stanley Smith Barney - Common Stk	77 SHS	AMPHENOL CORP NEW CL A	6,236	7,377
	Morgan Stanley Smith Barney - Common Stk	11 SHS	ANALOG DEVICES INC	1,052	1,349
	Morgan Stanley Smith Barney - Common Stk	835 SHS	ANGLO AMERN PLC SPONSORED ADR	10,561	9,845
	Morgan Stanley Smith Barney - Common Stk	103 SHS	APPLE INC	11,548	37,574
	Morgan Stanley Smith Barney - Common Stk	24 SHS	APTIV PLC	1,946	1,870
	Morgan Stanley Smith Barney - Common Stk	410 SHS	ARCHER DANIELS MIDLAND	19,484	16,359
	Morgan Stanley Smith Barney - Common Stk	1581 SHS	ARK GENOMIC REVOLUTION ETF	43,053	82,465
	Morgan Stanley Smith Barney - Common Stk	21 SHS	ASML HOLDING NV NY REG NEW	3,961	7,729

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	56 SHS ASTRAZENECA PLC ADS	$ 2,143	$ 2,962
	Morgan Stanley Smith Barney - Common Stk	502 SHS AT&T INC	17,781	15,175
	Morgan Stanley Smith Barney - Common Stk	13 SHS ATLASSIAN CORP PLC CL A	1,835	2,344
	Morgan Stanley Smith Barney - Common Stk	265 SHS BAE SYS PLC SPON ADR	8,897	6,360
	Morgan Stanley Smith Barney - Common Stk	437 SHS BANK OF NEW YORK MELLON CORP	16,819	16,890
	Morgan Stanley Smith Barney - Common Stk	18 SHS BIOMARIN PHARMAC SE	1,722	2,220
	Morgan Stanley Smith Barney - Common Stk	11 SHS BOEING CO	1,579	2,016
	Morgan Stanley Smith Barney - Common Stk	106 SHS BOSTON SCIENTIFIC CORP	3,032	3,722
	Morgan Stanley Smith Barney - Common Stk	433 SHS BRAMBLES LTD SPONSORED ADR	6,530	6,499
	Morgan Stanley Smith Barney - Common Stk	50 SHS BRISTOL MYERS SQUIBB CO	2,631	2,940
	Morgan Stanley Smith Barney - Common Stk	57 SHS BROADCOM INC	15,185	17,990
	Morgan Stanley Smith Barney - Common Stk	303 SHS CAPGEMINI S E UNSPONSORED ADR	7,253	6,930
	Morgan Stanley Smith Barney - Common Stk	302 SHS CARDINAL HEALTH INC	19,156	15,761
	Morgan Stanley Smith Barney - Common Stk	289 SHS CARLSBERG AS	6,432	7,635
	Morgan Stanley Smith Barney - Common Stk	137 SHS CATERPILLAR INC	17,137	17,331
	Morgan Stanley Smith Barney - Common Stk	13 SHS CBOE GLOBAL MARKETS INC	1,356	1,213
	Morgan Stanley Smith Barney - Common Stk	46 SHS CDW CORPORATION	3,523	5,344
	Morgan Stanley Smith Barney - Common Stk	140 SHS CHARLES SCHWAB NEW	7,341	6,006
	Morgan Stanley Smith Barney - Common Stk	101 SHS CIGNA CORP	18,554	18,953
	Morgan Stanley Smith Barney - Common Stk	350 SHS CISCO SYS INC	7,800	16,324
	Morgan Stanley Smith Barney - Common Stk	68 SHS COCA COLA CO	3,306	3,038
	Morgan Stanley Smith Barney - Common Stk	305 SHS COGNIZANT TECH SOLUTIONS CL A	17,436	17,330
	Morgan Stanley Smith Barney - Common Stk	30 SHS COLGATE PALMOLIVE CO	2,026	2,198
	Morgan Stanley Smith Barney - Common Stk	394 SHS COMCAST CORP (NEW) CLASS A	14,643	15,358
	Morgan Stanley Smith Barney - Common Stk	880 SHS COMPAGNIE DE ST GOBAIN UNSP	7,339	6,318
	Morgan Stanley Smith Barney - Common Stk	462 SHS CONAGRA BRANDS INC	13,778	16,249
	Morgan Stanley Smith Barney - Common Stk	336 SHS CONOCOPHILLIPS	15,757	14,119
	Morgan Stanley Smith Barney - Common Stk	13 SHS COOPER CO INC NEW	3,384	3,687
	Morgan Stanley Smith Barney - Common Stk	13 SHS COPART INC	1,156	1,083
	Morgan Stanley Smith Barney - Common Stk	22 SHS CSX CORP	769	1,534
	Morgan Stanley Smith Barney - Common Stk	301 SHS CVS HEALTH CORP COM	18,826	19,556
	Morgan Stanley Smith Barney - Common Stk	16 SHS DANAHER CORPORATION	1,166	2,829
	Morgan Stanley Smith Barney - Common Stk	626 SHS DANONE SPONSORED ADR	9,973	8,640
	Morgan Stanley Smith Barney - Common Stk	150 SHS DBS GROUP HOLDINGS LTD SP	11,774	9,023
	Morgan Stanley Smith Barney - Common Stk	11 SHS DEERE & CO	1,651	1,729
	Morgan Stanley Smith Barney - Common Stk	375 SHS DEUTSCHE BOERSE AG UNSPON ADR	4,813	6,795
	Morgan Stanley Smith Barney - Common Stk	234 SHS DEUTSCHE POST AG SPONSORED ADR	9,035	8,574
	Morgan Stanley Smith Barney - Common Stk	440 SHS DNB ASA SPONSORED ADR	8,329	5,812
	Morgan Stanley Smith Barney - Common Stk	193 SHS DOLLAR TREE INC	17,179	17,887
	Morgan Stanley Smith Barney - Common Stk	309 SHS DUPONT DE NEMOURS INC	23,033	16,417
	Morgan Stanley Smith Barney - Common Stk	664 SHS E.ON SE	7,224	7,424
	Morgan Stanley Smith Barney - Common Stk	36 SHS ECOLAB INC	4,813	7,163
	Morgan Stanley Smith Barney - Common Stk	306 SHS EDISON INTERNATIONAL	17,717	16,619
	Morgan Stanley Smith Barney - Common Stk	51 SHS EDWARD LIFESCIENCES CORP	2,087	3,525
	Morgan Stanley Smith Barney - Common Stk	34 SHS ELECTRONIC ARTS INC	3,286	4,490
	Morgan Stanley Smith Barney - Common Stk	50 SHS ELI LILLY & CO	4,596	8,209
	Morgan Stanley Smith Barney - Common Stk	787 SHS ENEL SOCIETA PER AZIONI ADR	5,529	6,745
	Morgan Stanley Smith Barney - Common Stk	5 SHS EQUINIX INC COM PAR $0.001	950	3,512
	Morgan Stanley Smith Barney - Common Stk	271 SHS EQUITY RESIDENTIAL	16,602	15,940
	Morgan Stanley Smith Barney - Common Stk	13 SHS ESTEE LAUDER CO INC CL A	2,401	2,453
	Morgan Stanley Smith Barney - Common Stk	59 SHS FACEBOOK INC CL-A	5,716	13,397

