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 12/01/2019 and ending 11/30/2020

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.)
- ☒ 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:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1973

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)
FREDERIC W. COOK & CO., INC.

685 THIRD AVENUE
28TH FLOOR
NEW YORK, NY 10017

2b Employer Identification Number (EIN) 13-2733056

2c Plan Sponsor's telephone number 212-986-6330

2d Business code (see instructions) 541600

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.	08/11/2021	ROSEMARY KILLEEN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b**	EIN
		4d	PN

5	Total number of participants at the beginning of the plan year	**5**	138
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)**	97
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	102
b	Retired or separated participants receiving benefits	**6b**	2
c	Other retired or separated participants entitled to future benefits	**6c**	44
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	148
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	148
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	147
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 3D 2R 2F 2G 2J 2T

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] 0 **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 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 12/01/2019 and ending 11/30/2020

A Name of plan
FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FREDERIC W. COOK & CO., INC.

D Employer Identification Number (EIN)
13-2733056

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

STRATEGIC ADVISORS, INC.

04-2654524

(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?
27	ADVISOR	7099	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	-23439	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.40%	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.40%	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
43-1581814	0.40%	

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
3200 PLAZA 5-HARBORSIDE FINANCIAL C JERSEY CITY, NJ 07311-4007	0.10%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.50%

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
52-2269240	0.40%

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

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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 12/01/2019 and ending 11/30/2020

A Name of plan
FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FREDERIC W. COOK & CO., INC.

D Employer Identification Number (EIN)
13-2733056

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	13125
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3380094	4151392
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	5862036	9814909
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	84525	112294
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	70493057	79624583
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	14263	-14217

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)	0	0
	(2) Employer real property	1d(2)	0	0
e	Buildings and other property used in plan operation	1e	0	0
f	Total assets (add all amounts in lines 1a through 1e)	1f	79833975	93702086
	Liabilities			
g	Benefit claims payable	1g	0	0
h	Operating payables	1h	0	0
i	Acquisition indebtedness	1i	0	0
j	Other liabilities	1j	0	0
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	79833975	93702086

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)	2953678	
	(B) Participants	2a(1)(B)	1022253	
	(C) Others (including rollovers)	2a(1)(C)	142480	
	(2) Noncash contributions	2a(2)	0	
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		4118411
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	9270	
	(B) U.S. Government securities	2b(1)(B)	0	
	(C) Corporate debt instruments	2b(1)(C)	0	
	(D) Loans (other than to participants)	2b(1)(D)	0	
	(E) Participant loans	2b(1)(E)	3966	
	(F) Other	2b(1)(F)	0	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		13236
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
	(B) Common stock	2b(2)(B)	18607	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	3799149	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		3817756
	(3) Rents	2b(3)		0
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	6899082	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	6555761	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		343321
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
	(B) Other	2b(5)(B)	3431330	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		3431330

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		5763431
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		17487485
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3636800	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		3636800
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses: **(1)** Professional fees	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Investment advisory and management fees	2i(3)	7099	
(4) Other	2i(4)	-24525	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		-17426
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3619374
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		13868111
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [ ] Unmodified **(2)** [ ] Qualified **(3)** [X] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: WILKIN AND GUTTENPLAN PC **(2)** EIN: 22-2612018

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		X	

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2019

This Form is Open to Public Inspection.

For calendar plan year 2019 or fiscal plan year beginning 12/01/2019 and ending 11/30/2020

A Name of plan
FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
FREDERIC W. COOK & CO., INC.

D Employer Identification Number (EIN)
13-2733056

Part I Distributions

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

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

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

EIN(s): 04-6568107

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_____

WilkinGuttenplan
CPAs & Advisors

August 9, 2021

To the Plan Administrator and Trustees of

Frederic W. Cook & Co., Inc.

We have conducted a DOL limited-scope audit of the financial statements of Frederic W. Cook & Co., Inc. (the "Plan") for the year ended November 30, 2020 and have issued our report thereon dated August 9, 2021. As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3 to those financial statements. Because of the significance of the information that we did not audit, we are unable to, and will not, express an opinion on those financial statements and supplemental schedules as a whole. We did, however, audit the form and content of the information included in the financial statements and supplemental schedules, other than that derived from the information certified by the trustee, in accordance with auditing standards generally accepted in the United States of America and found them to be presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our engagement letter dated January 20, 2021.

Professional standards require that we provide you with certain information related to our audit. Part I details new auditing standards and law changes. Part II of this letter relays this required information. Part III details our comments and recommendations, all of which have been discussed with appropriate members of management, that are intended to improve the internal control or result in other operating efficiencies. We will be pleased to discuss this letter as well as the comments in further detail at your convenience, perform any additional study of these matters, or assist you in implementing the recommendations. We will review the status of these comments during our next audit engagement.

This letter does not affect our report on the above referenced financial statements of the Plan.

PART I NEW AUDITING STANDARDS AND LAW CHANGES FOR YOUR INFORMATION

A. New Statement on Auditing Standards, Forming an Opinion and Reporting on Financial Statements of Employee Benefit Plans Subject to ERISA

The AICPA Auditing Standards Board (ASB) voted in July 2019 to approve Statement on Auditing Standards, Forming an Opinion and Reporting on Financial Statements of Employee Benefit Plans Subject to ERISA (EBP SAS), as a final standard. The EBP SAS prescribes certain new performance requirements for an audit of financial statements of employee benefit plans subject to the Employee Retirement Income Security Act of 1974 (ERISA), and changes the form and content of the related auditor's report.

Effective Date and Adoption

The EBP SAS is effective for audits of financial statements for periods ending on or after December 15, 2021. Early adoption is permitted.

Form and Content of Auditor's Report

The most significant changes resulting from the EBP SAS are to the form and content of the auditor's report on the plan financial statements and ERISA-required supplemental schedules.

"Limited Scope Audit" Replaced with Term "ERISA section 103(a)(3)(C) audit"

An audit performed pursuant to ERISA section 103(a)(3)(C) will no longer be referred to as a "limited scope audit" but rather going forward referred to as an "ERISA section 103(a)(3)(C) audit."

Modified Opinions No Longer Issued Due to Information Certified by a Qualified Institution

An ERISA section 103(a)(3)(C) audit is unique to employee benefit plans and is not considered a scope limitation, therefore a modified opinion (typically a disclaimer of opinion) will no longer be issued due to information that is certified by a qualified institution. Instead, the report will provide a two-pronged opinion that is based on the audit and on the procedures performed relating to the certified investment information. It will provide an opinion on whether the information not covered by certification is presented fairly, and an opinion on whether the certified investment information in the financial statements agrees to or is derived from the certification.

Form and Content of Engagement Letter and Representation Letter

As part of the auditor’s acceptance of the audit engagement the auditor will request plan management (sponsor/administrator) to acknowledge in the engagement letter management's responsibilities for maintaining a current plan instrument, administering the plan, and providing the auditor with a draft Form 5500 prior to the dating of the auditor's report. In addition, the new standard requires that the auditor obtain certain written management representations at the conclusion of the engagement regarding those responsibilities. It also includes new acknowledgements related to management's responsibilities with respect to the investment certification when management elects to have an ERISA Section 103(a)(3)(C) audit (previously called a “limited scope” audit as noted above).

In addition, your auditor may request additional information from you in order to perform the plan audit, which may require you to spend more time preparing for the audit.

Please contact your WilkinGuttenplan advisor if you would like to discuss the EBP SAS further.

PART II COMMUNICATION OF INFORMATION AS REQUIRED BY PROFESSIONAL STANDARDS

A. Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year ended November 30, 2020. We noted no transactions entered into by the plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected. All such estimates have been disclosed in the financial statements and/or in the notes to the financial statements.

The financial statement disclosures are neutral, consistent, and clear.

B. Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in performing and completing our audit.

C. Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements, and none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole. In addition, the effects of uncorrected misstatements, if any, are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

D. Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

E. Management Representations

We have requested certain representations from management that are included in the management representation letter dated August 9, 2021.

F. Management Consultations with Other Independent Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters, similar to obtaining a "second opinion" on certain situations. If a consultation involves application of an accounting principle to the Plan's financial statements or a determination of the type of auditor's opinion that may be expressed on those statements, our professional standards require the consulting accountant to check with us to determine that the consultant has all the relevant facts. To our knowledge, there were no such consultations with other accountants.

G. Other Audit Findings or Issues

We generally discuss a variety of matters, including the application of accounting principles and auditing standards, with management each year prior to retention as the Plan's auditors. However, these discussions occurred in the normal course of our professional relationship and our responses were not a condition to our retention.

H. Other Matters

With respect to the supplementary information accompanying the financial statements, we made certain inquiries of management and evaluated the form, content, and methods of preparing the information to determine that the information complies with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the method of preparing it has not changed from the prior period, and the information is appropriate and complete in relation to our audit of the financial statements. We compared and reconciled the supplementary information to the underlying accounting records used to prepare the financial statements or to the financial statements themselves.

PART III COMMENTS AND RECOMMENDATIONS

A. Employees Opting out of Plan Participation

We recommend that the Plan obtain and retain an opt-out waiver from eligible employees who elect not to participate in the Plan. This waiver provides substantiation that the Plan has offered participation to eligible employees in the event of a Department of Labor or Internal Revenue Service audit.

B. Cyber Attacks and Responding to Breaches

Plan fiduciaries have a responsibility to protect Plan information from cyber-attacks and respond to breaches promptly. According to the Department of Labor (DOL), Plan Sponsors should have a plan in place to address a breach.

