

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 2020 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2020 or fiscal plan year beginning <u>01/01/2020</u> and ending <u>12/31/2020</u>	
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 <u>THE DAVID J. JOSEPH COMPANY RETIREMENT SAVINGS PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>003</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>05/01/1984</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>003</u>	1c Effective date of plan <u>05/01/1984</u>	
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1c Effective date of plan <u>05/01/1984</u>					
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) <u>THE DAVID J. JOSEPH COMPANY</u> <u>300 PIKE STREET</u> <u>CINCINNATI, OH 45202</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>31-0335330</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>513-419-6200</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>423930</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>31-0335330</u>	2c Plan Sponsor's telephone number <u>513-419-6200</u>	2d Business code (see instructions) <u>423930</u>	
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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.	08/16/2021	LISA CLENDENEN
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2020)
v. 200204

3a Plan administrator's name and address ☒ 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 THE DAVID J. JOSEPH COMPANY c Plan Name JOSEPH GROUP SALARIED RETIREMENT PLAN		4b EIN 31-0335330 4d PN 003																													
5 Total number of participants at the beginning of the plan year		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">5</td> <td style="width: 95%; text-align: right;">965</td> </tr> </table>	5	965																											
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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).		<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="background-color: #cccccc; height: 20px;"></td> </tr> <tr> <td style="width: 5%; text-align: center;">6a(1)</td> <td style="width: 95%; text-align: right;">703</td> </tr> <tr> <td style="text-align: center;">6a(2)</td> <td style="text-align: right;">1859</td> </tr> <tr> <td style="text-align: center;">6b</td> <td style="text-align: right;">1</td> </tr> <tr> <td style="text-align: center;">6c</td> <td style="text-align: right;">984</td> </tr> <tr> <td style="text-align: center;">6d</td> <td style="text-align: right;">2844</td> </tr> <tr> <td style="text-align: center;">6e</td> <td style="text-align: right;">6</td> </tr> <tr> <td style="text-align: center;">6f</td> <td style="text-align: right;">2850</td> </tr> <tr> <td style="text-align: center;">6g</td> <td style="text-align: right;">2793</td> </tr> <tr> <td style="text-align: center;">6h</td> <td style="text-align: right;">128</td> </tr> </table>			6a(1)	703	6a(2)	1859	6b	1	6c	984	6d	2844	6e	6	6f	2850	6g	2793	6h	128									
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7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">7</td> <td style="width: 95%;"></td> </tr> </table>	7																												
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8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2F 2G 2J 2K 2R 2T 3D 2E 3H																															
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9a Plan funding arrangement (check all that apply) <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">(1)</td> <td style="width: 5%; text-align: center;">☐</td> <td style="width: 90%;">Insurance</td> </tr> <tr> <td style="text-align: center;">(2)</td> <td style="text-align: center;">☐</td> <td>Code section 412(e)(3) insurance contracts</td> </tr> <tr> <td style="text-align: center;">(3)</td> <td style="text-align: center;">☒</td> <td>Trust</td> </tr> <tr> <td style="text-align: center;">(4)</td> <td style="text-align: center;">☐</td> <td>General assets of the sponsor</td> </tr> </table>	(1)	☐	Insurance	(2)	☐	Code section 412(e)(3) insurance contracts	(3)	☒	Trust	(4)	☐	General assets of the sponsor	9b Plan benefit arrangement (check all that apply) <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">(1)</td> <td style="width: 5%; text-align: center;">☐</td> <td style="width: 90%;">Insurance</td> </tr> <tr> <td style="text-align: center;">(2)</td> <td style="text-align: center;">☐</td> <td>Code section 412(e)(3) insurance contracts</td> </tr> <tr> <td style="text-align: center;">(3)</td> <td style="text-align: center;">☒</td> <td>Trust</td> </tr> <tr> <td style="text-align: center;">(4)</td> <td style="text-align: center;">☐</td> <td>General assets of the sponsor</td> </tr> </table>		(1)	☐	Insurance	(2)	☐	Code section 412(e)(3) insurance contracts	(3)	☒	Trust	(4)	☐	General assets of the sponsor					
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)																															
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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 2020 Form M-1 annual report. If the plan was not required to file the 2020 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2020
		This Form is Open to Public Inspection.

For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan THE DAVID J. JOSEPH COMPANY RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 THE DAVID J. JOSEPH COMPANY	D Employer Identification Number (EIN) 31-0335330	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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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)

CLARK SCHAEFER HACKETT

31-0800053

(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?
10	ACCOUNTANT/AUDITOR	19800	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

COATS ROSE, P.C.

76-0294490

(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?
29	ATTORNEY/LEGAL	15224	Yes ☐ No ☒	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	-67257	Yes ☒ No ☐	Yes ☒ No ☐	0	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)

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			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.	
ABF SM CAP VAL R5 - DST ASSET MANA 430 W 7TH STREET STE 219432 KANSAS CITY, MO 64105	0.04%	
(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.	
WILLIAM BLAIR SMALL CAP GROWTH CLA 222 WEST ADAMS STREET 12TH FLOOR CHICAGO, IL 60606	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.	
COLUMBIA DIVIDEND OPPORTUNITY CL A 225 FRANKLIN ST BX25 10320 BOSTON, MA 02110	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.
LAZARD GLOBAL LISTEDINFRASTRUCTURE 30 ROCKEFELLER PLAZA 57TH FL. NEW YORK, NY 10112		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.
EVENTIDE GILEAD FUND CLASS N 80 ARKAY SUITE 110 HAUPPAUGE, NY 11788		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.
AMERICAN NEW PERSPECTIVE CLASS F1 3500 WISEMAN BLVD SAN ANTONIO, TX 78251-4321		0.37%