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	384 SHS FANUC CORPORATION UNSP ADR	$ 7,598	$ 6,843
	Morgan Stanley Smith Barney - Common Stk	53 SHS FIDELITY NATL INFORMATION SE	7,154	7,107
	Morgan Stanley Smith Barney - Common Stk	200 SHS GENERAC HLDGS INC COM	18,063	24,386
	Morgan Stanley Smith Barney - Common Stk	3000 SHS GENERAL ELECTRIC CO	21,055	20,490
	Morgan Stanley Smith Barney - Common Stk	7 SHS GUARDANT HEALTH INC	515	568
	Morgan Stanley Smith Barney - Common Stk	99 SHS HITACHI 10 COM NEW ADR	6,700	6,251
	Morgan Stanley Smith Barney - Common Stk	33 SHS HOME DEPOT INC	4,544	8,267
	Morgan Stanley Smith Barney - Common Stk	7 SHS HONEYWELL INTERNATIONAL INC	680	1,012
	Morgan Stanley Smith Barney - Common Stk	7 SHS HUBSPOT, INC	1,366	1,570
	Morgan Stanley Smith Barney - Common Stk	9 SHS HUMANA INC	2,229	3,490
	Morgan Stanley Smith Barney - Common Stk	24 SHS ILL TOOL WORKS INC	3,759	4,196
	Morgan Stanley Smith Barney - Common Stk	9 SHS ILLUMINA INC	1,485	3,333
	Morgan Stanley Smith Barney - Common Stk	36 SHS IMMUNOMEDICS	1,315	1,276
	Morgan Stanley Smith Barney - Common Stk	465 SHS INDUSTRIA DE DISENO TEXTIL IND	7,244	6,157
	Morgan Stanley Smith Barney - Common Stk	8 SHS INSULET CORP	1,507	1,554
	Morgan Stanley Smith Barney - Common Stk	255 SHS INTEL CORP	8,676	15,257
	Morgan Stanley Smith Barney - Common Stk	96 SHS INTERCONTINENTALEXCHANGE GROUP	5,921	8,793
	Morgan Stanley Smith Barney - Common Stk	202 SHS INTL BUSINESS MACHINES CORP	20,574	24,396
	Morgan Stanley Smith Barney - Common Stk	5 SHS INTUITIVE SURGICAL INC	2,093	2,849
	Morgan Stanley Smith Barney - Common Stk	138 SHS JOHNSON & JOHNSON	15,269	19,407
	Morgan Stanley Smith Barney - Common Stk	227 SHS JPMORGAN CHASE & CO	21,088	21,352
	Morgan Stanley Smith Barney - Common Stk	790 SHS JULIUS BAER GROUP LTD UN ADR	9,301	6,565
	Morgan Stanley Smith Barney - Common Stk	193 SHS KBC GROUP NV UNSPONS ADR	6,134	5,574
	Morgan Stanley Smith Barney - Common Stk	239 SHS KONINKLIJKE AHOLD DELHAIZE NV	5,212	6,492
	Morgan Stanley Smith Barney - Common Stk	25 SHS LAS VEGAS SANDS CORPORATION	1,179	1,138
	Morgan Stanley Smith Barney - Common Stk	8 SHS LINDE PLC	1,532	1,697
	Morgan Stanley Smith Barney - Common Stk	8 SHS LONDON STK EXCHANGE GROUP ADR	4,964	6,890
	Morgan Stanley Smith Barney - Common Stk	131 SHS LOWES COMPANIES INC	6,974	17,701
	Morgan Stanley Smith Barney - Common Stk	6 SHS LULULEMON ATHLETICA INC	1,017	1,872
	Morgan Stanley Smith Barney - Common Stk	186 SHS MARSH & MCLENNAN COS INC	10,365	19,971
	Morgan Stanley Smith Barney - Common Stk	6 SHS MARTIN MARIETTA MATERIALS	1,004	1,239
	Morgan Stanley Smith Barney - Common Stk	65 SHS MASTERCARD INC CL A	6,949	19,220
	Morgan Stanley Smith Barney - Common Stk	9 SHS MC CORMICK AND CO NON VOTING	1,215	1,615
	Morgan Stanley Smith Barney - Common Stk	18 SHS MC DONALDS CORP	2,499	3,320
	Morgan Stanley Smith Barney - Common Stk	48 SHS MEDTRONIC PLC SHS	4,030	4,402
	Morgan Stanley Smith Barney - Common Stk	217 SHS MERCK & CO INC NEW COM	12,507	16,781
	Morgan Stanley Smith Barney - Common Stk	268 SHS MERCK KGAA SPD ADR	7,001	6,250
	Morgan Stanley Smith Barney - Common Stk	207 SHS MICROSOFT CORP	11,520	42,126
	Morgan Stanley Smith Barney - Common Stk	347 SHS MONDELEZ INTL INC COM	12,849	17,743
	Morgan Stanley Smith Barney - Common Stk	44 SHS MONSTER BEVERAGE CORP NEW COM	2,021	3,050
	Morgan Stanley Smith Barney - Common Stk	23 SHS MOTOROLA SOLUTIONS INC	3,923	3,223
	Morgan Stanley Smith Barney - Common Stk	524 SHS MURATA MANUFACTURING CO LTD	6,299	7,677
	Morgan Stanley Smith Barney - Common Stk	13 SHS NETFLIX INC	5,157	5,916
	Morgan Stanley Smith Barney - Common Stk	48 SHS NIKE INC B	1,269	4,706
	Morgan Stanley Smith Barney - Common Stk	1016 SHS NORDEA BANK ABP SPON ADR	9,969	7,010
	Morgan Stanley Smith Barney - Common Stk	56 SHS NORTHROP GRUMMAN CP(HLDG CO)	7,962	17,217
	Morgan Stanley Smith Barney - Common Stk	116 SHS NOVOZYMES A/S UNSPONS APR	5,240	6,708
	Morgan Stanley Smith Barney - Common Stk	159 SHS NUTRIEN LTD	8,061	5,104
	Morgan Stanley Smith Barney - Common Stk	19 SHS NVIDIA CORPORATION	3,776	7,218
	Morgan Stanley Smith Barney - Common Stk	23 SHS NXP SEMICONDUCTORS NV	1,992	2,623
	Morgan Stanley Smith Barney - Common Stk	306 SHS ORACLE CORP	12,190	16,913