We recommend an approach such as the following:

- Establishing procedures for how the Plan Sponsor and service providers will communicate with participants in the event of a breach and how they can protect their data.
- Creating a process for determining how a breach will be remedied.
-

B. Cyber Attacks and Responding to Breaches (Continued)

- Documenting a process for how cybersecurity breaches are responded to and the steps that are taken to correct an actual breach, to demonstrate prompt action.
- Evaluate service providers and negotiate contract provisions to lower or mitigate the costs of correcting a possible cyberattack.
- Review and understand the business insurance coverage limitations and consider cyber insurance to address any coverage gaps.
- Additionally, Plan administrators and fiduciaries should consult with their ERISA counsel.

Developing a plan will ensure that Plan Fiduciaries are ready to respond to a breach in a timely and effective manner.

C. Maintain Minutes of Meetings Regarding the Plan

Meeting minutes were not maintained during the current year. Management and the profit sharing committee have a fiduciary responsibility to the participants to record minutes of all meetings. We recommend that the committee record minutes which documents items relating to the Plan that were discussed, positions taken, and decisions made. These minutes should be maintained in a central location. These minutes provide permanent evidence that the committee is carrying out its fiduciary duties and serve as a record, should questions arise at a later date, about matters discussed or decisions reached.

This information is intended solely for the use of the Trustees and management of the Plan and is not intended to be and should not be used by anyone other than those specified parties.

We would like to thank all management and Plan officials for the cooperation and courtesy extended to us during our audit.

Very truly yours,



Wilkin & Guttenplan, P.C.
Certified Public Accountants

Frederic W. Cook & Co., Inc.
Deferred Profit Sharing Plan
Financial Statements
November 30, 2020 and 2019

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Table of Contents
November 30, 2020 and 2019

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WilkinGuttenplan
CPAs & Advisors

Independent Auditors' Report

To the Plan Administrator and Participants of the
Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Frederic W. Cook & Co., Inc. Deferred Profit Sharing (the "Plan"), which comprise the statements of net assets available for Benefits as of November 30, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended November 30, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan 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.

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company ("Fidelity"), except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that Fidelity holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from Fidelity as of and for the years ended November 30, 2020 and 2019, that the information provided to the Plan administrator by Fidelity is complete and accurate.

1200 Tices Lane
East Brunswick, NJ 08816
Tel: 732.846.3000

499 Seventh Avenue, 6th Floor, South
New York, NY 10018
Tel: 212.247.9000

wgcpas.com

Disclaimer of Opinion

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

Other Matter - Supplemental Schedule

The supplemental Schedule of Assets Held as of November 30, 2020, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by Fidelity, has been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



East Brunswick, New Jersey

August 9, 2021

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statements of Net Assets Available for Benefits
November 30, 2020 and 2019

	2020	2019
Assets		
Cash and Cash Equivalents	$ 4,164,517	$ 3,380,094
Investments at Fair Value		
Registered investment companies	79,610,366	70,507,320
Self-directed brokerage account	9,814,909	5,862,036
Total Investments	89,425,275	76,369,356
Participants' Notes Receivable	112,294	84,525
Net Assets Available for Benefits	$ 93,702,086	$ 79,833,975

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

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended November 30, 2020

Additions	
Additions to net assets attributed to	
Investment income	
Net appreciation in fair value of investments:	
Registered investment companies	$ 5,763,431
Common stocks	3,774,651
Interest and dividends	3,827,026
Total Investment Income	13,365,108
Contributions	
Participant	1,022,253
Employer	2,953,678
Rollover	142,480
Total Contributions	4,118,411
Interest income on participant notes receivable	3,966
Revenue Sharing Arrangement, net	24,525
Total Additions to Net Assets	17,512,010
Deductions	
Deductions from Net Assets Attributed to	
Benefits paid to participants	3,636,800
Administrative expenses	7,099
Total Deductions	3,643,899
Net Increase in Net Assets Available for Benefits	13,868,111
Net Assets Available for Benefits - Beginning of Year	79,833,975
Net Assets Available for Benefits - End of Year	$ 93,702,086

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

Note 1 Description of Plan

The following description of Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a participant-directed defined contribution plan established on January 1, 1973, by Frederic W. Cook & Co., Inc. (collectively, the "Company" or "Plan Sponsor") under the provision of Section 401(a) of the Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in section 401(k) of the IRC, for the benefit of eligible employees of the Company. Effective August 27, 2014, a new volume submitter Plan document was adopted and became effective, which covers all eligible employees (as defined by the Plan) of the Company. There were no significant changes to Plan provisions as a result of the adoption of the new Plan document. The Plan is subject to the provisions of the Employee Retirement Security Act of 1974, as amended (ERISA).

Plan Contributions

Eligible employees can contribute up to 75% of their eligible compensation as defined by the Plan, subject to certain limitations under the IRC. Eligible employees are permitted to make both pre-tax and after-tax (ROTH) contributions provided the total of such elective contributions does not exceed the limits stated in the Plan. Participants who have obtained age 50 before the end of the Plan year are eligible to make catch up contributions. Participants may also contribute amounts representing distributions from other qualified plans. The Plan allows for a discretionary employer contribution. Employer contributions for the year ended November 30, 2020 totaled $2,953,678.

Participants' Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant earnings 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

Participants are vested immediately in their contributions plus actual earnings thereon. Participants are 100% vested immediately in the Company's contribution portion of their accounts.

Note 1 Description of Plan (Continued)

Participants' Notes Receivable

A participant may borrow from his or her account up to a maximum equal to the lesser of $50,000 or 50 percent of the vested account balance. The maximum loan term is five years unless the loan is taken to purchase a principal residence. Notes are secured by the balance in the participant's account and bear interest at a rate of prime plus one percent, determined as of the date of the loan origination. Interest rates ranged from 4.25%-6.50% during the year ended November 30, 2020. Notes are repaid through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participant's pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Note 2 Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Use of Estimates

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

Cash and Cash Equivalents

Cash is held in bank deposit accounts which, at times, may exceed federally insured limits. All highly liquid financial instruments with a maturity date of 90 days or less when purchased are considered to be cash equivalents.

Investment Valuation and Income Recognition

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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Note 2 Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition (Continued)

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. The Plan's trustee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company (See Note 3).

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of November 30, 2020 and 2019. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Revenue Sharing Agreement

The Plan is party to a revenue sharing agreement which provides for a revenue account for the Plan to pay for certain administrative expenses from Plan assets. The account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. For the year ended November 30, 2020, revenue received under the agreement totaled $25,000 and Plan expenses paid from revenue sharing funds were $475.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Expenses related to the administration of the Plan are primarily paid by the Company. Investment related expenses, other than those paid directly by the Plan, are integrated with investment performance.

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Note 3 Fair Value Measurements

Generally accepted accounting principles ("GAAP") establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. 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 Plan did not hold any level 2 or level 3 investments at November 30, 2020 and 2019.

At November 30, 2020, the Plan held Level 1 investments, as described below:

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.

The asset's 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.

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

Registered Investment Companies
Registered investment companies consist of mutual funds and exchange traded 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 Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-directed brokerage account
Accounts primarily consist of exchange traded mutual funds, common stocks, and derivative securities that are valued at the closing price reported on the active market on which the individual securities are traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's financial assets at fair value as of November 30, 2020 and 2019:

Note 3 Fair Value Measurements (Continued)

Investments at fair value:

	November 30, 2020	November 30, 2019
Level 1 - Registered Investment companies	$ 79,610,366	$ 70,507,320
Level 1 - Cash and Cash equivalents	4,164,517	3,380,094
Level 1 – Self-directed brokerage account	9,814,909	5,862,036
Total	$ 93,589,792	$ 79,749,450

The above information, included in the accompanying financial statements and supplemental schedule, was obtained from data that has been prepared by and certified to as complete and accurate by Fidelity. See Note 8.

Note 4 Related Party and Party-In-Interest Transactions

Certain Plan investments are registered investment companies, managed by Fidelity Investments Institutional Operations Company, Inc., a subsidiary of Fidelity. Fidelity is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the year ended November 30, 2020 totaled $7,099.

Note 5 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants are fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 6 Tax Status

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

Note 6 Tax Status (Continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan will be open for examination for three years.

Note 7 Risk and Uncertainties

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

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across a variety of participant-directed fund elections. Additionally, the investments within each participant-directed fund election are further diversified into varied financial instruments.

At November 30, 2020, two investments option accounted for more than 10% of the Plan's total net assets:

Vanguard Primecap Admiral Overview	$22,743,055	24%
FID 500 Index PR	9,525,765	10%

Note 8 Certified Investments

The information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at November 30, 2020 and 2019, and net appreciation in fair value of investments, interest and dividends for the year ended November 30, 2020, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Fidelity Management Trust Company (the trustee of the Plan).

Note 9 Other Matters – COVID-19

In March 2020, the World Health Organization declared the outbreak of the COVID-19 coronavirus to be a pandemic. This pandemic has created and may continue to create significant uncertainty in the United States and global economies which, in addition to other unforeseen effects of this pandemic, may adversely impact our results of operations. As a result, most of our estimates and assumptions may require increased judgment and carry a higher degree of variability and volatility. As events continue to evolve and additional information becomes available, our estimates may change materially in future periods.

The Plan has assessed but not yet implemented to date certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions.