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.	
RED OAK TECHNOLOGY SELECT 225 PICTORIA DRIVE SUITE 450 CINCINNATI, OH 45246	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.	
HODGES SMALL CAP FUND RETAIL 2905 MAPLE AVENUE DALLAS, TX 75201	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.	
WASATCH MICROCAP 505 WAKARA WAY SUITE 300 SALT LAKE CITY, UT 84108	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
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2020 This Form is Open to Public Inspection.
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For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020

A Name of plan <u>THE DAVID J. JOSEPH COMPANY RETIREMENT SAVINGS PLAN</u>	B Three-digit plan number (PN) ►	<u>003</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE DAVID J. JOSEPH COMPANY</u>	D Employer Identification Number (EIN) <u>31-0335330</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FID CONTRA POOL CL 2</u>		
b Name of sponsor of entity listed in (a): <u>FIDELITY MANAGEMENT TRUST COMPANY</u>		
c EIN-PN <u>04-3022712-133</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>33248034</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MIP II CL 3</u>		
b Name of sponsor of entity listed in (a): <u>FIDELITY MANAGEMENT TRUST COMPANY</u>		
c EIN-PN <u>04-3022712-025</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>4475359</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

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

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

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 2020 This Form is Open to Public Inspection
For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan THE DAVID J. JOSEPH COMPANY RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 THE DAVID J. JOSEPH COMPANY	D Employer Identification Number (EIN) 31-0335330	

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	3219
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)	6181763	15460330
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	1695750	4549878
(9) Value of interest in common/collective trusts	1c(9)	27169664	37723393
(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)	151002383	213346346
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	186049560	271083166

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	600
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	600

Net Assets

l Net assets (subtract line 1k from line 1f).....	1l	186049560	271082566
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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)	6879253	
(B) Participants	2a(1)(B)	6919897	
(C) Others (including rollovers).....	2a(1)(C)	432047	
(2) Noncash contributions.....	2a(2)	0	14231197
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	26032	
(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)	178268	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		204300
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	9474131	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		9474131
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		7910379
(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)		22583072
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		54403079

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	14235809	
(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)		14235809
f Corrective distributions (see instructions)	2f		2933
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)	0	
(4) Other.....	2i(4)	-32433	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		-32433
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		14206309

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		40196770
l Transfers of assets:			
(1) To this plan.....	2l(1)		44836686
(2) From this plan	2l(2)		450

Part III Accountant's Opinion

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

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

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

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: CLARK SCHAEFER HACKETT

(2) EIN: 31-0800053

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:

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.)

	Yes	No	Amount
4a		X	

	Yes	No	Amount
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	
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?	X		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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.)	X		
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)	
JOSEPH GROUP HOURLY RETIREMENT PLAN	31-0335330	006	
5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.			

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 2020 This Form is Open to Public Inspection.
For calendar plan year 2020 or fiscal plan year beginning 01/01/2020 and ending 12/31/2020		
A Name of plan THE DAVID J. JOSEPH COMPANY RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 THE DAVID J. JOSEPH COMPANY		D Employer Identification Number (EIN) 31-0335330
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		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2020 v. 200204		

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 deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

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 _____

The David J. Joseph Company Retirement Savings Plan

Financial Statements and Supplemental Schedule

December 31, 2020 and 2019

With Independent Auditors' Report

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INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
The David J. Joseph Company
Retirement Savings Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The David J. Joseph Company Retirement Savings Plan (previously The David J. Joseph Company Joseph Group Salaried Retirement Plan), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020 and 2019, and for the year ended December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule of assets (held at end of year) as of December 31, 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 the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in black ink that reads "Clark Schaefer Hackett & Co." in a cursive script.

Cincinnati, Ohio
August 9, 2021

The David J. Joseph Company
Retirement Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Investments, at fair value	\$ 266,372,813	184,337,175
Notes receivable from participants	4,549,878	1,695,750
Employer contributions receivable	<u>1,174,623</u>	<u>720,861</u>
Net assets available for benefits	\$ <u>272,097,314</u>	<u>186,753,786</u>

See accompanying notes to the financial statements.

The David J. Joseph Company
Retirement Savings Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2020

Net assets available for benefits at beginning of year	\$ <u>186,753,786</u>
Additions:	
Employer contributions	7,333,015
Participant contributions	7,351,944
Investment income	9,679,889
Net appreciation in fair value of investments	30,350,212
Revenue credits	<u>82,539</u>
Total additions	<u>54,797,599</u>
Deductions:	
Benefits paid to participants	14,240,200
Administrative expenses	<u>50,106</u>
Total deductions	<u>14,290,306</u>
Net change in net assets available for benefits	<u>40,507,293</u>
Net transfers from Joseph Group Hourly Retirement Plan	44,836,236
Net assets available for benefits at end of year	\$ <u><u>272,097,315</u></u>

See accompanying notes to the financial statements.

1. DESCRIPTION OF PLAN:

The following description of The David J. Joseph Company Retirement Savings Plan (the “Plan”) provides only general information. Participants should refer to the plan document for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan established on May 1, 1984 covering eligible employees of The David J. Joseph Company and its affiliates (the “Company” or “Employer”) who have adopted the Plan. To be eligible to participate in the Plan, an individual must be an employee of the Company who has attained the age of 18. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”) and the Internal Revenue Code of 1986, as amended (the “Code”).

Plan Merger

The Plan was amended and restated on June 30, 2020 to allow the merger of the assets of The David J. Joseph Company Joseph Group Hourly Retirement Plan (“Hourly Plan”). The Hourly Plan’s net asset balance of \$44,836,236 was merged into The David J. Joseph Company Joseph Group Salaried Retirement Plan on June 30, 2020.

The amendment and restatement also revised the name of the Plan to The David J. Joseph Company Retirement Savings Plan.