(Continued)

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JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	13 SHS O'REILLY AUTOMOTIVE INC NEW	$ 3,282	$ 5,482
	Morgan Stanley Smith Barney - Common Stk	150 SHS PALO ALTO NETWORKS INC	22,164	34,450
	Morgan Stanley Smith Barney - Common Stk	102 SHS PAYPAL HLDGS INC COM	8,766	17,771
	Morgan Stanley Smith Barney - Common Stk	62 SHS PEPSICO INC NC	6,491	8,200
	Morgan Stanley Smith Barney - Common Stk	187 SHS PERNOD RICARD SA UNSPONS ADR	4,988	5,924
	Morgan Stanley Smith Barney - Common Stk	405 SHS PFIZER INC	9,643	13,243
	Morgan Stanley Smith Barney - Common Stk	83 SHS PROGRESSIVE CORP OHIO	6,171	6,649
	Morgan Stanley Smith Barney - Common Stk	389 SHS PROSUS N V SPONSORED ADR	5,307	7,235
	Morgan Stanley Smith Barney - Common Stk	19 SHS PVH CORPORATION	1,331	913
	Morgan Stanley Smith Barney - Common Stk	71 SHS QUALCOMM INC	6,405	6,476
	Morgan Stanley Smith Barney - Common Stk	250 SHS RAYTHEON TECHNOLOGIES CORP	9,372	15,405
	Morgan Stanley Smith Barney - Common Stk	552 SHS RECKITT BENCKISER PLC SPNS ADR	8,935	10,209
	Morgan Stanley Smith Barney - Common Stk	282 SHS ROCHE HOLDINGS ADR	8,932	12,233
	Morgan Stanley Smith Barney - Common Stk	13 SHS ROCKWELL AUTOMATION INC	2,090	2,769
	Morgan Stanley Smith Barney - Common Stk	90 SHS ROSS STORES INC	5,880	7,672
	Morgan Stanley Smith Barney - Common Stk	213 SHS RWE AG SPONSORED ADR	5,822	7,471
	Morgan Stanley Smith Barney - Common Stk	43 SHS SALESFORCE.COM,INC.	4,907	8,056
	Morgan Stanley Smith Barney - Common Stk	141 SHS SANDS CHINA LTD UNSPONSORE ADR	7,163	5,514
	Morgan Stanley Smith Barney - Common Stk	140 SHS SANOFI ADR	6,994	7,147
	Morgan Stanley Smith Barney - Common Stk	84 SHS SAP AG	9,210	11,760
	Morgan Stanley Smith Barney - Common Stk	13 SHS SAREPTA THERAPEUTICS INC COM	1,273	2,084
	Morgan Stanley Smith Barney - Common Stk	7 SHS SEATTLE GENETICS INC	1,085	1,189
	Morgan Stanley Smith Barney - Common Stk	9 SHS SERVICENOW INC	2,883	3,645
	Morgan Stanley Smith Barney - Common Stk	5 SHS SHERWIN WILLIAMS COMPANY OHIO	1,396	2,889
	Morgan Stanley Smith Barney - Common Stk	101 SHS SHISEIDO LTD SPON ADR	6,429	6,418
	Morgan Stanley Smith Barney - Common Stk	246 SHS SIEMENS HEALTHINEERS AG ADR	5,188	5,909
	Morgan Stanley Smith Barney - Common Stk	163 SHS SMITH & NEPHEW PLC ADR	5,812	6,213
	Morgan Stanley Smith Barney - Common Stk	52 SHS STANLEY BLACK & DECKER INC	7,118	7,248
	Morgan Stanley Smith Barney - Common Stk	110 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	5,930	6,245
	Morgan Stanley Smith Barney - Common Stk	5 SHS TESLA INC	2,905	5,399
	Morgan Stanley Smith Barney - Common Stk	25 SHS THERMO FISHER SCIENTIFIC	3,841	9,058
	Morgan Stanley Smith Barney - Common Stk	300 SHS TRACTOR SUPPLY CO	20,015	39,537
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	16,897
	Morgan Stanley Smith Barney - Common Stk	8 SHS ULTA BEAUTY INC	1,771	1,627
	Morgan Stanley Smith Barney - Common Stk	17 SHS UNION PACIFIC CORP	2,741	2,874
	Morgan Stanley Smith Barney - Common Stk	10 SHS UNITEDHEALTH GP INC	2,407	2,949
	Morgan Stanley Smith Barney - Common Stk	586 SHS VANGUARD DIVIDEND APPRECIATION	58,897	68,667
	Morgan Stanley Smith Barney - Common Stk	1101 SHS VANGUARD IN DIV APP INDX FD	68,560	73,855
	Morgan Stanley Smith Barney - Common Stk	1500 SHS VANGUARD SHR-TM INFLAT PROTEC	74,004	75,255
	Morgan Stanley Smith Barney - Common Stk	7 SHS VEEVA SYS INC CL A	1,596	1,641
	Morgan Stanley Smith Barney - Common Stk	13 SHS VERISK ANALYTICS INC COM	1,895	2,213
	Morgan Stanley Smith Barney - Common Stk	263 SHS VERIZON COMMUNICATIONS	12,905	14,499
	Morgan Stanley Smith Barney - Common Stk	51 SHS VISA INC CL A	6,847	9,852
	Morgan Stanley Smith Barney - Common Stk	52 SHS WALMART INC	4,862	6,228
	Morgan Stanley Smith Barney - Common Stk	134 SHS WALT DISNEY CO HLDG CO	13,744	14,942
	Morgan Stanley Smith Barney - Common Stk	11 SHS WEST PHARMACEUTICAL SVCS INC	1,349	2,499
	Morgan Stanley Smith Barney - Common Stk	27 SHS WORKDAY INC CL A	4,830	5,059
	Morgan Stanley Smith Barney - Common Stk	40 SHS ZIMMER BIOMET HLDGS INC COM	5,609	4,774
	Morgan Stanley Smith Barney - Common Stk	33 SHS ZOETIS INC CLASS-A	2,656	4,522
	Morgan Stanley Smith Barney - Common Stk	9 SHS 10X GENOMICS INC CL A	707	804