SUPPLEMENTARY INFORMATION

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Supplementary Information
Schedule H, Line 4i - Schedule of Assets Held at November 30, 2020

EIN: 04-2033129
Plan #: 001

(a)	(b) Identity of Issuer/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
	Vanguard Primecap Admiral Overview	Registered Investment Company	**	$ 22,743,055
*	Fidelity 500 Index PR	Registered Investment Company	**	9,525,765
*	Fidelity US Bond Index	Registered Investment Company	**	3,885,385
*	Fidelity Freedom 2035 K	Registered Investment Company	**	3,787,073
*	Fidelity Freedom 2020 K	Registered Investment Company	**	3,743,659
*	Fidelity Capital Appreciation K	Registered Investment Company	**	3,722,322
*	Fidelity Extended Market Index	Registered Investment Company	**	2,683,315
*	Fidelity International Discovery K	Registered Investment Company	**	2,579,374
	Baron Asset Fund	Registered Investment Company	**	2,496,990
*	Fidelity Freedom 2015 K	Registered Investment Company	**	2,388,379
*	Fidelity Freedom 2050 K	Registered Investment Company	**	2,279,157
*	Fidelity Freedom 2040 K	Registered Investment Company	**	1,743,357
*	Fidelity Freedom 2030 K	Registered Investment Company	**	1,731,836
*	Fidelity Total Bond	Registered Investment Company	**	1,606,595
*	Fidelity Balanced K	Registered Investment Company	**	1,421,999
*	Fidelity Value Discovery K	Registered Investment Company	**	1,160,893
*	Fidelity Freedom 2025 K	Registered Investment Company	**	1,026,606
*	Fidelity Small Capital Index	Registered Investment Company	**	984,120
*	Fidelity Capital & Income	Registered Investment Company	**	979,203
*	Fidelity Freedom 2055 K	Registered Investment Company	**	786,863
*	Fidelity Real Estate Investment	Registered Investment Company	**	756,144
	ABF Small Cap Value A	Registered Investment Company	**	685,769
*	Fidelity Freedom 2060 K	Registered Investment Company	**	603,347
	Artisan Mid Cap Value	Registered Investment Company	**	576,973
*	Fidelity Freedom 2045 K	Registered Investment Company	**	564,763
	Oppenheimer Developing Markets Fund	Registered Investment Company	**	398,404
*	Fidelity International Index	Registered Investment Company	**	341,875
*	Fidelity Freedom 2010 K	Registered Investment Company	**	261,422
*	Fidelity Stock Trading Select Mid Cap	Registered Investment Company	**	239,983
*	Fidelity Value K	Registered Investment Company	**	73,461
	T. Rowe Price Equity Inc Advantage	Registered Investment Company	**	69,568
*	Fidelity Freedom 2065 K	Registered Investment Company	**	25,587
*	Fidelity Freedom Inc K	Registered Investment Company	**	1,605
				75,874,847
	Brokerage Link Accounts - Exhibit I			13,550,428
		Total Investments		$ 89,425,275
*	Cash equivalents	Fidelity Cash Reserve Account	**	2,354,875
*	Cash equivalents	Fidelity Money Market	**	1,796,517
*	Cash equivalents	Non-interest bearing cash	**	13,125
				$ 4,164,517
*	Participant Notes Receivable	Participant Notes Receivable with interest rates ranging from 4.25% - 6.50%		$ 112,294

(a) * Party-In-Interest as defined by ERISA.
(d) ** Cost is omitted for Participant-directed investments.

See Independent Auditors' Report.

EXHIBIT I

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

	CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
		CASH				
*	316067107	FIDELITY CASH RESERVES	2,354,876.460	$1.00	$2,354,876.46	$2,354,876.46
		COMMON STOCK				
	879382208	TELEFONICA S A ADR REPRSTG THREE SHRS	42.967	$4.40	$189.05	$255.17
	88032Q109	TENCENT HLDGS LIMITED UNSP ADR	765.000	$72.62	$55,555.83	$34,381.74
	88033T102	TENGTU INTL CORP	12,500.000	$0.00	$0.00	$0.00
	89366M300	TRANSENTERIX INC COM	770.000	$0.47	$361.90	$37,788.00
	89788C104	TRULIEVE CANNABIS CORP COM NPV	34,649.000	$29.62	$1,026,445.44	$771,257.89
	90238J103	TYME TECHNOLOGIES INC COM	600.000	$1.05	$630.00	$1,610.37
	90353T100	UBER TECHNOLOGIES INC COM	90.000	$49.66	$4,469.40	$3,784.95
	903899102	ULTRALIFE BATTERIES INC	3,000.000	$6.75	$20,250.00	$18,070.11
	91347P105	UNIVERSAL DISPLAY CORP	230.994	$229.04	$52,906.87	$32,846.08
	91688R108	UR ENERGY INC COM ISIN #CA91688R1082	45,098.000	$0.54	$24,177.04	$37,762.90
	92343V104	VERIZON COMMUNICATIONS	250.245	$60.41	$15,117.30	$7,253.22
	92556H206	VIACOMCBS INC CL B	140.000	$35.28	$4,939.20	$800.55
	92826C839	VISA INC COM CL A	251.591	$210.35	$52,922.17	$42,493.89
	G6674U108	NOVOCURE LTD COM USD0.00	31,000.000	$125.65	$3,895,150.00	$370,653.61
	G7998G106	SEADRILL LTD COM USD2.00	2.000	$0.22	$0.44	$20,076.18
	00507V109	ACTIVISION BLIZZARD INC COM	555.627	$79.48	$44,161.23	$29,922.36
	005094107	ACTUA CORP COM	4.000	$0.00	$0.00	$0.00
	009279100	AIRBUS GROUP ADR	118.000	$26.24	$3,095.85	$2,995.07
	02079K305	ALPHABET INC CAP STK CL A	97.000	$1,754.40	$170,176.80	$83,987.90
	02081G201	ALPHATEC HOLDINGS INC COM NEW	230,000.000	$10.50	$2,415,000.00	$1,265,079.41
	021ESC017	ALTABA INC ESCROW	200.000	$0.00	$0.00	$0.00
	023135106	AMAZON.COM INC NFS LLC IS A MARKET	51.000	$3,168.04	$161,570.04	$77,857.71
	037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	2,306.776	$119.05	$274,621.68	$47,637.09
	056752108	BAIDU COM INC SPON ADR RESTG ORD SHS CL	49.000	$138.99	$6,810.51	$11,328.84
	060505104	BANK OF AMERICA CORP	406.032	$28.16	$11,433.86	$9,930.22
	06738E204	BARCLAYS PLC ADR	330.460	$7.12	$2,352.88	$2,086.29
	067532101	BARFRESH FOOD GROUP INC COM	48,000.000	$0.26	$12,556.80	$33,755.93
	084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	600.000	$228.91	$137,346.00	$101,120.32
	08860E309	BEYOND CORP COM NEW	67.000	$0.00	$0.00	$0.00
	090624107	BIOMETRICS 2000 CORP	1,000.000	$0.00	$0.00	$0.00
	17275R102	CISCO SYS INC NFS LLC IS A MARKET	1,518.069	$43.02	$65,307.33	$12,123.82
	229050307	CRYOPORT INC COM PAR $0.001	3,050.000	$48.65	$148,382.50	$27,042.59
	247361702	DELTA AIR LINES INC DEL COM NEW	875.000	$40.25	$35,218.75	$24,118.58
	254687106	DISNEY WALT CO DEL (HOLDING COMPANY)	587.511	$148.01	$86,957.50	$44,409.94
	270318108	EARTHFIRST TECHNOLOGIES INC	30,000.000	$0.00	$3.00	$0.00
	278642103	EBAY INC NFS LLC IS A MARKET	400.000	$50.43	$20,172.00	$0.00
	285512109	ELECTRONICS ARTS NFS LLC IS A MARKET	285.000	$127.75	$36,408.75	$30,068.19
	30048L104	EVOFEM BIOSCIENCES INC COM	1,058.000	$2.24	$2,369.92	$27,943.80
	30231G102	EXXON MOBIL CORP NFS IS A SPECIALIST	200.112	$38.13	$7,630.27	$15,153.52
	30303M102	FACEBOOK INC COM USD0.000006 CL A	310.000	$276.97	$85,860.70	$37,113.86
	31428X106	FEDEX CORP NFS LLC IS A	100.000	$286.58	$28,658.00	$0.00
	35137L204	FOX CORP CL B COM	285.999	$28.38	$8,116.65	$10,341.44
	378973408	GLOBALSTAR INC COM	10,000.000	$0.32	$3,223.00	$14,379.50
	43300A203	HILTON WORLDWIDE HLDGS INC	30.000	$103.63	$3,108.90	$2,245.80
	437076102	HOME DEPOT INC NFS IS A SPECIALIST	200.133	$277.41	$55,518.90	$31,619.41
	444859102	HUMANA INC NFS LLC IS A SPECIAL	5.041	$400.52	$2,019.02	$1,339.78
	45253H101	IMMUNOGEN INC NFS LLC IS A MARKET	100.000	$5.45	$545.00	$0.00
	458140100	INTEL CORP NFS LLC IS A MARKET	200.002	$48.35	$9,670.10	$2,590.05
	46185L103	INVITAE CORP COM ISIN #US46185L1035	3,660.000	$49.65	$181,719.00	$79,280.56
	50202M102	LI AUTO INC SPN ADS ECH REP 2 ORD SHS CL	70.000	$35.99	$2,519.30	$2,481.15
	517834107	LAS VEGAS SANDS CORP	525.000	$55.71	$29,247.75	$26,241.93
	524ESC100	LEHMAN BROTHERS HOLDINGS INC	25.639	$0.00	$0.00	$1,476.06
	539439109	LLOYDS TSB GROUP PLC	2,942.078	$1.83	$5,384.00	$4,607.95
	571903202	MARRIOTT INTL INC CL A	60.000	$126.87	$7,612.20	$5,157.60
	580135101	MCDONALDS CORP NFS IS A SPECIALIST	204.856	$217.44	$44,543.89	$18,031.66
	594918104	MICROSOFT CORP NFS LLC IS A MARKET	85.726	$214.07	$18,351.36	$3,683.95
	60937P106	MONGODB INC CL A	20.000	$287.31	$5,746.20	$3,045.40