Contributions

Participants may elect to contribute to the Plan, on a pre-tax basis or after-tax basis, 401(k) contributions and catch-up contributions (up to limits set by the Plan and the Code). The Plan allows for automatic enrollment of eligible employees at a 6% deferral rate unless they affirmatively elect not to participate in the Plan. Participants may also contribute amounts representing distributions from other qualified plans. The Plan includes a matching provision for all participants which provides for a 100% match of employee contributions on the first 1% of the total eligible compensation, and a 50% match of employee contributions on the next 5% of the total eligible compensation, subject to Internal Revenue Service (“IRS”) limitations. Under the non-contributory component of the Plan, the Company makes discretionary contributions to the accounts of eligible employees based on the participant’s years of service and base salary.

Participant accounts

A participant’s account (or sub-account) is credited with the contributions made to the Plan on behalf of the participant and adjusted for earnings and losses thereon. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the vested amount that is in such participant’s account at any given time.

Vesting/forfeitures

Participants are immediately 100% vested in their 401(k) contributions, catch-up contributions and rollover contributions, as adjusted for earnings and losses thereon. Participants vest in Company contributions based on years of continuous service. A participant is 100% vested after five years of credited service. Forfeited accounts totaled \$124,225 and \$94,338 at December 31, 2020 and 2019, respectively. Forfeited Company contributions are used by the Company to offset future contributions to the Plan. In 2020, \$149,663 was used to reduce Company contributions.

Benefits

Distributions generally may be made to a participant upon the participant's retirement (including early retirement), death, disability, or termination of employment with the Company. Additionally, prior to termination from employment, participants may withdraw all or a portion of their vested account balance upon attaining age 59 ½, or incurring financial hardship (if certain requirements are satisfied). Benefits shall be paid to participants in the form of lump sum or installment payments upon termination of employment.

Death benefits

A participant's vested account balance remaining in the Plan will be paid to the participant's beneficiary.

Notes receivable from participants

Participants may generally borrow a minimum of \$1,000 up to the lesser of \$50,000 or 50% of their vested account balance in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates, as determined by the plan administrator. Principal and interest are paid ratably through payroll deductions.

2. SUMMARY OF ACCOUNTING POLICIES:**Basis of accounting**

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

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus 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 December 31, 2020 or 2019.

Valuation of investments and income recognition

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

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

Administrative expenses

The majority of expenses of the Plan are paid by the Company except for certain nominal fees paid out of participants' accounts for various transactions. Investment related expenses are included in net appreciation in fair value of investments.

Payment of benefits

Benefits are recorded as paid.

Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes in net assets available for benefits. Actual results could differ from those estimates.

Subsequent events

The Plan has evaluated subsequent events through August 9, 2021 the date the financial statements were available to be issued. See Note 11 for a discussion of subsequent events.

3. RISKS AND UNCERTAINTIES:

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

4. INVESTMENTS:

The Plan provides for participant directed investment programs for investments. Investments of employee contributions and employer contributions can be made into various funds in accordance with each participant's election. One investment option, Fidelity Self-Directed BrokerageLink Account, is a self-directed brokerage account through which participants are able to invest in a variety of mutual funds. The Self-Directed BrokerageLink Account investments are included within the proper fund groupings on the schedule of assets held at end of year.

5. FAIR VALUE MEASUREMENTS:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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 Plan's investments at fair value by level at December 31, 2020 are as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Assets at NAV</u>	<u>Total</u>
Money Market	\$ 15,462,950	-	-	-	\$ 15,462,950
Mutual Funds	213,346,345	-	-	-	213,346,345
Common/Collective Trust	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,563,519</u>	<u>37,563,519</u>
Total investments at fair value	<u>\$228,809,295</u>	<u>-</u>	<u>-</u>	<u>37,563,519</u>	<u>\$266,372,814</u>

The Plan's investments at fair value by level at December 31, 2019 are as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Assets at NAV</u>	<u>Total</u>
Money Market	\$ 6,181,763	-	-	-	\$ 6,181,763
Mutual Funds	151,002,383	-	-	-	151,002,383
Common/Collective Trust	<u>-</u>	<u>-</u>	<u>-</u>	<u>27,153,029</u>	<u>27,153,029</u>
Total investments at fair value	<u>\$157,184,146</u>	<u>-</u>	<u>-</u>	<u>27,153,029</u>	<u>\$ 184,337,175</u>

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments measured at fair value based on net asset value (NAV) per share practical expedient as of December 31, 2020 and 2019. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<u>December 31, 2020</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$37,563,519	N/A	Daily	None
<u>December 31, 2019</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$27,153,029	N/A	Daily	None

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and 2019.

Mutual funds and money market 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 U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common/collective trust: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investment held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the funds will sell the investments for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisors reserve the right to temporarily delay withdrawal from the trusts in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

6. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE:

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2020 and 2019, the schedule of assets (held at end of year) as of December 31, 2020, and related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2020.

7. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS:

Certain Plan investments are shares of investment funds managed by Fidelity Investments. Fidelity Investments is an affiliate of Fidelity Management Trust Company, the trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. Certain Plan expenses were paid by the Company. The Company provides certain accounting, recordkeeping and administrative services to the Plan for which it is not compensated.

8. INCOME TAX STATUS:

The Plan obtained its latest determination letter on September 8, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Code. This Plan has been amended since the determination letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code.