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Corp Bonds	$28,000	AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	$ 28,220	$ 28,990
	Morgan Stanley Smith Barney - Corp Bonds	$35,000	BERKSHIRE HATHAWAY FINANCE CO 10/15/2020 2.9%	36,887	35,269
	Morgan Stanley Smith Barney - Corp Bonds	$17,000	BLACKROCK INC 3/18/2024 3.5%	18,281	18,832
	Morgan Stanley Smith Barney - Corp Bonds	$50,000	CATEPILLAR FINANCIAL SERVICES CORP 9/4/2020 1.85%	49,980	50,134
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	COCA-COLA CO/THE 11/1/2020 2.45%	25,822	25,175
	Morgan Stanley Smith Barney - Corp Bonds	$20,000	COSTCO WHOLESALE CORP 6/20/2027 1.375%	20,014	20,424
	Morgan Stanley Smith Barney - Corp Bonds	$21,000	HOME DEPOT INC/THE 4/15/2030 2.7%	20,947	23,060
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	INTEL CORP 10/01/2021 3.3%	42,396	41,523
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	JOHN DEERE CAPITAL CORP 1/6/2022 2.65%	40,030	41,324
	Morgan Stanley Smith Barney - Corp Bonds	$19,000	JPMORGAN CHASE & CO 3/1/2025 3.22%	19,516	20,459
	Morgan Stanley Smith Barney - Corp Bonds	$16,000	MASTERCARD INC 3/26/2027 3.3%	18,054	18,121
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	MICROSOFT CORP 2/6/2024 2.875%	25,356	26,931
	Morgan Stanley Smith Barney - Corp Bonds	$7,000	NIKE INC 3/27/2027 2.75%	7,619	7,711
	Morgan Stanley Smith Barney - Corp Bonds	$45,000	ORACLE CORP 9/15/2021 1.9%	44,965	45,769
	Morgan Stanley Smith Barney - Corp Bonds	$20,000	PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,842	20,863
	Morgan Stanley Smith Barney - Corp Bonds	$16,000	STATE STREET CORP 11/1/2025 2.354%	16,376	16,953
	Morgan Stanley Smith Barney - Corp Bonds	$50,000	UNITEDHEALTH GROUP INC 10/15/2020 1.95%	49,985	50,235
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,022
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	VISA INC 12/14/2020 2.2%	40,000	40,263
	Morgan Stanley Smith Barney - Corp Bonds	$21,000	WALT DISNEY CO 3/22/2030 3.8%	22,759	24,560
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	WELLS FARGO & CO 10/30/2025 2.406%	24,937	26,025
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2023 2.5%	28,792	30,020
	Morgan Stanley Smith Barney - Govt Obligtn	$40,000	UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	40,359
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2021 2.125%	27,743	28,608
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000	UNITED STATES TREASURY NOTE 5/15/2023 1.75%	35,131	38,665
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000	UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	56,623
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000	UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	80,510
	Morgan Stanley Smith Barney - Govt Obligtn	$43,000	UNITED STATES TREASURY NOTE 2/28/2022 1.125%	43,564	43,680
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	30,400
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000	UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	23,577
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000	UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	39,424
	Morgan Stanley Smith Barney - Govt Obligtn	$53,000	UNITED STATES TREASURY NOTE 11/30/2021 1.875%	53,309	54,275
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000	UNITED STATES TREASURY NOTE 5/15/2027 2.375%	21,999	24,831
	Morgan Stanley Smith Barney - Govt Obligtn	$64,000	UNITED STATES TREASURY NOTE 10/31/2020 1.75%	64,095	64,331
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	29,965
	Morgan Stanley Smith Barney - Govt Obligtn	$17,000	UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	19,146
	Morgan Stanley Smith Barney - Govt Obligtn	$1,000	UNITED STATES TREASURY NOTE 3/31/2027 0.625%	1,003	1,010
	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	526,274	526,274
				$ 5,226,396	$ 5,987,611