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
62914V106	NIO INC ADS EACH REP 1 ORD SHS	60.000	$50.53	$3,031.80	$2,567.40
639027101	NATURES SUNSHINE PRODUCTS INC COM	200.000	$12.43	$2,486.00	$2,462.78
639057108	NATWEST GROUP PLC SPON ADS EACH REPR 2	1,872.366	$4.04	$7,564.36	$6,935.28
66737P600	NORTHWEST BIOTHERAPEUTICS	91,000.000	$1.40	$127,400.00	$19,924.11
64110L106	NETFLIX COM INC COM	20.000	$490.70	$9,814.00	$8,972.29
649445103	NEW YORK COMMUNITY BANCORP	1,222.409	$9.69	$11,845.14	$15,146.46
656568508	NORTEL NETWORKS CORP NEW COM	52.000	$0.00	$0.00	$0.00
67066G104	NVIDIA CORP NFS LLC IS A MARKET	276.999	$536.06	$148,488.08	$57,656.12
674599105	OCCIDENTAL PETROLEUM CORP	119.000	$15.76	$1,875.44	$10,054.13
68404C102	OPUS MAGNUM AMERIS INC COM	5.000	$0.01	$0.04	$0.00
70450Y103	PAYPAL HLDGS INC COM	605.000	$214.12	$129,542.60	$24,258.24
747525103	QUALCOMM INC NFS LLC IS A MARKET	280.164	$147.17	$41,231.74	$4,904.81
74758R208	QUALSTAR CORP COM NEW	20.000	$2.50	$50.00	$52.13
75513E101	RAYTHEON TECHNOLOGIES CORP	302.395	$71.72	$21,687.77	$22,117.50
77543R102	ROKU INC COM CL A	20.000	$293.57	$5,871.40	$2,477.00
79466L302	SALESFORCE COM INC	23.000	$245.80	$5,653.40	$2,983.05
81141R100	SEA LIMITED ADS EACH REP ONE CLASS A ORD	8.000	$180.37	$1,442.96	$1,434.85
844741108	SOUTHWEST AIRLNS CO NFS LLC IS A SPECIAL	100.000	$46.34	$4,634.00	$2,876.27
858098106	STEEL CONNECT INC COM	101.714	$0.90	$91.75	$79.47
876030107	TAPESTRY INC COM	200.000	$28.32	$5,664.00	$0.00
	EXTERNAL FUND				
921926101	VANGUARD EXPLORER	2,306.433	$126.80	$292,455.70	$119,505.49
	OPTION				
4499969MM	CALL (GLD) SPDR GOLD TR GOLD	1.000	$3,385.00	$3,385.00	$1,670.69
4913769TN	PUT (TSLA) TESLA INC COM	15.000	$2.00	$30.00	$0.00
4990269VP	PUT (TSLA) TESLA INC COM	1.000	$13,410.00	$13,410.00	$12,947.69
4992219GC	PUT (AMD) ADVANCED MICRO	(17.000)	$12.00	($204.00)	$0.00
4992489JD	PUT (BYND) BEYOND MEAT INC COM	(8.000)	$1,100.00	($8,800.00)	$0.00
4992489TN	PUT (BYND) BEYOND MEAT INC COM	(5.000)	$3,725.00	($18,625.00)	$7,079.37
4996869XZ	PUT (ROKU) ROKU INC COM CL A	(5.000)	$73.00	($365.00)	$0.00
5014299OM	PUT (TQQQ) PROSHARES ULTRAPRO	(8.000)	$390.00	($3,120.00)	$0.00
	RIGHTS/WARRANTS				
674599162	OCCIDENTAL PETE CORP WTS EXP 08/03/2027	14.000	$5.14	$71.96	$0.00
	UNIT				
92189F775	VANECK VECTORS ETF TR EGYPT INDX ETF	165.926	$25.90	$4,298.08	$5,545.76
92189F791	VANECK VECTORS ETF TR JR GOLD MINERS E	300.257	$50.03	$15,021.86	$9,599.54
92189F825	VANECK VECTORS ETF TR BRAZIL SMALL CP	1,240.755	$19.77	$24,525.26	$18,728.64
921908844	VANGUARD SPECIALIZED PORTFOLIOS DIV	313.486	$138.36	$43,373.92	$30,058.14
921909768	VANGUARD STAR FD VANGUARD TOTAL INTL	1,021.626	$57.40	$58,641.33	$54,304.21
921932828	VANGUARD ADMIRAL FDS INC S&P SMALLCAP 600	212.217	$156.82	$33,279.87	$23,029.09
921937835	VANGUARD BD INDEX FD INC TOTAL BD MARKET	156.804	$88.49	$13,875.59	$13,903.52
921943858	VANGUARD TAX MANAGED FD EUROPE PACIFIC	399.154	$45.09	$17,997.85	$16,797.39
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	687.095	$89.29	$61,350.71	$52,417.35
92204A306	VANGUARD SECTOR INDEX FDS VANGUARD	49.615	$49.82	$2,471.82	$5,190.26
92204A876	VANGUARD SECTOR INDEX FDS VANGUARD	26.000	$137.34	$3,570.84	$3,017.43
922042676	VANGUARD INTL EQUITY INDEX FDS GLOBAL	210.577	$52.91	$11,141.63	$11,496.16
922042858	VANGUARD INTL EQUITY INDEX FD INC	483.679	$47.56	$23,003.77	$20,531.92
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	326.374	$332.64	$108,565.05	$99,305.21
922908538	VANGUARD INDEX FDS MID-CAP GROWTH INDEX	104.285	$202.88	$21,157.34	$8,036.64
922908553	VANGUARD INDEX FDS FORMERLY VANGUARD	233.323	$84.00	$19,599.13	$17,818.40
922908595	VANGUARD INDEX FDS VANGUARD SMALL CAP	201.711	$247.59	$49,941.63	$26,912.11
922908611	VANGUARD INDEX FDS VANGUARD SMALL CAP	241.893	$133.98	$32,408.82	$27,078.31
922908629	VANGUARD INDEX FDS VANGUARD MID CAP	218.715	$199.68	$43,673.01	$28,743.45
922908744	VANGUARD INDEX FDS VANGUARD VALUE	91.394	$115.70	$10,574.29	$6,558.28
922908769	VANGUARD INDEX TR VANGUARD TOTAL STK	180.716	$186.70	$33,739.68	$31,084.94
97717W315	WISDOMTREE TR EMERGING MKTS HIGH	262.250	$39.37	$10,324.78	$11,924.43
001228105	AG MORTGAGE INVESTMENT TRUST INC	3,000.000	$3.18	$9,540.00	$10,227.80
00214Q104	ARK ETF TR INNOVATION ETF	225.000	$112.37	$25,283.25	$20,343.46
00214Q203	ARK ETF TR INDL INNOVATION ETF	350.000	$68.74	$24,059.00	$20,114.67