9. RECONCILIATION TO FORM 5500:

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2020 and 2019 to Schedule H of Form 5500:

	<u>2020</u>	<u>2019</u>
Net assets available for benefits per the financial statements	\$ 272,097,315	\$ 186,753,786
Adjustment from fair value to contract value for Common/collective trust fund	159,874	16,635
Employer contributions receivable	<u>(1,174,623)</u>	<u>(720,861)</u>
Net assets available for benefits per Schedule H of Form 5500	\$ <u>271,082,566</u>	\$ <u>186,049,560</u>

The following is a reconciliation of the change in net assets per the financial statements for the year ended December 31, 2020 to Schedule H of Form 5500:

Net increase in net assets available for benefits per the financial statements	\$ 85,343,529
Net change in fair value adjustment of Common/collective trust fund	143,239
Change in employer contribution receivable	<u>(453,762)</u>
Net increase in net assets available for benefits per Schedule H of Form 5500	\$ <u>85,033,006</u>

10. PLAN OPERATIONS IMPACTED BY COVID-19:

On March 11, 2020, the World Health Organization declared the novel coronavirus (COVID-19) outbreak a pandemic which has impacted the financial markets and global economy. The COVID-19 pandemic is on-going and the duration and extent of the related financial impact on the Plan's net assets available for benefits and changes in net assets available is uncertain and cannot be reasonably estimated at this time.

On March 27, 2020, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act provided temporary relief for retirement plan sponsors and their participants with respect to distributions and participant loans during 2020. The provisions of the CARES Act could be effective and operationalized immediately, prior to amending the plan document. The Plan Administrator adopted a new loan provision contained in the CARES Act. Qualifying individuals with outstanding loans balances on March 27, 2020 through December 31, 2020, could delay loan repayments for up to 1 year without regard to the 5 year repayment period for general purposes loans and the longer repayment period for principal residential loans.

As mandated in the CARES Act, the Required Minimum Distribution (RMD) requirements were waived for 2020.

The Company intends to formally amend the Plan before the end of the remedial amendment period to reflect the provisions noted above.

11. SUBSEQUENT EVENTS:

Subsequent to the date of the financial statements, the decision was made to merge the Plan's assets into the Nucor Corporate Profit Sharing and Retirement Savings Plan as of December 31, 2021. Eligible employees of the Company will be eligible to participate in the Nucor Corporate Profit Sharing and Retirement Savings Plan.

The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2020

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost **	Current Value
*	Participant loans	With an interest rate of 4.25% - 6.50% and maturities in 2021 through 2026	\$ -	\$ 4,549,878
	<u>Cash and cash equivalents</u>			
*	Fidelity	Money Market Government Portfolio	**	14,146,995
*	Fidelity	Money Market	**	354,224
*	Fidelity	Cash Reserves	**	952,878
*	Fidelity	Money Market Premium Class	**	6,233
*	Fidelity	Non-interest Bearing Cash		2,620
	Total cash and cash equivalents			15,462,950
	<u>Common/collective trusts</u>			
*	Fidelity	Managed Income Portfolio 3	**	4,475,359
*	Fidelity	Contrafund Commingled Pool	**	33,248,034
	Total common/collective trusts			37,723,393
	<u>Mutual funds</u>			
*	Fidelity	500 Index Fund	**	30,137,774
*	Fidelity	OTC Portfolio Fund	**	21,082,382
	Janus	Henderson Enterprise Fund	**	14,515,931
*	Fidelity	Investment Grade Bond Fund	**	13,012,601
*	Fidelity	Freedom 2030 Fund	**	12,488,814
*	Fidelity	Freedom 2025 Fund	**	12,106,350
*	Fidelity	Freedom 2035 Fund	**	11,222,302
*	Fidelity	Low-Priced Stock Fund	**	11,021,529
*	Fidelity	Diversified International Fund	**	10,793,955
*	Fidelity	Freedom 2040 Fund	**	9,853,083
*	Fidelity	Freedom 2020 Fund	**	9,295,897
*	Fidelity	Freedom 2050 Fund	**	8,955,900
*	Fidelity	Freedom 2045 Fund	**	6,954,662
*	Fidelity	Puritan Fund	**	5,952,299
	JP Morgan	Equity Income Select	**	5,219,613
	Pimco	Total Return Fund	**	4,674,985
	ABF	Small Cap Value Fund	**	4,330,405
*	Fidelity	Freedom 2055 Fund	**	3,747,382
*	Fidelity	Global ex US Index Fund	**	2,698,374
*	Fidelity	Freedom 2010 Fund	**	1,960,106
*	Fidelity	Overseas Fund	**	1,954,907
	MFS	Value R6	**	1,804,604
*	Fidelity	US Bond IDX	**	1,432,835
*	Fidelity	Freedom Income Fund	**	1,412,203
*	Fidelity	Freedom 2060 Fund	**	1,337,695
*	Fidelity	Freedom 2015 Fund	**	921,162
*	Fidelity	Extended Market Index	**	852,333
	Eventide	Gilead Fund Retail Class	**	662,445
*	Fidelity	Investment Grade Bond Fund	**	359,789
*	Fidelity	Select Health Care	**	339,189
	Vanguard	Admiral FDS Inc S&P Small cap 600	**	299,553
*	Fidelity	Freedom 2005 Fund	**	296,756
	Vanguard	Index FDS Vanguard Growth	**	270,043
	SPDR	Select Sector Cyclical	**	266,269
	Hodges	Small Cap Fund	**	198,800

* Party-in-interest

** Historical cost of participant directed investments is a non-required disclosure and is therefore not provided.

The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year), continued
December 31, 2020