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Mutual Fund	7,194.245 SHS	AMERICAN BD FD OF AMERICA F2	$ 100,000	$ 100,647
	Morgan Stanley Smith Barney - Mutual Fund	2,673.96 SHS	AMERICAN EUROPACIFIC GRW F2	119,000	141,105
	Morgan Stanley Smith Barney - Mutual Fund	2,942.173 SHS	AMERICAN MUTUAL F2	104,379	116,863
	Morgan Stanley Smith Barney - Mutual Fund	1,337.166 SHS	AMERICAN NEW WORLD F2	83,494	91,155
	Morgan Stanley Smith Barney - Mutual Fund	6,671.755 SHS	ARTISAN DEVELOPING WORLD ADV	85,014	129,832
	Morgan Stanley Smith Barney - Mutual Fund	878.651 SHS	BARON SMALL CAP INSTL	18,459	28,178
	Morgan Stanley Smith Barney - Mutual Fund	3,758.109 SHS	DELAWARE HEALTHCARE INST	79,935	104,739
	Morgan Stanley Smith Barney - Mutual Fund	2,346.552 SHS	FIDELITY ADV BIOTECHNOLOGY I	53,093	80,463
	Morgan Stanley Smith Barney - Mutual Fund	5,924.737 SHS	FRANKLIN UTILITIES ADVISOR	83,077	114,703
	Morgan Stanley Smith Barney - Mutual Fund	7,499.307 SHS	GQG PARTNERS EMRG MKTS EQ INS	87,198	99,591
	Morgan Stanley Smith Barney - Mutual Fund	12,502.519 SHS	INVESCO CONSERVATIVE INC INST(75%)	125,376	126,150
	Morgan Stanley Smith Barney - Mutual Fund	3,075.557 SHS	INVESCO OPP DEVELOPING MKTS Y	112,275	127,943
	Morgan Stanley Smith Barney - Mutual Fund	3,755.955 SHS	INVESCO OPP INTL SMLL-MID CO Y	149,470	176,004
	Morgan Stanley Smith Barney - Mutual Fund	266.245 SHS	JANUS HENDERSON ENTERPRISE I	24,244	35,512
	Morgan Stanley Smith Barney - Mutual Fund	10,070.493 SHS	JPMORGAN GLOBAL BD OPPORT I	100,000	101,309
	Morgan Stanley Smith Barney - Mutual Fund	879.192 SHS	JPMORGAN MID CAP VALUE I	26,320	27,712
	Morgan Stanley Smith Barney - Mutual Fund	1,124.989 SHS	JPMORGAN SMALL CAP EQUITY I(50.00%)	51,929	60,412
	Morgan Stanley Smith Barney - Mutual Fund	7,332.566 SHS	LAZARD GLB LSTD INFR PTF INST	107,656	104,049
	Morgan Stanley Smith Barney - Mutual Fund	9,026.784 SHS	METROPOLITAN WEST TOT RET BD I	100,566	103,989
	Morgan Stanley Smith Barney - Mutual Fund	5,980.344 SHS	MFS INTL DIVERSIFICATION I	108,147	118,471
	Morgan Stanley Smith Barney - Mutual Fund	3,808.037 SHS	MFS INTL INTRINSIC VALUE I	141,205	183,585
	Morgan Stanley Smith Barney - Mutual Fund	1,216.814 SHS	NEUBERGER INTRINSIC VALUE INST	55,000	70,247
	Morgan Stanley Smith Barney - Mutual Fund	2,542.073 SHS	NUANCE MID CAP VALUE INSTNL	27,142	31,115
	Morgan Stanley Smith Barney - Mutual Fund	11,778.563 SHS	PGIM SHRT DUR HGH YLD INC Z	100,000	99,765
	Morgan Stanley Smith Barney - Common Stk	168 SHS	ABBOTT LABORATORIES	7,433	15,360
	Morgan Stanley Smith Barney - Common Stk	253 SHS	ABBVIE INC COM	19,027	24,840
	Morgan Stanley Smith Barney - Common Stk	52 SHS	ACCENTURE PLC IRELAND CL A	7,392	11,165
	Morgan Stanley Smith Barney - Common Stk	927 SHS	ACCOR S A SPONS ADR NEW	7,629	5,034
	Morgan Stanley Smith Barney - Common Stk	1179 SHS	ACS ACTIV DE CONSTRUC Y SERV	8,630	6,072
	Morgan Stanley Smith Barney - Common Stk	41 SHS	ADAPTIVE BIOTECHNOLOGIES CORP	1,622	1,984
	Morgan Stanley Smith Barney - Common Stk	233 SHS	ADECCO GROUP AG ADR	7,207	5,475
	Morgan Stanley Smith Barney - Common Stk	40 SHS	ADOBE INC	6,405	17,413
	Morgan Stanley Smith Barney - Common Stk	188 SHS	AIA GROUP LTD SPON ADR	6,836	7,031
	Morgan Stanley Smith Barney - Common Stk	268 SHS	AIRBUS SE UNSPONSORED ADR	7,378	4,784
	Morgan Stanley Smith Barney - Common Stk	29 SHS	ALIBABA GROUP HLDG LTD	5,701	6,255
	Morgan Stanley Smith Barney - Common Stk	171 SHS	ALLSTATE CORP	10,457	16,585
	Morgan Stanley Smith Barney - Common Stk	7 SHS	ALPHABET INC CL A	3,169	9,926
	Morgan Stanley Smith Barney - Common Stk	17 SHS	ALPHABET INC CL C	12,398	24,032
	Morgan Stanley Smith Barney - Common Stk	13 SHS	AMAZON COM INC	13,701	35,865
	Morgan Stanley Smith Barney - Common Stk	525 SHS	AMER INTL GP INC NEW	23,685	16,369
	Morgan Stanley Smith Barney - Common Stk	14 SHS	AMERICAN TOWER REIT COM	747	3,620
	Morgan Stanley Smith Barney - Common Stk	77 SHS	AMPHENOL CORP NEW CL A	6,236	7,377
	Morgan Stanley Smith Barney - Common Stk	11 SHS	ANALOG DEVICES INC	1,052	1,349
	Morgan Stanley Smith Barney - Common Stk	835 SHS	ANGLO AMERN PLC SPONSORED ADR	10,561	9,845
	Morgan Stanley Smith Barney - Common Stk	103 SHS	APPLE INC	11,548	37,574
	Morgan Stanley Smith Barney - Common Stk	24 SHS	APTIV PLC	1,946	1,870
	Morgan Stanley Smith Barney - Common Stk	410 SHS	ARCHER DANIELS MIDLAND	19,484	16,359
	Morgan Stanley Smith Barney - Common Stk	1581 SHS	ARK GENOMIC REVOLUTION ETF	43,053	82,465
	Morgan Stanley Smith Barney - Common Stk	21 SHS	ASML HOLDING NV NY REG NEW	3,961	7,729