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

	CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
	00214Q302	ARK ETF TR GENOMIC REVOLUTION MULTI	790.000	$81.70	$64,543.00	$49,689.51
	00214Q401	ARK ETF TR WEB X.0 ETF	225.000	$136.11	$30,624.75	$24,638.76
	00214Q708	ARK ETF TR FINTECH INNOVA	500.000	$46.67	$23,335.00	$19,863.03
	00768Y453	ADVISORSHARES TR PURE US CANNABIS	125.000	$33.82	$4,227.50	$3,275.46
	09249W101	BLACKROCK LTD DURATION INCOME TR	22,212.925	$15.89	$352,963.38	$249,837.65
	19248A109	COHEN & STEERS SELECT UTIL FD INC	215.000	$25.92	$5,572.80	$5,010.15
	26922A842	ETF SER SOLUTIONS US GLB JETS	151.000	$22.03	$3,326.53	$4,993.99
	27828G107	EATON VANCE TAX ADVANTAGE DIVID	15,692.033	$22.80	$357,778.35	$208,832.47
	27828H105	EATON VANCE LTD DURATION INCOME FD	31,913.064	$12.21	$389,658.51	$353,362.24
	302635206	FS KKR CAPITAL CORP COM	810.114	$17.82	$14,436.23	$12,700.63
*	315912808	FIDELITY NASDAQ COMPOSITE INDEX	90.000	$473.96	$42,656.40	$25,147.10
	33733E203	FIRST TR EXCHANGE TRADED FD AMEX	50.081	$161.17	$8,071.55	$4,319.69
	35473P686	FRANKLIN TEMPLETON ETF TR FTSE TAIWAN	621.000	$34.40	$21,363.21	$19,673.28
	37950E218	GLOBAL X FUNDS GLOBAL X NEXT	449.948	$18.45	$8,301.77	$10,598.63
	37950E333	GLOBAL X FDS GLOBAL X SUPERINCOME PFD	2,832.168	$11.69	$33,108.04	$31,442.80
	46090E103	INVESCO QQQ TR UNIT SER 1	231.352	$299.62	$69,317.69	$7,327.65
	37954Y327	GLOBAL X FDS GLBX MSCI COLUM	299.599	$27.53	$8,248.41	$135.19
	37954Y665	GLOBAL X FDS GBL X MSCI NIGER	790.601	$11.24	$8,886.36	$13,298.88
	45783G201	INNOVATOR ETFS TR II S&P HIGH QUALITY	413.573	$24.41	$10,095.32	$10,084.42
	46137V357	INVESCO EXCHANGE TRADED FD TR S&P500	1,695.422	$122.88	$208,333.46	$127,831.51
	46138E511	INVESCO EXCHNG TRADED FD TR II PFD	696.877	$15.03	$10,474.06	$10,296.02
	464286475	ISHARES INC MSCI EMERGING MARKETS	197.507	$50.00	$9,875.35	$7,804.95
	464286657	ISHARES INC MCSI BRIC INDEX FD	30.635	$50.40	$1,544.04	$1,422.73
	464286715	ISHARES INC MSCI TURKEY INDEX FD	440.540	$22.29	$9,819.64	$13,011.12
	464286822	ISHARES INC MSCI MEXICO FREE INDEX FD	415.719	$40.57	$16,865.72	$16,767.05
	464287150	ISHARES TR S&P 1500 INDEX FD	2,236.667	$82.93	$185,486.79	$132,271.67
	464287168	ISHARES TR DOW JONES SELECT DIVID INDEX	320.000	$93.87	$30,038.40	$23,499.38
	464287200	ISHARES TR S&P 500 INDEX FD	284.957	$363.32	$103,530.58	$78,247.20
	464287242	ISHARES TR GOLDMAN SACHS CORP BD FD	150.966	$138.48	$20,905.77	$20,571.94
	464287770	ISHARES TR DOW JONES U S FINL SVCS	79.000	$140.74	$11,118.46	$10,070.80
	464288885	ISHARES TR MSCI EAFE GROWTH INDEX FD	123.776	$96.15	$11,901.06	$7,157.51
	46429B606	ISHARES TR MSCI POLAND INVESTABLE	274.208	$17.50	$4,798.64	$4,909.24
	464289180	ISHARES TRUST MSCI EUROPE FINL SECTOR	762.007	$16.89	$12,870.30	$11,880.13
	46429B135	ISHARES TRUST S&P INTL PFD STK INDEX	600.177	$15.03	$9,020.66	$10,080.54
	46429B416	ISHARES TRUST MSCI UNITED KINGDOM SMALL	325.702	$39.00	$12,702.38	$10,306.38
	46429B697	ISHARES TRUST MSCI USA MINIMUM	195.000	$66.65	$12,996.75	$12,583.35
	46432F396	ISHARES TRUST MSCI USA MOMENTUM FACTOR	232.391	$156.24	$36,308.77	$34,976.20
	46434G103	ISHARES INC CORE MSCI EMERGING MKTS	85.000	$58.62	$4,982.70	$4,953.80
	46641Q779	JP MORGAN EXCHANGE TRADED FD US	1,433.299	$37.48	$53,720.05	$50,160.12
	55272X102	MFA MTG INVTS INC	5,091.331	$3.70	$18,837.92	$9,750.00
	61744H105	MORGAN STANLEY EMERGING MKTS DEB FD	3,295.677	$8.98	$29,595.18	$28,934.45
	61745C105	MORGAN STANLEY INDIA INVT FD INC	1,722.187	$19.69	$33,909.86	$44,662.83
	70806A106	PENNANTPARK FLOATING RATE CAP LTD COM	1,626.780	$10.43	$16,967.32	$11,052.49
	743ESC097	ETF PROSHARES TR BE ESCROW	50.000	$0.00	$0.00	$0.00
	780910105	ROYCE VALUE TR INC	978.220	$15.31	$14,976.55	$11,872.19
	780915104	ROYCE MICRO-CAP TRUST INC	1,477.450	$9.40	$13,888.03	$11,152.98
	78462F103	S & P 500 DEPOSITORY RECEIPT	662.838	$362.06	$239,987.13	$30,752.21
	78463V107	SPDR GOLD TR GOLD SHS	75.000	$166.67	$12,500.25	$13,070.77
	78463X756	SPDR INDEX SHS FDS S&P EMERGING MKTS SM	340.147	$49.42	$16,810.06	$15,326.50
	78464A698	SPDR SER TR KBW REGL BKG ETF	257.000	$47.60	$12,233.20	$10,025.85
	78468R408	SPDR SER TR CAP SHORT TERM HIGH	1,215.113	$26.64	$32,370.61	$33,866.33
	808524748	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL	177.633	$33.24	$5,904.52	$5,140.18
	808524797	SCHWAB STRATEGIC TR US DIVIDEND EQUITY	356.561	$62.82	$22,399.16	$20,377.49
	808524805	SCHWAB STRATEGIC TR INTL EQUITY ETF	471.000	$34.62	$16,306.02	$15,154.43
	808524888	SCHWAB STRATEGIC TR INTL SMALL CAP	149.787	$35.83	$5,366.87	$4,503.72
	81369Y605	SECTOR SPDR TR SHS BEN INT FINANCIAL	206.000	$27.88	$5,743.28	$4,998.39
	81369Y886	SECTOR SPDR TR SHS BEN INT UTILITIES	57.000	$62.84	$3,581.88	$3,000.10
	85207H104	SPROTT PHYSICAL GOLD TR UNITS	150.000	$13.89	$2,083.50	$1,854.00
	862121100	STORE CAP CORP COM ISIN #US8621211007	79.344	$32.56	$2,583.44	$1,659.09

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
92189F106	VANECK VECTORS ETF TR GOLD MINERS ETF	425.812	$34.68	$14,767.16	$9,744.85
92189F429	VANECK VECTORS ETF TR PFD SECS EX FINL	556.165	$20.21	$11,240.09	$11,294.72

NET ASSETS : $15,905,302.80

Less Cash: (2,354,875)

$13,550,428

Frederic W. Cook & Co., Inc.
Deferred Profit Sharing Plan
Financial Statements
November 30, 2020 and 2019

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
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November 30, 2020 and 2019

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WilkinGuttenplan
CPAs & Advisors

Independent Auditors' Report

To the Plan Administrator and Participants of the
Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Frederic W. Cook & Co., Inc. Deferred Profit Sharing (the "Plan"), which comprise the statements of net assets available for Benefits as of November 30, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended November 30, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan 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.

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 3, which was certified by Fidelity Management Trust Company ("Fidelity"), except for comparing the information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan administrator that Fidelity holds the Plan's investment assets and executes investment transactions. The Plan administrator has obtained a certification from Fidelity as of and for the years ended November 30, 2020 and 2019, that the information provided to the Plan administrator by Fidelity is complete and accurate.

1200 Tices Lane
East Brunswick, NJ 08816
Tel: 732.846.3000

499 Seventh Avenue, 6th Floor, South
New York, NY 10018
Tel: 212.247.9000

wgcpas.com

Disclaimer of Opinion

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

Other Matter - Supplemental Schedule

The supplemental Schedule of Assets Held as of November 30, 2020, is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we do not express an opinion on this supplemental schedule.

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

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by Fidelity, has been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



East Brunswick, New Jersey

August 9, 2021

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statements of Net Assets Available for Benefits
November 30, 2020 and 2019

	2020	2019
Assets		
Cash and Cash Equivalents	$ 4,164,517	$ 3,380,094
Investments at Fair Value		
Registered investment companies	79,610,366	70,507,320
Self-directed brokerage account	9,814,909	5,862,036
Total Investments	89,425,275	76,369,356
Participants' Notes Receivable	112,294	84,525
Net Assets Available for Benefits	$ 93,702,086	$ 79,833,975

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

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended November 30, 2020

Additions	
Additions to net assets attributed to	
Investment income	
Net appreciation in fair value of investments:	
Registered investment companies	$ 5,763,431
Common stocks	3,774,651
Interest and dividends	3,827,026
Total Investment Income	13,365,108
Contributions	
Participant	1,022,253
Employer	2,953,678
Rollover	142,480
Total Contributions	4,118,411
Interest income on participant notes receivable	3,966
Revenue Sharing Arrangement, net	24,525
Total Additions to Net Assets	17,512,010
Deductions	
Deductions from Net Assets Attributed to	
Benefits paid to participants	3,636,800
Administrative expenses	7,099
Total Deductions	3,643,899
Net Increase in Net Assets Available for Benefits	13,868,111
Net Assets Available for Benefits - Beginning of Year	79,833,975
Net Assets Available for Benefits - End of Year	$ 93,702,086

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

Note 1 Description of Plan

The following description of Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan (the "Plan") is provided for general information purposes only. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a participant-directed defined contribution plan established on January 1, 1973, by Frederic W. Cook & Co., Inc. (collectively, the "Company" or "Plan Sponsor") under the provision of Section 401(a) of the Internal Revenue Code ("IRC"), which includes a qualified cash or deferred arrangement as described in section 401(k) of the IRC, for the benefit of eligible employees of the Company. Effective August 27, 2014, a new volume submitter Plan document was adopted and became effective, which covers all eligible employees (as defined by the Plan) of the Company. There were no significant changes to Plan provisions as a result of the adoption of the new Plan document. The Plan is subject to the provisions of the Employee Retirement Security Act of 1974, as amended (ERISA).

Plan Contributions

Eligible employees can contribute up to 75% of their eligible compensation as defined by the Plan, subject to certain limitations under the IRC. Eligible employees are permitted to make both pre-tax and after-tax (ROTH) contributions provided the total of such elective contributions does not exceed the limits stated in the Plan. Participants who have obtained age 50 before the end of the Plan year are eligible to make catch up contributions. Participants may also contribute amounts representing distributions from other qualified plans. The Plan allows for a discretionary employer contribution. Employer contributions for the year ended November 30, 2020 totaled $2,953,678.

Participants' Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant earnings 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

Participants are vested immediately in their contributions plus actual earnings thereon. Participants are 100% vested immediately in the Company's contribution portion of their accounts.

Note 1 Description of Plan (Continued)

Participants' Notes Receivable

A participant may borrow from his or her account up to a maximum equal to the lesser of $50,000 or 50 percent of the vested account balance. The maximum loan term is five years unless the loan is taken to purchase a principal residence. Notes are secured by the balance in the participant's account and bear interest at a rate of prime plus one percent, determined as of the date of the loan origination. Interest rates ranged from 4.25%-6.50% during the year ended November 30, 2020. Notes are repaid through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participant's pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Note 2 Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Use of Estimates

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

Cash and Cash Equivalents

Cash is held in bank deposit accounts which, at times, may exceed federally insured limits. All highly liquid financial instruments with a maturity date of 90 days or less when purchased are considered to be cash equivalents.