(a)	(b)	(c)	(d)	(e)
	<u>Mutual funds, continued</u>			
*	Fidelity	Select Utilities Growth	**	120,238
*	Fidelity	Freedom 2065 Fund	**	106,892
*	Fidelity	Total Bond Fund	**	65,180
*	Fidelity	Select Chemicals	**	61,842
*	Fidelity	Zero Large Cap Index Fund	**	42,484
	Lazard	Global Listed Infrastructure Portfolio Open Shares	**	41,430
*	Fidelity	Zero International Index	**	37,813
	Vanguard	Value Index Admiral	**	34,995
*	Fidelity	Southeast Asia	**	29,930
	William Blair	Small Cap Growth Class N	**	28,385
	GraniteShares	Gold Trust Shares	**	26,559
	Tidal	RPAR Risk Parity Fund	**	25,874
*	Fidelity	China Region	**	22,579
*	Fidelity	Small Cap Independence	**	20,194
	Ishares	S&P Small cap 600	**	19,186
	Ishares	7-10 Year Treasury Index fund	**	18,553
	Vanguard	Small-Cap Value Index Admiral	**	16,894
*	Fidelity	Intermediate Treasury Bond Index Fund	**	16,551
	Vanguard	International Equity Index FDS Global	**	12,500
*	Fidelity	Aggressive International	**	11,141
	VanEck Vectors	Rare Earth Strategic Metals Fund	**	10,887
	VanEck Vectors	China AMC China Bond Fund	**	10,140
*	Fidelity	Large Cap Value Enhanced Index	**	10,126
*	Fidelity	Zero Extnd Market Index Fund	**	9,346
	Invesco	QQQ	**	8,813
	Wasatch	Microcap	**	8,204
	ARK	Innovation Fund	**	7,714
	ARK	Web X.0 Fund	**	7,639
	Red Oak	Technology Select	**	7,185
	Ishares	MSCI Switzerland Index Fund	**	6,214
*	Fidelity	Small Cap Enhanced Index Fund	**	5,490
	American	New Perspective Class F	**	4,927
*	Fidelity	Select Environmental Services	**	4,442
*	Fidelity	Select Medical Equipment & Systems	**	4,435
*	Fidelity	Small Cap Enhanced Index Fund	**	4,360
	ARK	Genomic Revolution Multi Fund	**	4,343
	ARK	Fintech Innovation Fund	**	3,982
	First Trust	Exchange Traded Fund	**	3,867
	ARK	Indl Innovation Fund	**	3,854
	Invesco	Exchange Traded	**	3,629
	Vanguard	International Equity Index FDSFTSE All	**	3,355
	Global X	Lithium & Battery Tech	**	2,569
*	Fidelity	Select Software & Computer	**	2,199
	Invesco	Exchange Traded Preferred	**	1,931
*	Fidelity	Nasdaq Composite Index	**	1,581
*	Fidelity	OTC Portfolio Fund	**	1,344

* Party-in-interest

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The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year), continued
December 31, 2020

<u>(a)</u>	<u>(b)</u>	<u>(c)</u>	<u>(d)</u>	<u>(e)</u>
	<u>Mutual funds, continued</u>			
*	Fidelity	Select Leisure	**	1,213
*	Fidelity	Select Multimedia	**	1,201
*	Fidelity	Select Retailing	**	963
*	Fidelity	Capital & Income	**	916
*	Fidelity	Utilities	**	762
*	Fidelity	Select Electronics	**	761
*	Fidelity	High Income	**	740
*	Fidelity	Real Estate Investment	**	723
	Columbia	Dividend Opportunity Class A	**	686
	Schwab	US Dividend Equity Fund	**	666
*	Fidelity	500 Index Institutional Prem	**	550
	O'Shares	Global Internet Giants Fund	**	543
*	Fidelity	Disruptive Automation Fund	**	404
*	Fidelity	Disruptive Communications Fund	**	397
	S&P 500	Depository Receipts	**	375
*	Fidelity	Disruptors Fund	**	362
*	Fidelity	Disruptive Technology Fund	**	360
	Total mutual funds			<u>213,346,345</u>
			\$	<u>271,082,566</u>

* Party-in-interest

** Historical cost of participant directed investments is a non-required disclosure and is therefore not provided.

The David J. Joseph Company Retirement Savings Plan

Financial Statements and Supplemental Schedule

December 31, 2020 and 2019

With Independent Auditors' Report

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INDEPENDENT AUDITORS' REPORT

To the Participants and Administrator of
The David J. Joseph Company
Retirement Savings Plan:

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of The David J. Joseph Company Retirement Savings Plan (previously The David J. Joseph Company Joseph Group Salaried Retirement Plan), which comprise the statements of net assets available for benefits as of December 31, 2020 and 2019, and the related statement of changes in net assets available for benefits for the year ended December 31, 2020, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the plan administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 6, which was certified by Fidelity Management Trust Company, the trustee of the Plan, except for comparing such information with the related information included in the financial statements. We have been informed by the plan administrator that the trustee holds the Plan's investment assets and executes investment transactions. The plan administrator has obtained a certification from the trustee as of December 31, 2020 and 2019, and for the year ended December 31, 2020, that the information provided to the plan administrator by the trustee is complete and accurate.

Disclaimer of Opinion

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

Other Matter

The supplemental schedule of assets (held at end of year) as of December 31, 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 the trustee, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

A handwritten signature in black ink that reads "Clark Schaefer Hackett & Co." in a cursive script.

Cincinnati, Ohio
August 9, 2021

The David J. Joseph Company
Retirement Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2020 and 2019

	<u>2020</u>	<u>2019</u>
Investments, at fair value	\$ 266,372,813	184,337,175
Notes receivable from participants	4,549,878	1,695,750
Employer contributions receivable	<u>1,174,623</u>	<u>720,861</u>
Net assets available for benefits	\$ <u>272,097,314</u>	<u>186,753,786</u>

See accompanying notes to the financial statements.