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	56 SHS ASTRAZENECA PLC ADS	$ 2,143	$ 2,962
	Morgan Stanley Smith Barney - Common Stk	502 SHS AT&T INC	17,781	15,175
	Morgan Stanley Smith Barney - Common Stk	13 SHS ATLASSIAN CORP PLC CL A	1,835	2,344
	Morgan Stanley Smith Barney - Common Stk	265 SHS BAE SYS PLC SPON ADR	8,897	6,360
	Morgan Stanley Smith Barney - Common Stk	437 SHS BANK OF NEW YORK MELLON CORP	16,819	16,890
	Morgan Stanley Smith Barney - Common Stk	18 SHS BIOMARIN PHARMAC SE	1,722	2,220
	Morgan Stanley Smith Barney - Common Stk	11 SHS BOEING CO	1,579	2,016
	Morgan Stanley Smith Barney - Common Stk	106 SHS BOSTON SCIENTIFIC CORP	3,032	3,722
	Morgan Stanley Smith Barney - Common Stk	433 SHS BRAMBLES LTD SPONSORED ADR	6,530	6,499
	Morgan Stanley Smith Barney - Common Stk	50 SHS BRISTOL MYERS SQUIBB CO	2,631	2,940
	Morgan Stanley Smith Barney - Common Stk	57 SHS BROADCOM INC	15,185	17,990
	Morgan Stanley Smith Barney - Common Stk	303 SHS CAPGEMINI S E UNSPONSORED ADR	7,253	6,930
	Morgan Stanley Smith Barney - Common Stk	302 SHS CARDINAL HEALTH INC	19,156	15,761
	Morgan Stanley Smith Barney - Common Stk	289 SHS CARLSBERG AS	6,432	7,635
	Morgan Stanley Smith Barney - Common Stk	137 SHS CATERPILLAR INC	17,137	17,331
	Morgan Stanley Smith Barney - Common Stk	13 SHS CBOE GLOBAL MARKETS INC	1,356	1,213
	Morgan Stanley Smith Barney - Common Stk	46 SHS CDW CORPORATION	3,523	5,344
	Morgan Stanley Smith Barney - Common Stk	140 SHS CHARLES SCHWAB NEW	7,341	6,006
	Morgan Stanley Smith Barney - Common Stk	101 SHS CIGNA CORP	18,554	18,953
	Morgan Stanley Smith Barney - Common Stk	350 SHS CISCO SYS INC	7,800	16,324
	Morgan Stanley Smith Barney - Common Stk	68 SHS COCA COLA CO	3,306	3,038
	Morgan Stanley Smith Barney - Common Stk	305 SHS COGNIZANT TECH SOLUTIONS CL A	17,436	17,330
	Morgan Stanley Smith Barney - Common Stk	30 SHS COLGATE PALMOLIVE CO	2,026	2,198
	Morgan Stanley Smith Barney - Common Stk	394 SHS COMCAST CORP (NEW) CLASS A	14,643	15,358
	Morgan Stanley Smith Barney - Common Stk	880 SHS COMPAGNIE DE ST GOBAIN UNSP	7,339	6,318
	Morgan Stanley Smith Barney - Common Stk	462 SHS CONAGRA BRANDS INC	13,778	16,249
	Morgan Stanley Smith Barney - Common Stk	336 SHS CONOCOPHILLIPS	15,757	14,119
	Morgan Stanley Smith Barney - Common Stk	13 SHS COOPER CO INC NEW	3,384	3,687
	Morgan Stanley Smith Barney - Common Stk	13 SHS COPART INC	1,156	1,083
	Morgan Stanley Smith Barney - Common Stk	22 SHS CSX CORP	769	1,534
	Morgan Stanley Smith Barney - Common Stk	301 SHS CVS HEALTH CORP COM	18,826	19,556
	Morgan Stanley Smith Barney - Common Stk	16 SHS DANAHER CORPORATION	1,166	2,829
	Morgan Stanley Smith Barney - Common Stk	626 SHS DANONE SPONSORED ADR	9,973	8,640
	Morgan Stanley Smith Barney - Common Stk	150 SHS DBS GROUP HOLDINGS LTD SP	11,774	9,023
	Morgan Stanley Smith Barney - Common Stk	11 SHS DEERE & CO	1,651	1,729
	Morgan Stanley Smith Barney - Common Stk	375 SHS DEUTSCHE BOERSE AG UNSPON ADR	4,813	6,795
	Morgan Stanley Smith Barney - Common Stk	234 SHS DEUTSCHE POST AG SPONSORED ADR	9,035	8,574
	Morgan Stanley Smith Barney - Common Stk	440 SHS DNB ASA SPONSORED ADR	8,329	5,812
	Morgan Stanley Smith Barney - Common Stk	193 SHS DOLLAR TREE INC	17,179	17,887
	Morgan Stanley Smith Barney - Common Stk	309 SHS DUPONT DE NEMOURS INC	23,033	16,417
	Morgan Stanley Smith Barney - Common Stk	664 SHS E.ON SE	7,224	7,424
	Morgan Stanley Smith Barney - Common Stk	36 SHS ECOLAB INC	4,813	7,163
	Morgan Stanley Smith Barney - Common Stk	306 SHS EDISON INTERNATIONAL	17,717	16,619
	Morgan Stanley Smith Barney - Common Stk	51 SHS EDWARD LIFESCIENCES CORP	2,087	3,525
	Morgan Stanley Smith Barney - Common Stk	34 SHS ELECTRONIC ARTS INC	3,286	4,490
	Morgan Stanley Smith Barney - Common Stk	50 SHS ELI LILLY & CO	4,596	8,209
	Morgan Stanley Smith Barney - Common Stk	787 SHS ENEL SOCIETA PER AZIONI ADR	5,529	6,745
	Morgan Stanley Smith Barney - Common Stk	5 SHS EQUINIX INC COM PAR $0.001	950	3,512
	Morgan Stanley Smith Barney - Common Stk	271 SHS EQUITY RESIDENTIAL	16,602	15,940
	Morgan Stanley Smith Barney - Common Stk	13 SHS ESTEE LAUDER CO INC CL A	2,401	2,453
	Morgan Stanley Smith Barney - Common Stk	59 SHS FACEBOOK INC CL-A	5,716	13,397

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	384 SHS	FANUC CORPORATION UNSP ADR	$ 7,598	$ 6,843
	Morgan Stanley Smith Barney - Common Stk	53 SHS	FIDELITY NATL INFORMATION SE	7,154	7,107
	Morgan Stanley Smith Barney - Common Stk	200 SHS	GENERAC HLDGS INC COM	18,063	24,386
	Morgan Stanley Smith Barney - Common Stk	3000 SHS	GENERAL ELECTRIC CO	21,055	20,490
	Morgan Stanley Smith Barney - Common Stk	7 SHS	GUARDANT HEALTH INC	515	568
	Morgan Stanley Smith Barney - Common Stk	99 SHS	HITACHI 10 COM NEW ADR	6,700	6,251
	Morgan Stanley Smith Barney - Common Stk	33 SHS	HOME DEPOT INC	4,544	8,267
	Morgan Stanley Smith Barney - Common Stk	7 SHS	HONEYWELL INTERNATIONAL INC	680	1,012
	Morgan Stanley Smith Barney - Common Stk	7 SHS	HUBSPOT, INC	1,366	1,570
	Morgan Stanley Smith Barney - Common Stk	9 SHS	HUMANA INC	2,229	3,490
	Morgan Stanley Smith Barney - Common Stk	24 SHS	ILL TOOL WORKS INC	3,759	4,196
	Morgan Stanley Smith Barney - Common Stk	9 SHS	ILLUMINA INC	1,485	3,333
	Morgan Stanley Smith Barney - Common Stk	36 SHS	IMMUNOMEDICS	1,315	1,276
	Morgan Stanley Smith Barney - Common Stk	465 SHS	INDUSTRIA DE DISENO TEXTIL IND	7,244	6,157
	Morgan Stanley Smith Barney - Common Stk	8 SHS	INSULET CORP	1,507	1,554
	Morgan Stanley Smith Barney - Common Stk	255 SHS	INTEL CORP	8,676	15,257
	Morgan Stanley Smith Barney - Common Stk	96 SHS	INTERCONTINENTALEXCHANGE GROUP	5,921	8,793
	Morgan Stanley Smith Barney - Common Stk	202 SHS	INTL BUSINESS MACHINES CORP	20,574	24,396
	Morgan Stanley Smith Barney - Common Stk	5 SHS	INTUITIVE SURGICAL INC	2,093	2,849
	Morgan Stanley Smith Barney - Common Stk	138 SHS	JOHNSON & JOHNSON	15,269	19,407
	Morgan Stanley Smith Barney - Common Stk	227 SHS	JPMORGAN CHASE & CO	21,088	21,352
	Morgan Stanley Smith Barney - Common Stk	790 SHS	JULIUS BAER GROUP LTD UN ADR	9,301	6,565
	Morgan Stanley Smith Barney - Common Stk	193 SHS	KBC GROUP NV UNSPONS ADR	6,134	5,574
	Morgan Stanley Smith Barney - Common Stk	239 SHS	KONINKLIJKE AHOLD DELHAIZE NV	5,212	6,492
	Morgan Stanley Smith Barney - Common Stk	25 SHS	LAS VEGAS SANDS CORPORATION	1,179	1,138
	Morgan Stanley Smith Barney - Common Stk	8 SHS	LINDE PLC	1,532	1,697
	Morgan Stanley Smith Barney - Common Stk	8 SHS	LONDON STK EXCHANGE GROUP ADR	4,964	6,890
	Morgan Stanley Smith Barney - Common Stk	131 SHS	LOWES COMPANIES INC	6,974	17,701
	Morgan Stanley Smith Barney - Common Stk	6 SHS	LULULEMON ATHLETICA INC	1,017	1,872
	Morgan Stanley Smith Barney - Common Stk	186 SHS	MARSH & MCLENNAN COS INC	10,365	19,971
	Morgan Stanley Smith Barney - Common Stk	6 SHS	MARTIN MARIETTA MATERIALS	1,004	1,239
	Morgan Stanley Smith Barney - Common Stk	65 SHS	MASTERCARD INC CL A	6,949	19,220
	Morgan Stanley Smith Barney - Common Stk	9 SHS	MC CORMICK AND CO NON VOTING	1,215	1,615
	Morgan Stanley Smith Barney - Common Stk	18 SHS	MC DONALDS CORP	2,499	3,320
	Morgan Stanley Smith Barney - Common Stk	48 SHS	MEDTRONIC PLC SHS	4,030	4,402
	Morgan Stanley Smith Barney - Common Stk	217 SHS	MERCK & CO INC NEW COM	12,507	16,781
	Morgan Stanley Smith Barney - Common Stk	268 SHS	MERCK KGAA SPD ADR	7,001	6,250
	Morgan Stanley Smith Barney - Common Stk	207 SHS	MICROSOFT CORP	11,520	42,126
	Morgan Stanley Smith Barney - Common Stk	347 SHS	MONDELEZ INTL INC COM	12,849	17,743
	Morgan Stanley Smith Barney - Common Stk	44 SHS	MONSTER BEVERAGE CORP NEW COM	2,021	3,050
	Morgan Stanley Smith Barney - Common Stk	23 SHS	MOTOROLA SOLUTIONS INC	3,923	3,223
	Morgan Stanley Smith Barney - Common Stk	524 SHS	MURATA MANUFACTURING CO LTD	6,299	7,677
	Morgan Stanley Smith Barney - Common Stk	13 SHS	NETFLIX INC	5,157	5,916
	Morgan Stanley Smith Barney - Common Stk	48 SHS	NIKE INC B	1,269	4,706
	Morgan Stanley Smith Barney - Common Stk	1016 SHS	NORDEA BANK ABP SPON ADR	9,969	7,010
	Morgan Stanley Smith Barney - Common Stk	56 SHS	NORTHROP GRUMMAN CP(HLDG CO)	7,962	17,217
	Morgan Stanley Smith Barney - Common Stk	116 SHS	NOVOZYMES A/S UNSPONS APR	5,240	6,708
	Morgan Stanley Smith Barney - Common Stk	159 SHS	NUTRIEN LTD	8,061	5,104
	Morgan Stanley Smith Barney - Common Stk	19 SHS	NVIDIA CORPORATION	3,776	7,218
	Morgan Stanley Smith Barney - Common Stk	23 SHS	NXP SEMICONDUCTORS NV	1,992	2,623
	Morgan Stanley Smith Barney - Common Stk	306 SHS	ORACLE CORP	12,190	16,913