Investment Valuation and Income Recognition

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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Note 2 Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition (Continued)

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. The Plan's trustee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company (See Note 3).

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of November 30, 2020 and 2019. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Revenue Sharing Agreement

The Plan is party to a revenue sharing agreement which provides for a revenue account for the Plan to pay for certain administrative expenses from Plan assets. The account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. For the year ended November 30, 2020, revenue received under the agreement totaled $25,000 and Plan expenses paid from revenue sharing funds were $475.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Expenses related to the administration of the Plan are primarily paid by the Company. Investment related expenses, other than those paid directly by the Plan, are integrated with investment performance.

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Note 3 Fair Value Measurements

Generally accepted accounting principles ("GAAP") establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. 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 Plan did not hold any level 2 or level 3 investments at November 30, 2020 and 2019.

At November 30, 2020, the Plan held Level 1 investments, as described below:

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.

The asset's 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.

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

Registered Investment Companies
Registered investment companies consist of mutual funds and exchange traded 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 Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-directed brokerage account
Accounts primarily consist of exchange traded mutual funds, common stocks, and derivative securities that are valued at the closing price reported on the active market on which the individual securities are traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's financial assets at fair value as of November 30, 2020 and 2019:

Note 3 Fair Value Measurements (Continued)

Investments at fair value:

	November 30, 2020	November 30, 2019
Level 1 - Registered Investment companies	$ 79,610,366	$ 70,507,320
Level 1 - Cash and Cash equivalents	4,164,517	3,380,094
Level 1 – Self-directed brokerage account	9,814,909	5,862,036
Total	$ 93,589,792	$ 79,749,450

The above information, included in the accompanying financial statements and supplemental schedule, was obtained from data that has been prepared by and certified to as complete and accurate by Fidelity. See Note 8.

Note 4 Related Party and Party-In-Interest Transactions

Certain Plan investments are registered investment companies, managed by Fidelity Investments Institutional Operations Company, Inc., a subsidiary of Fidelity. Fidelity is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the year ended November 30, 2020 totaled $7,099.

Note 5 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants are fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 6 Tax Status

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

Note 6 Tax Status (Continued)

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan will be open for examination for three years.

Note 7 Risk and Uncertainties

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

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across a variety of participant-directed fund elections. Additionally, the investments within each participant-directed fund election are further diversified into varied financial instruments.

At November 30, 2020, two investments option accounted for more than 10% of the Plan's total net assets:

Vanguard Primecap Admiral Overview	$22,743,055	24%
FID 500 Index PR	9,525,765	10%

Note 8 Certified Investments

The information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at November 30, 2020 and 2019, and net appreciation in fair value of investments, interest and dividends for the year ended November 30, 2020, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by Fidelity Management Trust Company (the trustee of the Plan).

Note 9 Other Matters – COVID-19

In March 2020, the World Health Organization declared the outbreak of the COVID-19 coronavirus to be a pandemic. This pandemic has created and may continue to create significant uncertainty in the United States and global economies which, in addition to other unforeseen effects of this pandemic, may adversely impact our results of operations. As a result, most of our estimates and assumptions may require increased judgment and carry a higher degree of variability and volatility. As events continue to evolve and additional information becomes available, our estimates may change materially in future periods.

The Plan has assessed but not yet implemented to date certain requirements by the Coronavirus Aid, Relief, and Economic Security Act (the CARES Act) and the Setting Every Community Up for Retirement Enhancement Act of 2019 (the SECURE Act), which laws change the Plan to, among others, allow certain eligible individuals to receive coronavirus-related relief for loan repayment, suspend required minimum distributions, and delay the commencement date for required minimum distributions.

SUPPLEMENTARY INFORMATION

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Supplementary Information
Schedule H, Line 4i - Schedule of Assets Held at November 30, 2020

EIN: 04-2033129
Plan #: 001

(a)	(b) Identity of Issuer/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
	Vanguard Primecap Admiral Overview	Registered Investment Company	**	$ 22,743,055
*	Fidelity 500 Index PR	Registered Investment Company	**	9,525,765
*	Fidelity US Bond Index	Registered Investment Company	**	3,885,385
*	Fidelity Freedom 2035 K	Registered Investment Company	**	3,787,073
*	Fidelity Freedom 2020 K	Registered Investment Company	**	3,743,659
*	Fidelity Capital Appreciation K	Registered Investment Company	**	3,722,322
*	Fidelity Extended Market Index	Registered Investment Company	**	2,683,315
*	Fidelity International Discovery K	Registered Investment Company	**	2,579,374
	Baron Asset Fund	Registered Investment Company	**	2,496,990
*	Fidelity Freedom 2015 K	Registered Investment Company	**	2,388,379
*	Fidelity Freedom 2050 K	Registered Investment Company	**	2,279,157
*	Fidelity Freedom 2040 K	Registered Investment Company	**	1,743,357
*	Fidelity Freedom 2030 K	Registered Investment Company	**	1,731,836
*	Fidelity Total Bond	Registered Investment Company	**	1,606,595
*	Fidelity Balanced K	Registered Investment Company	**	1,421,999
*	Fidelity Value Discovery K	Registered Investment Company	**	1,160,893
*	Fidelity Freedom 2025 K	Registered Investment Company	**	1,026,606
*	Fidelity Small Capital Index	Registered Investment Company	**	984,120
*	Fidelity Capital & Income	Registered Investment Company	**	979,203
*	Fidelity Freedom 2055 K	Registered Investment Company	**	786,863
*	Fidelity Real Estate Investment	Registered Investment Company	**	756,144
	ABF Small Cap Value A	Registered Investment Company	**	685,769
*	Fidelity Freedom 2060 K	Registered Investment Company	**	603,347
	Artisan Mid Cap Value	Registered Investment Company	**	576,973
*	Fidelity Freedom 2045 K	Registered Investment Company	**	564,763
	Oppenheimer Developing Markets Fund	Registered Investment Company	**	398,404
*	Fidelity International Index	Registered Investment Company	**	341,875
*	Fidelity Freedom 2010 K	Registered Investment Company	**	261,422
*	Fidelity Stock Trading Select Mid Cap	Registered Investment Company	**	239,983
*	Fidelity Value K	Registered Investment Company	**	73,461
	T. Rowe Price Equity Inc Advantage	Registered Investment Company	**	69,568
*	Fidelity Freedom 2065 K	Registered Investment Company	**	25,587
*	Fidelity Freedom Inc K	Registered Investment Company	**	1,605
				75,874,847
	Brokerage Link Accounts - Exhibit I			13,550,428
		Total Investments		$ 89,425,275
*	Cash equivalents	Fidelity Cash Reserve Account	**	2,354,875
*	Cash equivalents	Fidelity Money Market	**	1,796,517
*	Cash equivalents	Non-interest bearing cash	**	13,125
				$ 4,164,517
*	Participant Notes Receivable	Participant Notes Receivable with interest rates ranging from 4.25% - 6.50%		$ 112,294

(a) * Party-In-Interest as defined by ERISA.
(d) ** Cost is omitted for Participant-directed investments.

See Independent Auditors' Report.