The David J. Joseph Company
Retirement Savings Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2020

Net assets available for benefits at beginning of year	\$ <u>186,753,786</u>
Additions:	
Employer contributions	7,333,015
Participant contributions	7,351,944
Investment income	9,679,889
Net appreciation in fair value of investments	30,350,212
Revenue credits	<u>82,539</u>
Total additions	<u>54,797,599</u>
Deductions:	
Benefits paid to participants	14,240,200
Administrative expenses	<u>50,106</u>
Total deductions	<u>14,290,306</u>
Net change in net assets available for benefits	<u>40,507,293</u>
Net transfers from Joseph Group Hourly Retirement Plan	44,836,236
Net assets available for benefits at end of year	\$ <u><u>272,097,315</u></u>

See accompanying notes to the financial statements.

1. DESCRIPTION OF PLAN:

The following description of The David J. Joseph Company Retirement Savings Plan (the “Plan”) provides only general information. Participants should refer to the plan document for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan established on May 1, 1984 covering eligible employees of The David J. Joseph Company and its affiliates (the “Company” or “Employer”) who have adopted the Plan. To be eligible to participate in the Plan, an individual must be an employee of the Company who has attained the age of 18. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”) and the Internal Revenue Code of 1986, as amended (the “Code”).

Plan Merger

The Plan was amended and restated on June 30, 2020 to allow the merger of the assets of The David J. Joseph Company Joseph Group Hourly Retirement Plan (“Hourly Plan”). The Hourly Plan’s net asset balance of \$44,836,236 was merged into The David J. Joseph Company Joseph Group Salaried Retirement Plan on June 30, 2020.

The amendment and restatement also revised the name of the Plan to The David J. Joseph Company Retirement Savings Plan.

Contributions

Participants may elect to contribute to the Plan, on a pre-tax basis or after-tax basis, 401(k) contributions and catch-up contributions (up to limits set by the Plan and the Code). The Plan allows for automatic enrollment of eligible employees at a 6% deferral rate unless they affirmatively elect not to participate in the Plan. Participants may also contribute amounts representing distributions from other qualified plans. The Plan includes a matching provision for all participants which provides for a 100% match of employee contributions on the first 1% of the total eligible compensation, and a 50% match of employee contributions on the next 5% of the total eligible compensation, subject to Internal Revenue Service (“IRS”) limitations. Under the non-contributory component of the Plan, the Company makes discretionary contributions to the accounts of eligible employees based on the participant’s years of service and base salary.

Participant accounts

A participant’s account (or sub-account) is credited with the contributions made to the Plan on behalf of the participant and adjusted for earnings and losses thereon. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the vested amount that is in such participant’s account at any given time.

Vesting/forfeitures

Participants are immediately 100% vested in their 401(k) contributions, catch-up contributions and rollover contributions, as adjusted for earnings and losses thereon. Participants vest in Company contributions based on years of continuous service. A participant is 100% vested after five years of credited service. Forfeited accounts totaled \$124,225 and \$94,338 at December 31, 2020 and 2019, respectively. Forfeited Company contributions are used by the Company to offset future contributions to the Plan. In 2020, \$149,663 was used to reduce Company contributions.

Benefits

Distributions generally may be made to a participant upon the participant's retirement (including early retirement), death, disability, or termination of employment with the Company. Additionally, prior to termination from employment, participants may withdraw all or a portion of their vested account balance upon attaining age 59 ½, or incurring financial hardship (if certain requirements are satisfied). Benefits shall be paid to participants in the form of lump sum or installment payments upon termination of employment.

Death benefits

A participant's vested account balance remaining in the Plan will be paid to the participant's beneficiary.

Notes receivable from participants

Participants may generally borrow a minimum of \$1,000 up to the lesser of \$50,000 or 50% of their vested account balance in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates, as determined by the plan administrator. Principal and interest are paid ratably through payroll deductions.

2. SUMMARY OF ACCOUNTING POLICIES:**Basis of accounting**

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

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus 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 December 31, 2020 or 2019.

Valuation of investments and income recognition

Investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

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

Administrative expenses

The majority of expenses of the Plan are paid by the Company except for certain nominal fees paid out of participants' accounts for various transactions. Investment related expenses are included in net appreciation in fair value of investments.

Payment of benefits

Benefits are recorded as paid.

Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes in net assets available for benefits. Actual results could differ from those estimates.

Subsequent events

The Plan has evaluated subsequent events through August 9, 2021 the date the financial statements were available to be issued. See Note 11 for a discussion of subsequent events.

3. RISKS AND UNCERTAINTIES:

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

4. INVESTMENTS:

The Plan provides for participant directed investment programs for investments. Investments of employee contributions and employer contributions can be made into various funds in accordance with each participant's election. One investment option, Fidelity Self-Directed BrokerageLink Account, is a self-directed brokerage account through which participants are able to invest in a variety of mutual funds. The Self-Directed BrokerageLink Account investments are included within the proper fund groupings on the schedule of assets held at end of year.

5. FAIR VALUE MEASUREMENTS:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels are described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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 Plan's investments at fair value by level at December 31, 2020 are as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Assets at NAV</u>	<u>Total</u>
Money Market	\$ 15,462,950	-	-	-	\$ 15,462,950
Mutual Funds	213,346,345	-	-	-	213,346,345
Common/Collective Trust	<u>-</u>	<u>-</u>	<u>-</u>	<u>37,563,519</u>	<u>37,563,519</u>
Total investments at fair value	<u>\$228,809,295</u>	<u>-</u>	<u>-</u>	<u>37,563,519</u>	<u>\$266,372,814</u>

The Plan's investments at fair value by level at December 31, 2019 are as follows:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Assets at NAV</u>	<u>Total</u>
Money Market	\$ 6,181,763	-	-	-	\$ 6,181,763
Mutual Funds	151,002,383	-	-	-	151,002,383
Common/Collective Trust	<u>-</u>	<u>-</u>	<u>-</u>	<u>27,153,029</u>	<u>27,153,029</u>
Total investments at fair value	<u>\$157,184,146</u>	<u>-</u>	<u>-</u>	<u>27,153,029</u>	<u>\$ 184,337,175</u>

Investments Measured Using the Net Asset Value per Share Practical Expedient

The following tables summarize investments measured at fair value based on net asset value (NAV) per share practical expedient as of December 31, 2020 and 2019. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

<u>December 31, 2020</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$37,563,519	N/A	Daily	None
<u>December 31, 2019</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (if currently eligible)</u>	<u>Redemption Notice Period</u>
Common/collective trusts	\$27,153,029	N/A	Daily	None

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2020 and 2019.