(Continued)

Schedule I

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Common Stk	13 SHS O'REILLY AUTOMOTIVE INC NEW	$ 3,282	$ 5,482
	Morgan Stanley Smith Barney - Common Stk	150 SHS PALO ALTO NETWORKS INC	22,164	34,450
	Morgan Stanley Smith Barney - Common Stk	102 SHS PAYPAL HLDGS INC COM	8,766	17,771
	Morgan Stanley Smith Barney - Common Stk	62 SHS PEPSICO INC NC	6,491	8,200
	Morgan Stanley Smith Barney - Common Stk	187 SHS PERNOD RICARD SA UNSPONS ADR	4,988	5,924
	Morgan Stanley Smith Barney - Common Stk	405 SHS PFIZER INC	9,643	13,243
	Morgan Stanley Smith Barney - Common Stk	83 SHS PROGRESSIVE CORP OHIO	6,171	6,649
	Morgan Stanley Smith Barney - Common Stk	389 SHS PROSUS N V SPONSORED ADR	5,307	7,235
	Morgan Stanley Smith Barney - Common Stk	19 SHS PVH CORPORATION	1,331	913
	Morgan Stanley Smith Barney - Common Stk	71 SHS QUALCOMM INC	6,405	6,476
	Morgan Stanley Smith Barney - Common Stk	250 SHS RAYTHEON TECHNOLOGIES CORP	9,372	15,405
	Morgan Stanley Smith Barney - Common Stk	552 SHS RECKITT BENCKISER PLC SPNS ADR	8,935	10,209
	Morgan Stanley Smith Barney - Common Stk	282 SHS ROCHE HOLDINGS ADR	8,932	12,233
	Morgan Stanley Smith Barney - Common Stk	13 SHS ROCKWELL AUTOMATION INC	2,090	2,769
	Morgan Stanley Smith Barney - Common Stk	90 SHS ROSS STORES INC	5,880	7,672
	Morgan Stanley Smith Barney - Common Stk	213 SHS RWE AG SPONSORED ADR	5,822	7,471
	Morgan Stanley Smith Barney - Common Stk	43 SHS SALESFORCE.COM,INC.	4,907	8,056
	Morgan Stanley Smith Barney - Common Stk	141 SHS SANDS CHINA LTD UNSPONSORE ADR	7,163	5,514
	Morgan Stanley Smith Barney - Common Stk	140 SHS SANOFI ADR	6,994	7,147
	Morgan Stanley Smith Barney - Common Stk	84 SHS SAP AG	9,210	11,760
	Morgan Stanley Smith Barney - Common Stk	13 SHS SAREPTA THERAPEUTICS INC COM	1,273	2,084
	Morgan Stanley Smith Barney - Common Stk	7 SHS SEATTLE GENETICS INC	1,085	1,189
	Morgan Stanley Smith Barney - Common Stk	9 SHS SERVICENOW INC	2,883	3,645
	Morgan Stanley Smith Barney - Common Stk	5 SHS SHERWIN WILLIAMS COMPANY OHIO	1,396	2,889
	Morgan Stanley Smith Barney - Common Stk	101 SHS SHISEIDO LTD SPON ADR	6,429	6,418
	Morgan Stanley Smith Barney - Common Stk	246 SHS SIEMENS HEALTHINEERS AG ADR	5,188	5,909
	Morgan Stanley Smith Barney - Common Stk	163 SHS SMITH & NEPHEW PLC ADR	5,812	6,213
	Morgan Stanley Smith Barney - Common Stk	52 SHS STANLEY BLACK & DECKER INC	7,118	7,248
	Morgan Stanley Smith Barney - Common Stk	110 SHS TAIWAN SMCNDCTR MFG CO LTD ADR	5,930	6,245
	Morgan Stanley Smith Barney - Common Stk	5 SHS TESLA INC	2,905	5,399
	Morgan Stanley Smith Barney - Common Stk	25 SHS THERMO FISHER SCIENTIFIC	3,841	9,058
	Morgan Stanley Smith Barney - Common Stk	300 SHS TRACTOR SUPPLY CO	20,015	39,537
	Morgan Stanley Smith Barney - Common Stk	450 SHS TRUIST FINL CORP	16,723	16,897
	Morgan Stanley Smith Barney - Common Stk	8 SHS ULTA BEAUTY INC	1,771	1,627
	Morgan Stanley Smith Barney - Common Stk	17 SHS UNION PACIFIC CORP	2,741	2,874
	Morgan Stanley Smith Barney - Common Stk	10 SHS UNITEDHEALTH GP INC	2,407	2,949
	Morgan Stanley Smith Barney - Common Stk	586 SHS VANGUARD DIVIDEND APPRECIATION	58,897	68,667
	Morgan Stanley Smith Barney - Common Stk	1101 SHS VANGUARD IN DIV APP INDX FD	68,560	73,855
	Morgan Stanley Smith Barney - Common Stk	1500 SHS VANGUARD SHR-TM INFLAT PROTEC	74,004	75,255
	Morgan Stanley Smith Barney - Common Stk	7 SHS VEEVA SYS INC CL A	1,596	1,641
	Morgan Stanley Smith Barney - Common Stk	13 SHS VERISK ANALYTICS INC COM	1,895	2,213
	Morgan Stanley Smith Barney - Common Stk	263 SHS VERIZON COMMUNICATIONS	12,905	14,499
	Morgan Stanley Smith Barney - Common Stk	51 SHS VISA INC CL A	6,847	9,852
	Morgan Stanley Smith Barney - Common Stk	52 SHS WALMART INC	4,862	6,228
	Morgan Stanley Smith Barney - Common Stk	134 SHS WALT DISNEY CO HLDG CO	13,744	14,942
	Morgan Stanley Smith Barney - Common Stk	11 SHS WEST PHARMACEUTICAL SVCS INC	1,349	2,499
	Morgan Stanley Smith Barney - Common Stk	27 SHS WORKDAY INC CL A	4,830	5,059
	Morgan Stanley Smith Barney - Common Stk	40 SHS ZIMMER BIOMET HLDGS INC COM	5,609	4,774
	Morgan Stanley Smith Barney - Common Stk	33 SHS ZOETIS INC CLASS-A	2,656	4,522
	Morgan Stanley Smith Barney - Common Stk	9 SHS 10X GENOMICS INC CL A	707	804