EXHIBIT I

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

	CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
		CASH				
*	316067107	FIDELITY CASH RESERVES	2,354,876.460	$1.00	$2,354,876.46	$2,354,876.46
		COMMON STOCK				
	879382208	TELEFONICA S A ADR REPRSTG THREE SHRS	42.967	$4.40	$189.05	$255.17
	88032Q109	TENCENT HLDGS LIMITED UNSP ADR	765.000	$72.62	$55,555.83	$34,381.74
	88033T102	TENGTU INTL CORP	12,500.000	$0.00	$0.00	$0.00
	89366M300	TRANSENTERIX INC COM	770.000	$0.47	$361.90	$37,788.00
	89788C104	TRULIEVE CANNABIS CORP COM NPV	34,649.000	$29.62	$1,026,445.44	$771,257.89
	90238J103	TYME TECHNOLOGIES INC COM	600.000	$1.05	$630.00	$1,610.37
	90353T100	UBER TECHNOLOGIES INC COM	90.000	$49.66	$4,469.40	$3,784.95
	903899102	ULTRALIFE BATTERIES INC	3,000.000	$6.75	$20,250.00	$18,070.11
	91347P105	UNIVERSAL DISPLAY CORP	230.994	$229.04	$52,906.87	$32,846.08
	91688R108	UR ENERGY INC COM ISIN #CA91688R1082	45,098.000	$0.54	$24,177.04	$37,762.90
	92343V104	VERIZON COMMUNICATIONS	250.245	$60.41	$15,117.30	$7,253.22
	92556H206	VIACOMCBS INC CL B	140.000	$35.28	$4,939.20	$800.55
	92826C839	VISA INC COM CL A	251.591	$210.35	$52,922.17	$42,493.89
	G6674U108	NOVOCURE LTD COM USD0.00	31,000.000	$125.65	$3,895,150.00	$370,653.61
	G7998G106	SEADRILL LTD COM USD2.00	2.000	$0.22	$0.44	$20,076.18
	00507V109	ACTIVISION BLIZZARD INC COM	555.627	$79.48	$44,161.23	$29,922.36
	005094107	ACTUA CORP COM	4.000	$0.00	$0.00	$0.00
	009279100	AIRBUS GROUP ADR	118.000	$26.24	$3,095.85	$2,995.07
	02079K305	ALPHABET INC CAP STK CL A	97.000	$1,754.40	$170,176.80	$83,987.90
	02081G201	ALPHATEC HOLDINGS INC COM NEW	230,000.000	$10.50	$2,415,000.00	$1,265,079.41
	021ESC017	ALTABA INC ESCROW	200.000	$0.00	$0.00	$0.00
	023135106	AMAZON.COM INC NFS LLC IS A MARKET	51.000	$3,168.04	$161,570.04	$77,857.71
	037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	2,306.776	$119.05	$274,621.68	$47,637.09
	056752108	BAIDU COM INC SPON ADR RESTG ORD SHS CL	49.000	$138.99	$6,810.51	$11,328.84
	060505104	BANK OF AMERICA CORP	406.032	$28.16	$11,433.86	$9,930.22
	06738E204	BARCLAYS PLC ADR	330.460	$7.12	$2,352.88	$2,086.29
	067532101	BARFRESH FOOD GROUP INC COM	48,000.000	$0.26	$12,556.80	$33,755.93
	084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	600.000	$228.91	$137,346.00	$101,120.32
	08860E309	BEYOND CORP COM NEW	67.000	$0.00	$0.00	$0.00
	090624107	BIOMETRICS 2000 CORP	1,000.000	$0.00	$0.00	$0.00
	17275R102	CISCO SYS INC NFS LLC IS A MARKET	1,518.069	$43.02	$65,307.33	$12,123.82
	229050307	CRYOPORT INC COM PAR $0.001	3,050.000	$48.65	$148,382.50	$27,042.59
	247361702	DELTA AIR LINES INC DEL COM NEW	875.000	$40.25	$35,218.75	$24,118.58
	254687106	DISNEY WALT CO DEL (HOLDING COMPANY)	587.511	$148.01	$86,957.50	$44,409.94
	270318108	EARTHFIRST TECHNOLOGIES INC	30,000.000	$0.00	$3.00	$0.00
	278642103	EBAY INC NFS LLC IS A MARKET	400.000	$50.43	$20,172.00	$0.00
	285512109	ELECTRONICS ARTS NFS LLC IS A MARKET	285.000	$127.75	$36,408.75	$30,068.19
	30048L104	EVOFEM BIOSCIENCES INC COM	1,058.000	$2.24	$2,369.92	$27,943.80
	30231G102	EXXON MOBIL CORP NFS IS A SPECIALIST	200.112	$38.13	$7,630.27	$15,153.52
	30303M102	FACEBOOK INC COM USD0.000006 CL A	310.000	$276.97	$85,860.70	$37,113.86
	31428X106	FEDEX CORP NFS LLC IS A	100.000	$286.58	$28,658.00	$0.00
	35137L204	FOX CORP CL B COM	285.999	$28.38	$8,116.65	$10,341.44
	378973408	GLOBALSTAR INC COM	10,000.000	$0.32	$3,223.00	$14,379.50
	43300A203	HILTON WORLDWIDE HLDGS INC	30.000	$103.63	$3,108.90	$2,245.80
	437076102	HOME DEPOT INC NFS IS A SPECIALIST	200.133	$277.41	$55,518.90	$31,619.41
	444859102	HUMANA INC NFS LLC IS A SPECIAL	5.041	$400.52	$2,019.02	$1,339.78
	45253H101	IMMUNOGEN INC NFS LLC IS A MARKET	100.000	$5.45	$545.00	$0.00
	458140100	INTEL CORP NFS LLC IS A MARKET	200.002	$48.35	$9,670.10	$2,590.05
	46185L103	INVITAE CORP COM ISIN #US46185L1035	3,660.000	$49.65	$181,719.00	$79,280.56
	50202M102	LI AUTO INC SPN ADS ECH REP 2 ORD SHS CL	70.000	$35.99	$2,519.30	$2,481.15
	517834107	LAS VEGAS SANDS CORP	525.000	$55.71	$29,247.75	$26,241.93
	524ESC100	LEHMAN BROTHERS HOLDINGS INC	25.639	$0.00	$0.00	$1,476.06
	539439109	LLOYDS TSB GROUP PLC	2,942.078	$1.83	$5,384.00	$4,607.95
	571903202	MARRIOTT INTL INC CL A	60.000	$126.87	$7,612.20	$5,157.60
	580135101	MCDONALDS CORP NFS IS A SPECIALIST	204.856	$217.44	$44,543.89	$18,031.66
	594918104	MICROSOFT CORP NFS LLC IS A MARKET	85.726	$214.07	$18,351.36	$3,683.95
	60937P106	MONGODB INC CL A	20.000	$287.31	$5,746.20	$3,045.40

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
62914V106	NIO INC ADS EACH REP 1 ORD SHS	60.000	$50.53	$3,031.80	$2,567.40
639027101	NATURES SUNSHINE PRODUCTS INC COM	200.000	$12.43	$2,486.00	$2,462.78
639057108	NATWEST GROUP PLC SPON ADS EACH REPR 2	1,872.366	$4.04	$7,564.36	$6,935.28
66737P600	NORTHWEST BIOTHERAPEUTICS	91,000.000	$1.40	$127,400.00	$19,924.11
64110L106	NETFLIX COM INC COM	20.000	$490.70	$9,814.00	$8,972.29
649445103	NEW YORK COMMUNITY BANCORP	1,222.409	$9.69	$11,845.14	$15,146.46
656568508	NORTEL NETWORKS CORP NEW COM	52.000	$0.00	$0.00	$0.00
67066G104	NVIDIA CORP NFS LLC IS A MARKET	276.999	$536.06	$148,488.08	$57,656.12
674599105	OCCIDENTAL PETROLEUM CORP	119.000	$15.76	$1,875.44	$10,054.13
68404C102	OPUS MAGNUM AMERIS INC COM	5.000	$0.01	$0.04	$0.00
70450Y103	PAYPAL HLDGS INC COM	605.000	$214.12	$129,542.60	$24,258.24
747525103	QUALCOMM INC NFS LLC IS A MARKET	280.164	$147.17	$41,231.74	$4,904.81
74758R208	QUALSTAR CORP COM NEW	20.000	$2.50	$50.00	$52.13
75513E101	RAYTHEON TECHNOLOGIES CORP	302.395	$71.72	$21,687.77	$22,117.50
77543R102	ROKU INC COM CL A	20.000	$293.57	$5,871.40	$2,477.00
79466L302	SALESFORCE COM INC	23.000	$245.80	$5,653.40	$2,983.05
81141R100	SEA LIMITED ADS EACH REP ONE CLASS A ORD	8.000	$180.37	$1,442.96	$1,434.85
844741108	SOUTHWEST AIRLNS CO NFS LLC IS A SPECIAL	100.000	$46.34	$4,634.00	$2,876.27
858098106	STEEL CONNECT INC COM	101.714	$0.90	$91.75	$79.47
876030107	TAPESTRY INC COM	200.000	$28.32	$5,664.00	$0.00
	EXTERNAL FUND				
921926101	VANGUARD EXPLORER	2,306.433	$126.80	$292,455.70	$119,505.49
	OPTION				
4499969MM	CALL (GLD) SPDR GOLD TR GOLD	1.000	$3,385.00	$3,385.00	$1,670.69
4913769TN	PUT (TSLA) TESLA INC COM	15.000	$2.00	$30.00	$0.00
4990269VP	PUT (TSLA) TESLA INC COM	1.000	$13,410.00	$13,410.00	$12,947.69
4992219GC	PUT (AMD) ADVANCED MICRO	(17.000)	$12.00	($204.00)	$0.00
4992489JD	PUT (BYND) BEYOND MEAT INC COM	(8.000)	$1,100.00	($8,800.00)	$0.00
4992489TN	PUT (BYND) BEYOND MEAT INC COM	(5.000)	$3,725.00	($18,625.00)	$7,079.37
4996869XZ	PUT (ROKU) ROKU INC COM CL A	(5.000)	$73.00	($365.00)	$0.00
5014299OM	PUT (TQQQ) PROSHARES ULTRAPRO	(8.000)	$390.00	($3,120.00)	$0.00
	RIGHTS/WARRANTS				
674599162	OCCIDENTAL PETE CORP WTS EXP 08/03/2027	14.000	$5.14	$71.96	$0.00
	UNIT				
92189F775	VANECK VECTORS ETF TR EGYPT INDX ETF	165.926	$25.90	$4,298.08	$5,545.76
92189F791	VANECK VECTORS ETF TR JR GOLD MINERS E	300.257	$50.03	$15,021.86	$9,599.54
92189F825	VANECK VECTORS ETF TR BRAZIL SMALL CP	1,240.755	$19.77	$24,525.26	$18,728.64
921908844	VANGUARD SPECIALIZED PORTFOLIOS DIV	313.486	$138.36	$43,373.92	$30,058.14
921909768	VANGUARD STAR FD VANGUARD TOTAL INTL	1,021.626	$57.40	$58,641.33	$54,304.21
921932828	VANGUARD ADMIRAL FDS INC S&P SMALLCAP 600	212.217	$156.82	$33,279.87	$23,029.09
921937835	VANGUARD BD INDEX FD INC TOTAL BD MARKET	156.804	$88.49	$13,875.59	$13,903.52
921943858	VANGUARD TAX MANAGED FD EUROPE PACIFIC	399.154	$45.09	$17,997.85	$16,797.39
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	687.095	$89.29	$61,350.71	$52,417.35
92204A306	VANGUARD SECTOR INDEX FDS VANGUARD	49.615	$49.82	$2,471.82	$5,190.26
92204A876	VANGUARD SECTOR INDEX FDS VANGUARD	26.000	$137.34	$3,570.84	$3,017.43
922042676	VANGUARD INTL EQUITY INDEX FDS GLOBAL	210.577	$52.91	$11,141.63	$11,496.16
922042858	VANGUARD INTL EQUITY INDEX FD INC	483.679	$47.56	$23,003.77	$20,531.92
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	326.374	$332.64	$108,565.05	$99,305.21
922908538	VANGUARD INDEX FDS MID-CAP GROWTH INDEX	104.285	$202.88	$21,157.34	$8,036.64
922908553	VANGUARD INDEX FDS FORMERLY VANGUARD	233.323	$84.00	$19,599.13	$17,818.40
922908595	VANGUARD INDEX FDS VANGUARD SMALL CAP	201.711	$247.59	$49,941.63	$26,912.11
922908611	VANGUARD INDEX FDS VANGUARD SMALL CAP	241.893	$133.98	$32,408.82	$27,078.31
922908629	VANGUARD INDEX FDS VANGUARD MID CAP	218.715	$199.68	$43,673.01	$28,743.45
922908744	VANGUARD INDEX FDS VANGUARD VALUE	91.394	$115.70	$10,574.29	$6,558.28
922908769	VANGUARD INDEX TR VANGUARD TOTAL STK	180.716	$186.70	$33,739.68	$31,084.94
97717W315	WISDOMTREE TR EMERGING MKTS HIGH	262.250	$39.37	$10,324.78	$11,924.43
001228105	AG MORTGAGE INVESTMENT TRUST INC	3,000.000	$3.18	$9,540.00	$10,227.80
00214Q104	ARK ETF TR INNOVATION ETF	225.000	$112.37	$25,283.25	$20,343.46
00214Q203	ARK ETF TR INDL INNOVATION ETF	350.000	$68.74	$24,059.00	$20,114.67