Mutual funds and money market 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 U.S. Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common/collective trust: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investment held by the fund less its liabilities. This practical expedient would not be used if it is determined to be probable that the funds will sell the investments for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisors reserve the right to temporarily delay withdrawal from the trusts in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

6. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE:

The plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Fidelity Management Trust Company, the trustee of the Plan, has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of December 31, 2020 and 2019, the schedule of assets (held at end of year) as of December 31, 2020, and related investment activity reflected in the statement of changes in net assets available for benefits for the year ended December 31, 2020.

7. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS:

Certain Plan investments are shares of investment funds managed by Fidelity Investments. Fidelity Investments is an affiliate of Fidelity Management Trust Company, the trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. Certain Plan expenses were paid by the Company. The Company provides certain accounting, recordkeeping and administrative services to the Plan for which it is not compensated.

8. INCOME TAX STATUS:

The Plan obtained its latest determination letter on September 8, 2015, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Code. This Plan has been amended since the determination letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code.

9. RECONCILIATION TO FORM 5500:

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2020 and 2019 to Schedule H of Form 5500:

	<u>2020</u>	<u>2019</u>
Net assets available for benefits per the financial statements	\$ 272,097,315	\$ 186,753,786
Adjustment from fair value to contract value for Common/collective trust fund	159,874	16,635
Employer contributions receivable	<u>(1,174,623)</u>	<u>(720,861)</u>
Net assets available for benefits per Schedule H of Form 5500	\$ <u>271,082,566</u>	\$ <u>186,049,560</u>

The following is a reconciliation of the change in net assets per the financial statements for the year ended December 31, 2020 to Schedule H of Form 5500:

Net increase in net assets available for benefits per the financial statements	\$ 85,343,529
Net change in fair value adjustment of Common/collective trust fund	143,239
Change in employer contribution receivable	<u>(453,762)</u>
Net increase in net assets available for benefits per Schedule H of Form 5500	\$ <u>85,033,006</u>

10. PLAN OPERATIONS IMPACTED BY COVID-19:

On March 11, 2020, the World Health Organization declared the novel coronavirus (COVID-19) outbreak a pandemic which has impacted the financial markets and global economy. The COVID-19 pandemic is on-going and the duration and extent of the related financial impact on the Plan's net assets available for benefits and changes in net assets available is uncertain and cannot be reasonably estimated at this time.

On March 27, 2020, the U.S. Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The CARES Act provided temporary relief for retirement plan sponsors and their participants with respect to distributions and participant loans during 2020. The provisions of the CARES Act could be effective and operationalized immediately, prior to amending the plan document. The Plan Administrator adopted a new loan provision contained in the CARES Act. Qualifying individuals with outstanding loans balances on March 27, 2020 through December 31, 2020, could delay loan repayments for up to 1 year without regard to the 5 year repayment period for general purposes loans and the longer repayment period for principal residential loans.

As mandated in the CARES Act, the Required Minimum Distribution (RMD) requirements were waived for 2020.

The Company intends to formally amend the Plan before the end of the remedial amendment period to reflect the provisions noted above.

11. SUBSEQUENT EVENTS:

Subsequent to the date of the financial statements, the decision was made to merge the Plan's assets into the Nucor Corporate Profit Sharing and Retirement Savings Plan as of December 31, 2021. Eligible employees of the Company will be eligible to participate in the Nucor Corporate Profit Sharing and Retirement Savings Plan.

The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
December 31, 2020

(a)	(b)	(c)	(d)	(e)
	Identity of issue, borrower, lessor or similar party	Description of investment including maturity date, rate of interest, collateral, par or maturity value	Cost **	Current Value
*	Participant loans	With an interest rate of 4.25% - 6.50% and maturities in 2021 through 2026	\$ -	\$ 4,549,878
	<u>Cash and cash equivalents</u>			
*	Fidelity	Money Market Government Portfolio	**	14,146,995
*	Fidelity	Money Market	**	354,224
*	Fidelity	Cash Reserves	**	952,878
*	Fidelity	Money Market Premium Class	**	6,233
*	Fidelity	Non-interest Bearing Cash		2,620
	Total cash and cash equivalents			15,462,950
	<u>Common/collective trusts</u>			
*	Fidelity	Managed Income Portfolio 3	**	4,475,359
*	Fidelity	Contrafund Commingled Pool	**	33,248,034
	Total common/collective trusts			37,723,393
	<u>Mutual funds</u>			
*	Fidelity	500 Index Fund	**	30,137,774
*	Fidelity	OTC Portfolio Fund	**	21,082,382
	Janus	Henderson Enterprise Fund	**	14,515,931
*	Fidelity	Investment Grade Bond Fund	**	13,012,601
*	Fidelity	Freedom 2030 Fund	**	12,488,814
*	Fidelity	Freedom 2025 Fund	**	12,106,350
*	Fidelity	Freedom 2035 Fund	**	11,222,302
*	Fidelity	Low-Priced Stock Fund	**	11,021,529
*	Fidelity	Diversified International Fund	**	10,793,955
*	Fidelity	Freedom 2040 Fund	**	9,853,083
*	Fidelity	Freedom 2020 Fund	**	9,295,897
*	Fidelity	Freedom 2050 Fund	**	8,955,900
*	Fidelity	Freedom 2045 Fund	**	6,954,662
*	Fidelity	Puritan Fund	**	5,952,299
	JP Morgan	Equity Income Select	**	5,219,613
	Pimco	Total Return Fund	**	4,674,985
	ABF	Small Cap Value Fund	**	4,330,405
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*	Fidelity	Overseas Fund	**	1,954,907
	MFS	Value R6	**	1,804,604
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*	Fidelity	Freedom Income Fund	**	1,412,203
*	Fidelity	Freedom 2060 Fund	**	1,337,695
*	Fidelity	Freedom 2015 Fund	**	921,162
*	Fidelity	Extended Market Index	**	852,333
	Eventide	Gilead Fund Retail Class	**	662,445
*	Fidelity	Investment Grade Bond Fund	**	359,789
*	Fidelity	Select Health Care	**	339,189
	Vanguard	Admiral FDS Inc S&P Small cap 600	**	299,553
*	Fidelity	Freedom 2005 Fund	**	296,756
	Vanguard	Index FDS Vanguard Growth	**	270,043
	SPDR	Select Sector Cyclical	**	266,269
	Hodges	Small Cap Fund	**	198,800