(Continued)

Schedule I

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2020

(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
	Morgan Stanley Smith Barney - Corp Bonds	$28,000 AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	$ 28,220	$ 28,990
	Morgan Stanley Smith Barney - Corp Bonds	$35,000 BERKSHIRE HATHAWAY FINANCE CO 10/15/2020 2.9%	36,887	35,269
	Morgan Stanley Smith Barney - Corp Bonds	$17,000 BLACKROCK INC 3/18/2024 3.5%	18,281	18,832
	Morgan Stanley Smith Barney - Corp Bonds	$50,000 CATEPILLAR FINANCIAL SERVICES CORP 9/4/2020 1.85%	49,980	50,134
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COCA-COLA CO/THE 11/1/2020 2.45%	25,822	25,175
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 COSTCO WHOLESALE CORP 6/20/2027 1.375%	20,014	20,424
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 HOME DEPOT INC/THE 4/15/2030 2.7%	20,947	23,060
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 INTEL CORP 10/01/2021 3.3%	42,396	41,523
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 JOHN DEERE CAPITAL CORP 1/6/2022 2.65%	40,030	41,324
	Morgan Stanley Smith Barney - Corp Bonds	$19,000 JPMORGAN CHASE & CO 3/1/2025 3.22%	19,516	20,459
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 MASTERCARD INC 3/26/2027 3.3%	18,054	18,121
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 MICROSOFT CORP 2/6/2024 2.875%	25,356	26,931
	Morgan Stanley Smith Barney - Corp Bonds	$7,000 NIKE INC 3/27/2027 2.75%	7,619	7,711
	Morgan Stanley Smith Barney - Corp Bonds	$45,000 ORACLE CORP 9/15/2021 1.9%	44,965	45,769
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,842	20,863
	Morgan Stanley Smith Barney - Corp Bonds	$16,000 STATE STREET CORP 11/1/2025 2.354%	16,376	16,953
	Morgan Stanley Smith Barney - Corp Bonds	$50,000 UNITEDHEALTH GROUP INC 10/15/2020 1.95%	49,985	50,235
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,022
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 VISA INC 12/14/2020 2.2%	40,000	40,263
	Morgan Stanley Smith Barney - Corp Bonds	$21,000 WALT DISNEY CO 3/22/2030 3.8%	22,759	24,560
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 WELLS FARGO & CO 10/30/2025 2.406%	24,937	26,025
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2023 2.5%	28,792	30,020
	Morgan Stanley Smith Barney - Govt Obligtn	$40,000 UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	40,359
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2021 2.125%	27,743	28,608
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000 UNITED STATES TREASURY NOTE 5/15/2023 1.75%	35,131	38,665
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000 UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	56,623
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000 UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	80,510
	Morgan Stanley Smith Barney - Govt Obligtn	$43,000 UNITED STATES TREASURY NOTE 2/28/2022 1.125%	43,564	43,680
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	30,400
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000 UNITED STATES TREASURY NOTE 5/15/2026 1.625%	21,048	23,577
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000 UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	39,424
	Morgan Stanley Smith Barney - Govt Obligtn	$53,000 UNITED STATES TREASURY NOTE 11/30/2021 1.875%	53,309	54,275
	Morgan Stanley Smith Barney - Govt Obligtn	$22,000 UNITED STATES TREASURY NOTE 5/15/2027 2.375%	21,999	24,831
	Morgan Stanley Smith Barney - Govt Obligtn	$64,000 UNITED STATES TREASURY NOTE 10/31/2020 1.75%	64,095	64,331
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	29,965
	Morgan Stanley Smith Barney - Govt Obligtn	$17,000 UNITED STATES TREASURY NOTE 11/15/2027 2.25%	17,550	19,146
	Morgan Stanley Smith Barney - Govt Obligtn	$1,000 UNITED STATES TREASURY NOTE 3/31/2027 0.625%	1,003	1,010
	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	526,274	526,274
			$ 5,226,396	$ 5,987,611

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of this schedule.