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

	CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
	00214Q302	ARK ETF TR GENOMIC REVOLUTION MULTI	790.000	$81.70	$64,543.00	$49,689.51
	00214Q401	ARK ETF TR WEB X.0 ETF	225.000	$136.11	$30,624.75	$24,638.76
	00214Q708	ARK ETF TR FINTECH INNOVA	500.000	$46.67	$23,335.00	$19,863.03
	00768Y453	ADVISORSHARES TR PURE US CANNABIS	125.000	$33.82	$4,227.50	$3,275.46
	09249W101	BLACKROCK LTD DURATION INCOME TR	22,212.925	$15.89	$352,963.38	$249,837.65
	19248A109	COHEN & STEERS SELECT UTIL FD INC	215.000	$25.92	$5,572.80	$5,010.15
	26922A842	ETF SER SOLUTIONS US GLB JETS	151.000	$22.03	$3,326.53	$4,993.99
	27828G107	EATON VANCE TAX ADVANTAGE DIVID	15,692.033	$22.80	$357,778.35	$208,832.47
	27828H105	EATON VANCE LTD DURATION INCOME FD	31,913.064	$12.21	$389,658.51	$353,362.24
	302635206	FS KKR CAPITAL CORP COM	810.114	$17.82	$14,436.23	$12,700.63
*	315912808	FIDELITY NASDAQ COMPOSITE INDEX	90.000	$473.96	$42,656.40	$25,147.10
	33733E203	FIRST TR EXCHANGE TRADED FD AMEX	50.081	$161.17	$8,071.55	$4,319.69
	35473P686	FRANKLIN TEMPLETON ETF TR FTSE TAIWAN	621.000	$34.40	$21,363.21	$19,673.28
	37950E218	GLOBAL X FUNDS GLOBAL X NEXT	449.948	$18.45	$8,301.77	$10,598.63
	37950E333	GLOBAL X FDS GLOBAL X SUPERINCOME PFD	2,832.168	$11.69	$33,108.04	$31,442.80
	46090E103	INVESCO QQQ TR UNIT SER 1	231.352	$299.62	$69,317.69	$7,327.65
	37954Y327	GLOBAL X FDS GLBX MSCI COLUM	299.599	$27.53	$8,248.41	$135.19
	37954Y665	GLOBAL X FDS GBL X MSCI NIGER	790.601	$11.24	$8,886.36	$13,298.88
	45783G201	INNOVATOR ETFS TR II S&P HIGH QUALITY	413.573	$24.41	$10,095.32	$10,084.42
	46137V357	INVESCO EXCHANGE TRADED FD TR S&P500	1,695.422	$122.88	$208,333.46	$127,831.51
	46138E511	INVESCO EXCHNG TRADED FD TR II PFD	696.877	$15.03	$10,474.06	$10,296.02
	464286475	ISHARES INC MSCI EMERGING MARKETS	197.507	$50.00	$9,875.35	$7,804.95
	464286657	ISHARES INC MCSI BRIC INDEX FD	30.635	$50.40	$1,544.04	$1,422.73
	464286715	ISHARES INC MSCI TURKEY INDEX FD	440.540	$22.29	$9,819.64	$13,011.12
	464286822	ISHARES INC MSCI MEXICO FREE INDEX FD	415.719	$40.57	$16,865.72	$16,767.05
	464287150	ISHARES TR S&P 1500 INDEX FD	2,236.667	$82.93	$185,486.79	$132,271.67
	464287168	ISHARES TR DOW JONES SELECT DIVID INDEX	320.000	$93.87	$30,038.40	$23,499.38
	464287200	ISHARES TR S&P 500 INDEX FD	284.957	$363.32	$103,530.58	$78,247.20
	464287242	ISHARES TR GOLDMAN SACHS CORP BD FD	150.966	$138.48	$20,905.77	$20,571.94
	464287770	ISHARES TR DOW JONES U S FINL SVCS	79.000	$140.74	$11,118.46	$10,070.80
	464288885	ISHARES TR MSCI EAFE GROWTH INDEX FD	123.776	$96.15	$11,901.06	$7,157.51
	46429B606	ISHARES TR MSCI POLAND INVESTABLE	274.208	$17.50	$4,798.64	$4,909.24
	464289180	ISHARES TRUST MSCI EUROPE FINL SECTOR	762.007	$16.89	$12,870.30	$11,880.13
	46429B135	ISHARES TRUST S&P INTL PFD STK INDEX	600.177	$15.03	$9,020.66	$10,080.54
	46429B416	ISHARES TRUST MSCI UNITED KINGDOM SMALL	325.702	$39.00	$12,702.38	$10,306.38
	46429B697	ISHARES TRUST MSCI USA MINIMUM	195.000	$66.65	$12,996.75	$12,583.35
	46432F396	ISHARES TRUST MSCI USA MOMENTUM FACTOR	232.391	$156.24	$36,308.77	$34,976.20
	46434G103	ISHARES INC CORE MSCI EMERGING MKTS	85.000	$58.62	$4,982.70	$4,953.80
	46641Q779	JP MORGAN EXCHANGE TRADED FD US	1,433.299	$37.48	$53,720.05	$50,160.12
	55272X102	MFA MTG INVTS INC	5,091.331	$3.70	$18,837.92	$9,750.00
	61744H105	MORGAN STANLEY EMERGING MKTS DEB FD	3,295.677	$8.98	$29,595.18	$28,934.45
	61745C105	MORGAN STANLEY INDIA INVT FD INC	1,722.187	$19.69	$33,909.86	$44,662.83
	70806A106	PENNANTPARK FLOATING RATE CAP LTD COM	1,626.780	$10.43	$16,967.32	$11,052.49
	743ESC097	ETF PROSHARES TR BE ESCROW	50.000	$0.00	$0.00	$0.00
	780910105	ROYCE VALUE TR INC	978.220	$15.31	$14,976.55	$11,872.19
	780915104	ROYCE MICRO-CAP TRUST INC	1,477.450	$9.40	$13,888.03	$11,152.98
	78462F103	S & P 500 DEPOSITORY RECEIPT	662.838	$362.06	$239,987.13	$30,752.21
	78463V107	SPDR GOLD TR GOLD SHS	75.000	$166.67	$12,500.25	$13,070.77
	78463X756	SPDR INDEX SHS FDS S&P EMERGING MKTS SM	340.147	$49.42	$16,810.06	$15,326.50
	78464A698	SPDR SER TR KBW REGL BKG ETF	257.000	$47.60	$12,233.20	$10,025.85
	78468R408	SPDR SER TR CAP SHORT TERM HIGH	1,215.113	$26.64	$32,370.61	$33,866.33
	808524748	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL	177.633	$33.24	$5,904.52	$5,140.18
	808524797	SCHWAB STRATEGIC TR US DIVIDEND EQUITY	356.561	$62.82	$22,399.16	$20,377.49
	808524805	SCHWAB STRATEGIC TR INTL EQUITY ETF	471.000	$34.62	$16,306.02	$15,154.43
	808524888	SCHWAB STRATEGIC TR INTL SMALL CAP	149.787	$35.83	$5,366.87	$4,503.72
	81369Y605	SECTOR SPDR TR SHS BEN INT FINANCIAL	206.000	$27.88	$5,743.28	$4,998.39
	81369Y886	SECTOR SPDR TR SHS BEN INT UTILITIES	57.000	$62.84	$3,581.88	$3,000.10
	85207H104	SPROTT PHYSICAL GOLD TR UNITS	150.000	$13.89	$2,083.50	$1,854.00
	862121100	STORE CAP CORP COM ISIN #US8621211007	79.344	$32.56	$2,583.44	$1,659.09

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 11/30/2020

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
92189F106	VANECK VECTORS ETF TR GOLD MINERS ETF	425.812	$34.68	$14,767.16	$9,744.85
92189F429	VANECK VECTORS ETF TR PFD SECS EX FINL	556.165	$20.21	$11,240.09	$11,294.72

NET ASSETS : $15,905,302.80

Less Cash: (2,354,875)

$13,550,428