* Party-in-interest

** Historical cost of participant directed investments is a non-required disclosure and is therefore not provided.

The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year), continued
December 31, 2020

(a)	(b)	(c)	(d)	(e)
	<u>Mutual funds, continued</u>			
*	Fidelity	Select Utilities Growth	**	120,238
*	Fidelity	Freedom 2065 Fund	**	106,892
*	Fidelity	Total Bond Fund	**	65,180
*	Fidelity	Select Chemicals	**	61,842
*	Fidelity	Zero Large Cap Index Fund	**	42,484
	Lazard	Global Listed Infrastructure Portfolio Open Shares	**	41,430
*	Fidelity	Zero International Index	**	37,813
	Vanguard	Value Index Admiral	**	34,995
*	Fidelity	Southeast Asia	**	29,930
	William Blair	Small Cap Growth Class N	**	28,385
	GraniteShares	Gold Trust Shares	**	26,559
	Tidal	RPAR Risk Parity Fund	**	25,874
*	Fidelity	China Region	**	22,579
*	Fidelity	Small Cap Independence	**	20,194
	Ishares	S&P Small cap 600	**	19,186
	Ishares	7-10 Year Treasury Index fund	**	18,553
	Vanguard	Small-Cap Value Index Admiral	**	16,894
*	Fidelity	Intermediate Treasury Bond Index Fund	**	16,551
	Vanguard	International Equity Index FDS Global	**	12,500
*	Fidelity	Aggressive International	**	11,141
	VanEck Vectors	Rare Earth Strategic Metals Fund	**	10,887
	VanEck Vectors	China AMC China Bond Fund	**	10,140
*	Fidelity	Large Cap Value Enhanced Index	**	10,126
*	Fidelity	Zero Extnd Market Index Fund	**	9,346
	Invesco	QQQ	**	8,813
	Wasatch	Microcap	**	8,204
	ARK	Innovation Fund	**	7,714
	ARK	Web X.0 Fund	**	7,639
	Red Oak	Technology Select	**	7,185
	Ishares	MSCI Switzerland Index Fund	**	6,214
*	Fidelity	Small Cap Enhanced Index Fund	**	5,490
	American	New Perspective Class F	**	4,927
*	Fidelity	Select Environmental Services	**	4,442
*	Fidelity	Select Medical Equipment & Systems	**	4,435
*	Fidelity	Small Cap Enhanced Index Fund	**	4,360
	ARK	Genomic Revolution Multi Fund	**	4,343
	ARK	Fintech Innovation Fund	**	3,982
	First Trust	Exchange Traded Fund	**	3,867
	ARK	Indl Innovation Fund	**	3,854
	Invesco	Exchange Traded	**	3,629
	Vanguard	International Equity Index FDSFTSE All	**	3,355
	Global X	Lithium & Battery Tech	**	2,569
*	Fidelity	Select Software & Computer	**	2,199
	Invesco	Exchange Traded Preferred	**	1,931
*	Fidelity	Nasdaq Composite Index	**	1,581
*	Fidelity	OTC Portfolio Fund	**	1,344

* Party-in-interest

** Historical cost of participant directed investments is a non-required disclosure and is therefore not provided.

The David J. Joseph Company
Retirement Savings Plan
EIN: 31-0335330 Plan # 003
Schedule H, Line 4i - Schedule of Assets (Held at End of Year), continued
December 31, 2020

<u>(a)</u>	<u>(b)</u>	<u>(c)</u>	<u>(d)</u>	<u>(e)</u>
	<u>Mutual funds, continued</u>			
*	Fidelity	Select Leisure	**	1,213
*	Fidelity	Select Multimedia	**	1,201
*	Fidelity	Select Retailing	**	963
*	Fidelity	Capital & Income	**	916
*	Fidelity	Utilities	**	762
*	Fidelity	Select Electronics	**	761
*	Fidelity	High Income	**	740
*	Fidelity	Real Estate Investment	**	723
	Columbia	Dividend Opportunity Class A	**	686
	Schwab	US Dividend Equity Fund	**	666
*	Fidelity	500 Index Institutional Prem	**	550
	O'Shares	Global Internet Giants Fund	**	543
*	Fidelity	Disruptive Automation Fund	**	404
*	Fidelity	Disruptive Communications Fund	**	397
	S&P 500	Depository Receipts	**	375
*	Fidelity	Disruptors Fund	**	362
*	Fidelity	Disruptive Technology Fund	**	360
	Total mutual funds			<u>213,346,345</u>
			\$	<u>271,082,566</u>

* Party-in-interest

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